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MICROLEARNING, MOBILE ACCESS, AND ORGANIZATIONAL LEARNING CULTURE AS PREDICTORS OF EMPLOYEE PERFORMANCE THROUGH WORK ENGAGEMENT: EVIDENCE FROM INDONESIA'S INSURANCE SECTOR

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ABSTRACT

The needs of the insurance industry in facing digital transformation and increasing demands on human resource competencies. Using a quantitative PLS-SEM method on 100 employees in Indonesia's insurance sector, the study seeks to determine the impact of microlearning, mobile access, and organizational learning culture on employee performance, with work engagement serving as a mediator. According to the study's outcomes, work engagement is positively and significantly impacted by microlearning, mobile access, and a strong organizational learning culture. Work engagement also demonstrated a positive effect on employee performance and serves as a vital mediator connecting the three learning variables to employee performance. The R^2 value for work engagement is 0.771 and for employee performance is 0.360, indicating the model's strong predictive ability. These findings confirm the importance of integrating digital-based learning technologies and organizational cultures that support continuous learning in improving employee engagement and performance. In practical terms, this study recommends that insurance organizations strengthen a flexible, interactive, and culture-oriented digital learning ecosystem to achieve optimal performance in the era of digital transformation.

Keywords: Microlearning, Mobile Access, Organizational Learning Culture, Work Engagement, Insurance Industry.

1. INTRODUCTION

Given the pace of change in the modern business environment, it is primarily human capital that establishes an organization's competitive edge and long-term viability. The insurance industry in Indonesia, which is characterized by fierce competition, dynamic customer needs, and accelerated digital transformation, faces increasing demands to improve employee performance (Barmon & Singh, 2025; Biswakarma & Subedi, 2024; Karlsen *et al.*, 2023). Therefore, organizations are required to adopt innovative learning strategies that can effectively develop employee competencies, maintain motivation, and maintain their engagement at work. In this case, microlearning, mobile learning accessibility, and organizational learning culture are important factors that can play a key role in improving performance through increased work engagement (Ahmed & Hamdan, 2023; Bozic, 2024; Lee, 2023).

Spurred by the COVID-19 pandemic's demand for adaptable, technology-driven learning, the insurance sector has greatly embraced digitalization. The digital insurance market is set for considerable growth, forecast to reach 67.23 billion in additional value between 2023 and 2028, growing at a 12.8% annual rate. Online insurance, insurance technology, insurtech solutions, digital policies, e-insurance platforms, insurance applications, virtual claims, cyber insurance, automated underwriting, and policy automation are all driving major changes in the industry (Overall, 2025). However, according to the Financial Services Authority's (OJK) "Roadmap for the Development and Strengthening of the Indonesian Insurance Industry 2023-2027" report, 62% of insurance companies in Indonesia have prioritized digital channels, while 38% have not (OJK, 2023).

Based on the report, employees are now expected to be able to adapt quickly to digital tools, regulatory changes, and evolving customer expectations. However, conventional training programs often fail to address these challenges due to time constraints, accessibility, and interactivity (Ramdhan *et al.*, 2025; Satria *et al.*, 2025). Microlearning, which is defined as a learning approach with the delivery of material in the form of short, focused modules, offers an innovative alternative to traditional training by emphasizing efficiency, flexibility, and sustainable knowledge retention (Hasan, 2023; Muhammad *et al.*, 2021). When powered by mobile technology, employees can access learning materials anytime and anywhere, allowing for continuous skill development and encouraging engagement in their

professional growth.

Employee attitudes and behaviors are significantly influenced by organizational culture in addition to technology support. The organization's learning culture, characterized by open communication, shared values, and a commitment to continuous improvement, encourages active employee participation in the learning and problem-solving process (Laksono, 2023). Such a culture creates a safe psychological environment, which can increase intrinsic motivation and work engagement (Hasan, 2023). In the insurance industry, where employees are dealing with complex financial products and intense customer interactions, a supportive learning culture can significantly improve performance outcomes through higher professional engagement and competence.

