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Digital Leadership Model  
Through Interpretative  
Phenomenological Analysis A  
La Regulator during Pandemic  
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*by* Ringkar Situmorang

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**OBSERVING DIGITAL LEADERSHIP MODEL THROUGH  
INTERPRETATIVE PHENOMENOLOGICAL ANALYSIS A LA  
REGULATOR DURING PANDEMIC ERA**

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**ABSTRACT**

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The COVID-19 pandemic has had a significant impact on changing people's behavior. The pandemic has become one of the accelerators for the acceleration of human civilization to internalize technology in various dynamics of human life. One of the sectors affected by this pandemic is the financial services sector, which includes the banking sector, capital markets, and the non-bank financial industry. This dynamic needs to be responded by the Financial Services Authority (OJK) as the regulator, supervisor, and enforcer and consumer protection service in the financial services sector in accordance with Law Number 21 of 2011 concerning the Financial Services Authority. The role of OJK representatives in the regions became significant as an extension of the head office. The role of digital leaders is needed in achieving task force performance through digital transformation. The phenomenological approach is an option in this research as a medium to explore research problems. Researchers use Interpretative Phenomenological Analysis (IPA) as a data analysis technique in tracing the meaning of the phenomenon that occurs. Based on the results of research conducted by the OJK of Southeast Sulawesi Province, seven qualities of the digital leader model in the success of digital transformation consisted of digital literacy, vision, stakeholder concern, agility, risk taking, collaboration, and compliance with regulations/policies.

**INTRODUCTION**

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The COVID-19 pandemic has caused significant changes in people's behavior, especially in the use of technology to carry out daily activities. Pandemics are one of the accelerators for the acceleration of human civilization to internalize technology in various dynamics of human life (Skulmowski & Rey, 2020). One of the sectors affected by this pandemic is the financial services sector which includes the banking sector, capital market, and non-bank financial industry (Kurniasari et al., 2021). This dynamic needs to be responded to by the Financial Services Authority (OJK) as the regulator, supervisor, and enforcer and consumer protection service in the financial services sector in accordance with Law Number 21 of 2011 concerning the Financial Services Authority (OJK Law). Regarding national policies, OJK issued a countercyclical policy in the form of relaxation of credit/financing assessments of Financial Service Institutions (PUJK) and consumers who were economically affected by the presence of the pandemic. The policy is stated in legal products, namely POJK 11/POJK.03/2020 for the banking sector (*Peraturan Otoritas Jasa Keuangan (POJK) Nomor 11/POJK.03/2020 Tentang Stimulus Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Corona Virus Disease 2019 Yang Telah Diubah/Diperpanjang Melalui POJK Nomor 48/POJK.03/2020 Tahun 2020 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 11/POJK.03/2020 Tentang Stimulus*

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*Perekonomian Nasional Sebagai Kebijakan Countercyclical Dampak Penyebaran Corona Virus Disease 2019, 2020* and POJK Number 14/POJK.05/2020 for the Non-Bank Financial Industry (IKNB) sector (*Peraturan Otoritas Jasa Keuangan (POJK) Nomor POJK Nomor 14/POJK.05/2020 Tentang Peraturan Otoritas Jasa Keuangan Tentang Kebijakan Countercyclical Dampak Penyebaran Corona Virus Disease 2019 Bagi Lembaga Jasa Keuangan Nonbank Yang Telah Diubah/Diperpanjang Melalui POJK Nomor 58/POJK.05/2020 Tentang Perubahan Atas Peraturan Otoritas Jasa Keuangan Nomor 14/POJK.05/2020 Tentang Kebijakan Countercyclical Dampak Penyebaran Corona Virus Disease 2019 Bagi Lembaga Jasa Keuangan Non-Bank*, 2020). The regulation has undergone changes including to extend the enforceability of the rule.

The role of OJK representatives in the regions becomes significant in monitoring the implementation of the policies. In addition, community services still need to be carried out amid physical restrictions in order to prevent the spread of the COVID-19 virus. Based on Article 4 of POJK 31/POJK.07/2020 concerning the Implementation of Consumer and Community Services in the Financial Services Sector by the Financial Services Authority, the types of services that can be utilized by consumers include consumer representatives and the community in the form of information receipt services, information delivery services, and complaint services. Based on data from the Southeast Sulawesi Provincial OJK (2021), there was a significant increase in the quantity of consumer and community services during the pandemic in 2020 by 864% (when compared to the realization in 2019). In addition, OJK Southeast Sulawesi has the task of continuing to carry out supervision to PUJK which is headquartered in the work area of the work unit, education to the community, implementation of publications/public relations, to interaction with stakeholders in achieving the performance of the work unit. For the implementation of education, the COVID-19 pandemic has changed the traditional learning system into an active digital learning space due to the formation of the need for distance (Fernández-Prados et al., 2021).