Although these studies provide a strong empirical basis, there are still some gaps that need to be studied further. Even though the insurance industry in Indonesia faces significant demands for digitalization and competition, the majority of prior research has concentrated on the education or information technology sectors. In addition, previous research has tended to examine microlearning, mobile learning, and organizational learning culture separately, without examining the simultaneous interconnectedness of the three in a single complete conceptual model. Few empirical studies have investigated the mediating function of work involvement on the effects of digital learning on employee performance, particularly within the context of developing countries with their wide range of organizational features and workplace norms.

This study focuses on the influence of organizational learning culture and two types of digital learning (mobile and microlearning) on the engagement and performance of insurance employees in Indonesia. This study expands the JD-R literature by adding digital resources and culture as key drivers of work engagement in the context of service industries in developing countries. In practical terms, this research provides valuable insights for insurance organizations in Indonesia in designing human resource development strategies that utilize technology and learning culture to improve employee engagement and performance. This study is anticipated to help managers create a flexible, inclusive, and long-lasting learning ecosystem by elucidating these connections, which is consistent with the insurance sector's continuous digital transformation.

2. LITERATURE REVIEW

2.1. *Microlearning Adoption*

Microlearning is a learning approach that presents material in short, specific, and easy-to-understand modules, with the aim of improving employee efficiency and knowledge retention. Muhammad, Shamsuddin, and Khan (2021) explain that the adoption of technology-based microlearning contributes positively to improving employee performance by strengthening competencies and the ability to adapt to the demands of modern work. Meanwhile, Leong et al. (2021) in their review of microlearning trends emphasize that this method is growing rapidly in the workplace due to its high flexibility and ability to adapt to individual learning needs. Thus, microlearning adoption can be understood as the extent to which employees accept, use, and utilize technology-based microlearning to support competency development and work performance.

2.2. *Mobile Learning Accessibility*

Improved mobile technology has widened the availability of digital training resources. Mobile learning accessibility essentially measures how easily workers can access educational content using their mobile devices, including smartphones or tablets. A Mixed Methods Study of Leaders' Perceptions of Microlearning (Hanshaw & Hanson, 2018) highlights that the flexibility of access via mobile devices allows employees to learn anytime and anywhere, increasing the effectiveness of training and engagement in the learning process. This accessibility is also an important factor in strengthening the implementation of microlearning because it supports independent and continuous learning in a digital work environment.

2.3. *Organizational Learning Culture*

The learning culture of an organization is defined by its values, accepted behaviors, and routines which foster constant education, creativity, and the ability to adjust to evolving professional surroundings. Lin & Lee's 2017 research indicated that a powerful learning culture supports greater innovation and worker engagement because it motivates staff to actively take part in educational opportunities within the organization. Hasan (2023) also emphasized that an organizational culture that supports learning not only influences innovation but also overall organizational performance. Thus, an organizational learning culture creates an environment conducive to improving employee competence, collaboration, and engagement in

achieving common goals.

2.4. *Work Engagement*

Developed by Schaufeli & Bakker (2004), the Utrecht Work Engagement Scale (UWES) is the primary instrument for measuring work engagement, which is a positive mental state characterized by enthusiasm, dedication, and complete focus on the task at hand. Confirming its role in enhancing employee productivity and commitment, Coetzee et al.'s 2025 study, "Measuring Enablers and Indicators of Employee Engagement" emphasizes work engagement as a key factor. Workers demonstrating high engagement levels are likely to be better performers, show strong devotion, and actively wish to contribute their maximum effort toward meeting company goals.

2.5. *Employee performance*

Employee performance is a reflection of how well people perform at work in relation to their roles and responsibilities within the company. This performance includes effectiveness, efficiency, and contribution to the achievement of organizational goals. Employee productivity can be raised by implementing learning and development initiatives, digital communication, and an integrated performance management system (Syamsulbahri & Bardai, 2025). Furthermore, Irawan & Khajar (2025) demonstrated that increasing work engagement significantly affects enhancing human resource performance since it fosters increased motivation and dedication to one's job. Thus, employee performance does not only depend on technical abilities, but also on the level of engagement, support for a learning culture, and access to digital learning.

3. RESEARCH METHODS

In order to test the relationship between variables, the research employs a quantitative approach, which means that the data gathered is numerical and statistically processed. The research design used was causality, which was to see the cause and effect between factors, such as how organizational learning culture, ease of access to learning through mobile devices, and the application of microlearning can affect employee performance. In addition, this study also placed work engagement as a mediating variable, which means that the researchers wanted to know whether work engagement was an intermediary that strengthened or explained the influence of these three variables on employee performance.

Due to its focus on the insurance industry, which is undergoing digital transformation, the

respondents selected were employees of insurance companies in Indonesia who had experience participating in digital training or using internal learning platforms. The technique used to select respondents was called purposive sampling, in which respondents were selected deliberately according to research criteria, rather than randomly. A total of 100 respondents was considered adequate because it met the minimum requirement for conducting analysis using PLS-SEM, a statistical method used to analyze the relationship between latent variables (variables that are not measured directly but through indicators).

A closed questionnaire with a five-point Likert scale serves as the research tool. It was created using data from earlier studies and modified for the insurance industry. Microlearning variables are measured through the aspect of presenting material that is concise, relevant, and easily accessible; mobile access through the ease and flexibility of digital device-based learning access; organizational learning culture through organizational support for learning,

collaboration, and continuous improvement; Work engagement includes the dimensions of vigor, dedication, and absorption; Meanwhile, employee performance is measured through work quality, productivity, and adaptability to change.

The analysis was conducted using SmartPLS to test the relationship between latent variables. The researchers first verified the validity and reliability of the indicators by evaluating the measurement model (outer model). They then tested the causal relationships in the structural model (inner model). Hypothesis testing was based on t-values and p-values.

4. RESULT

4.1. Data Quality Test Results (Outer Model)

4.1.1. Validitas Convergence

Convergent validity for the reflective measurement model was measured using the item/component score correlation calculated by PLS. A reflective indicator was deemed valid if its correlation with the construct was greater than 0.70:

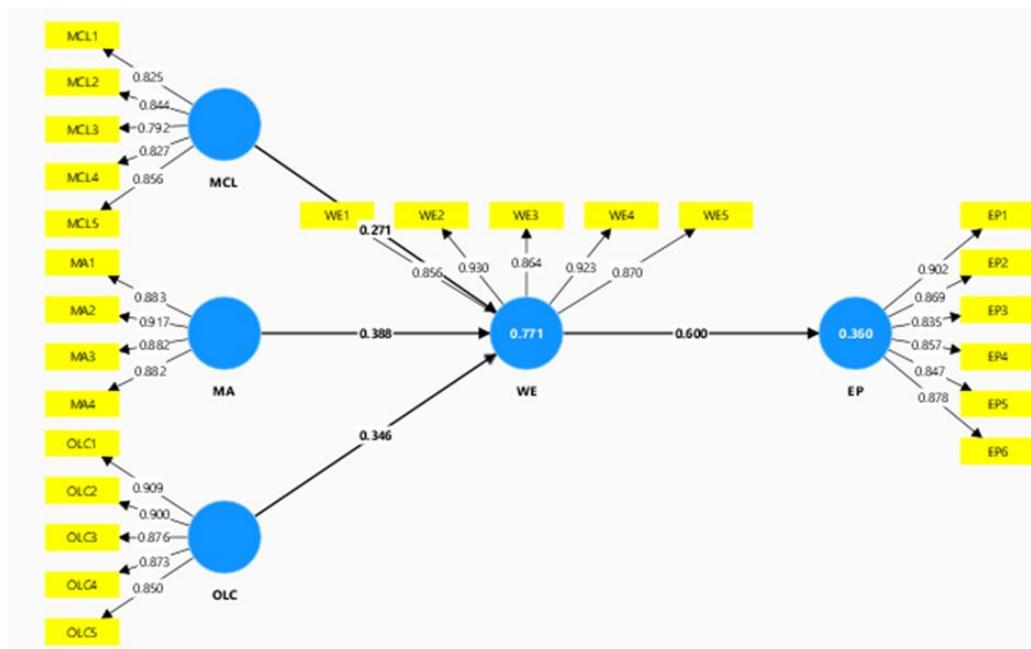


Figure 1. Outer Loading Test Results. Source: processed data

From Figure 1 above, it can be seen that there is an outer loading result > 0.70, then the results are listed in the Table below.