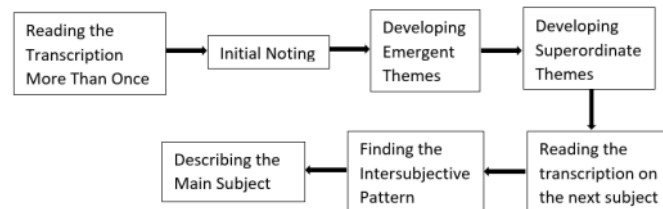
Therefore, the use of technology is inevitable by the leader of the work unit at OJK Southeast Sulawesi. The use of this technology opens up a space for leadership methods that are connected to the existence of digital leaders. In line with DeLuca et al. (2017) who stated that digital leadership involves the strategic use of an entity's information technology assets to maximize its business achievements. The acceleration of the use of the Consumer Protection Portal Application and the Official and Archives Manuscript Management System (*Sistem Pengelolaan Naskah Dinas dan Arsip, Sipena*) is an example of what the task force leader did.

Other aspects are certainly inherent in the digital leader model. It means that the leader of OJK Southeast Sulawesi is seen as implementing the role of a digital leader during the pandemic. The role of digital leader is needed to achieve task force performance through digital transformation. This is the basis for this research to explore how the model of digital leaders carried out by OJK Southeast Sulawesi management during the pandemic was taken with a duration of 12 months, namely from March 2022 to March 2022.

## METHOD

The phenomenological approach is an option in this research as a medium to explore research problems. Phenomenology is seen as a methodology that is carried out through the exploration of phenomena in consciousness as well as a means to understand the things inherent behind the phenomenon in question. The type of phenomenology used is hermeneutic. Based on the Encyclopedia of Phenomenology (1997), hermeneutic phenomenology discusses the upper structure of the interpretation of human life experience or explores the process of forming experiences from oneself and others.

The use of Interpretative Phenomenological Analysis (IPA) as a data analysis technique in tracing the meaning of phenomena that occur is the choice of researchers. As a double hermeneutic, Smith et al. (2009) states that IPA makes the subject or resource person the focus in interpreting life experiences combined with the meaning that researchers make of the subject's life experiences. This further confirms that the Science Technique is useful for tracing the subject's meaning of personal and social life. The IPA is performed with the steps in Figure 1 as follows:



**Figure 1.** Stages of Interpretative Phenomenological Analysis (IPA)  
 Source: Smith, Flower & Larkin (in Tindall, 2009)

Data/information collection was carried out by means of a Focus Group Discussion (FGD) to 10 speakers with the code NAR1FGD to NAR10FGD. The implementation of the FGD was carried out in two stages with the characteristics of the speakers in Table 1 as follows:

**Table 1.** Characteristics of Interviewees

No.	Characteristic	Sum	Percentage
<i>Age</i>			
1	20-23 Years	7	70%
	24-33 Years	3	30%
<i>Gender</i>			
2	Man	8	80%
	Woman	2	20%
<i>Education</i>			
3	High School/College	6	60%
	D III	1	10%
	S1	3	30%

<i>Period of Work/Cooperation at OJK</i>			
4	1-3 Years	10	100%
<i>Occupation/Profession</i>			
5	Student	4	40%
	Businessman	6	60%

*Source: Research Data Processing Results (2022)*

In addition to FGD, this study uses four relevant internal documents as a means of clarification and confirmation or complement in the collection of data/information in Table 2 below:

**Table 2.** Internal Documents of the Research Support Task Force

No.	Document Code	Title/Point of Substance of the Document
1	DI-01	Impact Report on the Implementation of Triumphant Strategy (Trust) 2.0 2020
2	DI-02	Submission of Quality Considerations or Added Value of OJK Performance of Southeast Sulawesi Province in 2020
3	DI-03	Dilan Class Implementation Report 2020
5	DI-04	Report on the Impact of Optimizing Non-Face-to-Face Consumer Protection and SLIK Services at OJK Southeast Sulawesi