Table 1. Outer Loadings (Measurement Model)

	EP	MA	MCL	OLC	WE
EP1	0.902				
EP2	0.869				
EP3	0.835				
EP4	0.857				
EP5	0.847				

EP6	0.878				
MA1		0.883			
MA2		0.917			
MA3		0.882			
MA4		0.882			
MCL1			0.825		
MCL2			0.844		
MCL3			0.792		
MCL4			0.827		
MCL5			0.856		
OLC1				0.909	
OLC2				0.900	
OLC3				0.876	
OLC4				0.873	
OLC5				0.850	
WE1					0.856
WE2					0.930
WE3					0.864
WE4					0.923
WE5					0.870

The data analysis conducted using SmartPLS software demonstrates that, based on the table's values, each indicator in the measurement model correlates adequately with its respective latent construct. This value indicates that the convergent validity criteria have been met, as evidenced by the outer loading value which is entirely above the recommended minimum limit, which is more than 0.70.

4.1.2. Discriminatory Validity

The external model is then assessed using a discriminant validity test if the results of the convergent validity test satisfy the predetermined standards. In order to make sure that each construct in the research model has distinct differences and does not overlap with other constructs, discriminant validity is a crucial component of construct validity testing.

Table 2. Discriminatory Validity

	EP	MA	MCL	OLC	WE
EP					
MA	0.412				
MCL	0.608	0.780			
OLC	0.637	0.597	0.766		
WE	0.641	0.831	0.861	0.803	

It is evident from the above table that the diagonal correlation value is greater than the correlation between the other constructs. These findings demonstrate the distinct differences between each of the following constructs: Work Engagement (WE), Microlearning (MCL), Organizational Learning Culture (OLC), Mobile Access (MA), and Employee Performance (EP). Therefore, it can be said that this research model satisfies discriminant validity requirements, meaning that each construct can measure a distinct idea and does not overlap with

other model constructs.

4.2. Reliability dan Average Variance Extracted (AVE)

The reliability value and the Average Variance Extracted (AVE) of each construct can also be used to evaluate the validity and reliability criteria. If the AVE value is greater than 0.50 and the composite reliability value is at least 0.70, the construct is deemed to have a good degree of reliability. The following is a presentation of the reliability value calculations for composites and AVE.

Table 3. Composite Reliability dan Average Variance Extracted (AVE)

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
EP	0.932	0.934	0.947	0.748
MA	0.914	0.916	0.939	0.794
MCL	0.886	0.886	0.917	0.687
OLC	0.928	0.930	0.946	0.778
WE	0.933	0.935	0.950	0.791

All of the research model's constructs have Cronbach's Alpha and Composite Reliability values above 0.70, and AVE values surpass 0.50, according to the results shown in Table 3. These findings demonstrate that each construct can account for over half of the variance of the indicators that comprise it and has a high level of internal consistency.

4.3. Inner Model (Model Struktural)

After indicator validity, the structural model is evaluated. This step measures variable relationships using R^2 . The SmartPLS estimation results are displayed.

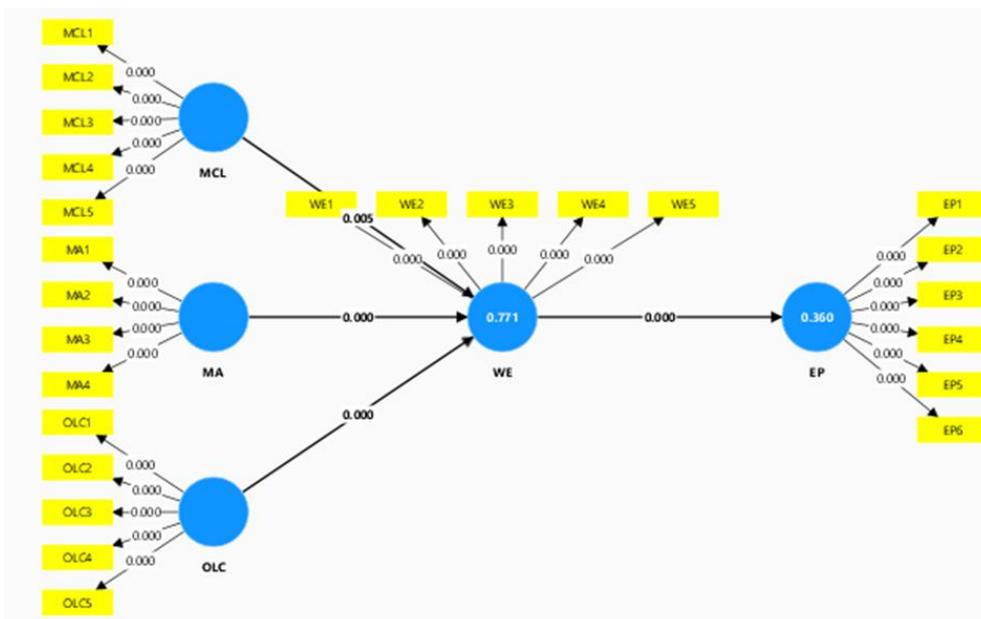


Figure 2. Inner Model Test Results

4.4. R-Square Test (R2)

The R2 value assesses how much of the dependent variable's variation is explained by the independent variables in the model. A larger R2 reflects a stronger relationship, indicating better prediction by the independent variables.

Table 4. R-Square Value

	R-square	R-square adjusted
EP	0.360	0.353
WE	0.771	0.763

According to the findings of the structural model analysis, the Employee Performance (EP) variable had an R-square value of 0.360, meaning that independent variables in the model, including Work Engagement, Organizational Learning Culture, Microlearning, and Mobile Access, can account for 36% of the variation in employee performance. This

number indicates that even with a moderate effect, these factors are still crucial in explaining shifts in worker performance.

In contrast, the Work Engagement (WE) variable's R-square value of 0.771 shows that elements like organizational learning culture, mobile access, and microlearning account for 77.1% of the variation in work engagement. This figure, which is comparatively high, shows that the model can accurately predict employee work engagement.

4.5. Hypothesis Test Results

To test the hypothesis, the calculated t-statistic value and p-value are compared with the critical t-value of 1.96 (obtained from 100 respondents at a significance level of 5%). The hypothesis is supported only if the t-statistic value is greater than 1.96 and the p-value is less than 0.05.

Table 5. Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
MCL -> WE	0.271	0.277	0.096	2.823	0.005
MA -> WE	0.388	0.384	0.085	4.568	0.000
OLC -> WE	0.346	0.344	0.081	4.271	0.000
WE -> EP	0.600	0.600	0.071	8.411	0.000

Based on the results in Table 5, the test results of each hypothesis can be explained as follows:

1. Microlearning has a positive and significant impact on work engagement (t = 2.823; p = 0.005), supporting H1.
2. Mobile learning accessibility has a positive and significant effect on work engagement (t = 4.568; p = 0.000), supporting H2.
3. Organizational learning culture has a positive and significant effect on work engagement (t = 4.271; p = 0.000), supporting H3.
4. Work engagement has a strong positive and significant effect on employee performance (t = 8.411; p = 0.000), supporting H4.

4.6. Mediation Test Results

Table 6. Indirect Effects

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
MCL -> WE -> EP	0.163	0.167	0.062	2.604	0.009
MA -> WE -> EP	0.233	0.229	0.053	4.357	0.000
OLC -> WE -> EP	0.208	0.208	0.058	3.555	0.000

Based on the results in Table 6, the results of testing the effects of mediation through work engagement can be explained as follows:

1. H5a: The results ($t = 2.604$; $p = 0.009$) show that microlearning positively affects employee performance through work engagement as a significant mediator.
2. H5b: The results ($t = 4.357$; $p = 0.000$) show that mobile learning access positively influences employee performance through work engagement as a significant mediator.
3. H5c: The results ($t = 3.555$; $p = 0.000$) show that organizational learning culture positively affects employee performance through work engagement as a significant mediator.

5. DISCUSSION

H1: Microlearning adoption is positively related to *work engagement* in employees in Indonesia's insurance sector

The results showed that microlearning had a positive and significant influence on work engagement, as shown by a t-statistical value of 2.823 and a p-value of 0.005. These findings show that the application of microlearning is able to increase employee engagement in their work. Theoretically, this is in line with cognitive psychology and educational theory, which emphasizes that structured and focused learning can improve knowledge and skill mastery (Zamiri & Esmaeili, 2024). Empirical results support this view, where microlearning drives increased material mastery, employee engagement, and ultimately organizational performance (Kannan, 2024). These findings are also consistent with the literature review presented by Monib et al. (2025), which highlight that microlearning, through the delivery of concise, directed, and action-oriented content, is effective in achieving significant learning outcomes from both cognitive, behavioral, and affective aspects.

In addition, comparisons with traditional learning methods show that microlearning offers significant advantages in corporate training. With the help of multimedia and interactive elements, microlearning is able to attract participants' attention, increase flexibility, accessibility, and retention of materials, which are often limitations in conventional training

(Oyeyipo et al., 2024). The practical implications of these findings suggest that organizations can leverage microlearning as an employee development strategy to improve engagement, motivation, and performance. Based on these results, investing in effective microlearning designs can support the achievement of individual learning goals as well as encourage employee engagement in their work.

H2: Mobile learning accessibility is positively related to *work engagement* in employees in the Indonesian insurance sector

The results showed that mobile access learning had a positive and significant influence on work engagement, with a t-statistical value of 4,568 and a p-value of 0,000. These findings indicate that easy access to mobile-based learning can increase employee engagement in their work. Conceptually, mobile learning provides flexibility in accessing training materials anytime and anywhere, so that employees can be more actively involved in the learning process (Kao et al., 2023). These results are in line with previous research conducted in Kuwait, where the use of mobile learning in the workplace improved interaction between employees, provided equal opportunities for training, and facilitated active participation in training needs assessment and feedback (Alajmia et al., 2019).

In addition, these findings are consistent with the results of research in the education sector, which shows that the implementation of mobile learning encourages the creation of various mobile-based learning media and improves the competence of educators (Sinaga et al., 2024). The practical implications of these findings suggest that organizations can leverage mobile access learning as an effective strategy to increase employee engagement through more interactive and accessible training. Thus, the integration of mobile technology in employee development programs can support the improvement of individual abilities and encourage performance and productivity for the organization.

H3: *Organizational learning culture* is positively related to *work engagement* in employees in the Indonesian insurance sector

The analysis demonstrated that organizational learning culture has a significant positive impact on work engagement. These findings indicate that the

learning culture implemented in the organization is able to increase employee engagement in their work. An organization's learning culture includes practices that encourage continuous learning, knowledge sharing, and collaboration, which ultimately builds a sense of attachment and motivation to work. These findings are consistent with previous research in Brazil, which showed that organizational actions that connect organizations to the environmental dimension have a direct effect on employee work engagement (Urrutia Pereira et al., 2022).

In addition, evidence from research in Indonesia corroborates these results. Iman et al. (2025) found that organizational learning culture increased work engagement in 206 employees, while Saputra's (2018) research showed that learning culture had a direct or indirect impact on work engagement in the palm oil industry, with a path coefficient of 0.248 and 0.142, respectively. The practical implications of these findings underscore the importance of building a strong learning culture within organizations, as it not only encourages the improvement of employees' skills and competencies, but also strengthens their engagement in work.

H4: *Work engagement* is positively related to employee performance in the Indonesian insurance sector

Because t-statistical value of 8,411 and a p-value of 0000, the findings demonstrated that work engagement had a positive and significant impact on employee performance. The significance of work engagement in influencing employee performance is supported by these findings. Passion, dedication, and absorption are characteristics of a positive and fulfilling state of mind related to work, which is known as work engagement (Schaufeli, 2018). Passion reflects high energy, mental resilience, and perseverance in the face of job challenges. Dedication suggests a deep commitment, a view of the work as important, a feeling of enthusiasm, inspiration, and professional pride. Absorption refers to an employee's capacity to be fully engrossed in and enjoy their work, leading to optimal and steady output. High work engagement is associated with employees who are more productive, more creative, and more capable of handling workplace stress.

These findings are in line with previous research, such as Tian et al. (2019) finding that work engagement was significantly correlated with employee performance in 241 employees at three banking companies in China. Similar results were also reported by Hendrik et al. (2021), which showed that work engagement had a positive effect on employee performance at RRI Kupang. In addition,

Corbeanu & Iliescu (2023) reported a correlation of $r = 0.37$ between work engagement and performance in 166 independent samples. The practical implications of these findings emphasize that organizations looking to improve employee performance should focus on strategies to increase work engagement, such as through motivational programs, employee empowerment, relevant training, and the creation of a supportive work environment, as more engaged employees will naturally show higher performance.

H5: *Work engagement* mediates the relationship between

1. Adoption of *microlearning* and employee performance

The results showed that work engagement mediated the relationship between microlearning and employee performance, with a t-statistic of 2,604 and a p-value of 0.009. These findings confirm that microlearning can directly improve employee knowledge and skills, but also encourage worker engagement in work (Kannan, 2024). Employees who are more engaged tend to be more focused, motivated, and able to apply learning effectively, so performance can improve.

The practical implications of these findings suggest that organizations should integrate microlearning with strategies that improve work engagement, for example through interactive training design, feedback, and a supportive work environment. Thus, investment in microlearning programs can improve competencies and significantly strengthen employee performance and organizational success.

2. Mobile *learning* accessibility and employee performance

The results showed that work engagement mediated the relationship between mobile learning accessibility and employee performance, with a t-value of 4.357 and a p-value of 0.000. These findings confirm that the influence of mobile access on employee performance is not only direct, but also strengthened through increased work engagement. The easier it is for employees to access learning materials through mobile devices, the higher their engagement at work. Work engagement as a mediator plays an important role because employees who are more engaged tend to be more focused, motivated, and able to apply the learning obtained through mobile learning effectively in their tasks (Alajmia et al., 2019).

The practical implications of these findings suggest that organizations need to ensure optimal mobile learning accessibility, for example through responsive learning platforms, interactive materials,

and ease of use. This approach emphasizes the importance of integrating learning technology with employee engagement enhancement strategies to achieve more optimal organizational outcomes.

3. Organizational learning culture and employee performance

With a t-statistic of 3,555 and a p-value of 0000, the findings demonstrated that work engagement mediated the association between organizational learning culture and employee performance. These results demonstrate that organizational learning cultures have a direct impact on worker performance, which is further reinforced by higher levels of engagement at work. A strong learning culture includes the practice of knowledge sharing, collaboration, and ongoing competency development, thus creating a work environment that supports employee motivation, dedication, and focus. Work engagement acts as a liaison that encourages these cultural values to be translated into productive behavior and better performance (Schaufeli, 2018).

The practical implications of these findings suggest that organizations need to build a systematic and consistent learning culture, for example through ongoing training, mentoring, and the creation of a work environment that supports collaboration and knowledge exchange. So, by increasing work engagement, it can encourage organizational learning culture to be more effective in guiding employees to work more motivated and committed, so that individual and organizational performance

increases. This approach emphasizes the importance of integrating a learning culture and employee engagement enhancement strategies to achieve sustainable organizational success.

6. CONCLUSION

Based on the results of the analysis that has been conducted, this study concludes that microlearning, mobile access, and organizational learning culture have a positive and significant effect on work engagement, which in turn has a positive impact on employee performance in employees in the Indonesian insurance sector. In addition, work engagement has been proven to play a significant role as a significant mediating variable in strengthening the relationship between the three learning factors and employee performance. Practically, the implications of this study emphasize the importance of insurance companies to optimize the application of mobile-based learning and microlearning technologies and foster a learning-oriented organizational culture. Management needs to provide digital infrastructure support and create a work environment that encourages employee engagement in the learning process. For further research, it is recommended that similar studies be conducted in other industry sectors or by adding moderation variables such as digital leadership or intrinsic motivation to enrich understanding of the factors that affect work engagement and employee performance in line with the digital transformation of the organization.

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