*Source: OJK Southeast Sulawesi, 2020*

## RESULT AND DISCUSSION

The results of research on the phenomenon of the existence of digital leaders carried out by the management of OJK Southeast Sulawesi through science analysis are presented with the main theme and superordinate theme in Table 2 below:

**Table 3.** Parent and Superordinate Theme Assignments

No.	Parent Theme	Superordinate Theme
1.	Dialogue space with changing environment	a) Understand the needs of stakeholders; b) Understand the technology to be used including applications provided by the Head Office, including the Dina <sub>4</sub> and Archives Manuscript Management System (Sipena) and the Consumer Protection Portal Application (APPK).
2.	Participation space on Internal and External Policies	a) Understand the policy mix issued by the head office, government, and other related institutions; b) Publish or disseminate at the discretion of the head office; c) Monitoring policies issued by the head office; d) Comply with policies issued by the Government, especially regarding health protocols or physical restrictions.

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3.	Space for interaction with External Parties	a) Synergy with local government programs; b) Collaboration with various stakeholders; c) Appreciation for the contributions made by stakeholders; d) Publication of the achievement of the performance of the task force including innovations carried out; e) Involvement of emotional closeness with the fostered community through micro-attention, involvement, and intense technical coaching; f) The implementation of tasks that remain correlated with the vision and mission of the OJK.
4.	Innovation space to achieve task force performance targets	A) Preparation of innovation designs that refer to Key Performance Indicators (ICUs); B) Raising ideas for the development of innovations between work units (internal) and external parties; C) The form of innovation execution is part of the risk taken by management.

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*Source: Research Data Processing Results (2022)*

### **Dialogue Space with a Changing Environment**

This space for dialogue with a changing environment brings the perception of speakers that digital leaders consider the needs of stakeholders' interests, especially related to needs due to the impact of the pandemic. In addition, the understanding of technology that has been provided by the head office is one of the media to accelerate and maintain the sustainability of the work unit's business processes. On the other hand, the implementation of programs/activities has undergone a significant change from offline to online. Liguori and Winkler (2020), stated the same thing in the scope of educational organizations that are forced to switch all teaching facilities/tools to online. The dynamics of selecting applications to carry out the process of such activities become a technical part that provides sufficient adaptation time with respect to data understanding and security. When referring to the concept of Promsri (2019), the quality of agile and knowledge and digital literacy is a harmonious scope in this space.

### **Participation Space on Internal and External Policies**

This space for participation in internal and external policies is a theme that has been captured in connection with various regulations/policies from the head office, government, and other relevant agencies to anticipate the impact of the COVID-19 pandemic. Han et al. (2021) stated that the important role of governments around the world is a necessary part of addressing the public health crisis while reducing the economic impact of the pandemic. For example, in the health aspect in the form of responsive measures and regulations to prevent disease transmission, including social distancing, hand washing, self-isolation (WHO, 2022). This is the reason that health and economic aspects are the most dominant policies captured during the pandemic. The

speakers explained that as a regulator, OJK Southeast Sulawesi implements compliance with regulations/policies is part of the acceleration of dissemination of these regulations/policies through exemplary. In addition, the role of OJK Southeast Sulawesi is to monitor the compliance of Financial Service Institutions (PUJK) for policies issued by the head office. The implementation of this also builds the credibility of the government to strengthen trust and increase public satisfaction with the performance carried out (Uslaner, 2018; Zmerli & van der Meer, 2017). Supervision policies and public/consumer services that are digital/in-network are also a concern for OJK Southeast Sulawesi to be implemented immediately. For health protocols also in public/consumer services, one of the command policies that are carefully followed. When referring to the concept of Promsri (2019), compliance with policies/regulations can be an addition to the quality of digital leaders.

### **Space for Interaction with External Parties**

The space for interaction with external parties is realized through program synergy with stakeholders. The form of collaboration observed by the resource persons included the programs/activities of OJK Southeast Sulawesi synchronized with the efforts of other agencies to increase cashless payments and the provision of expert/practitioner speakers in the implementation of educational activities. In this space, the strength of collaboration is shown by the management of OJK Southeast Sulawesi, especially related to the implementation of innovations built and even to develop these innovations. The look of Fu et. al (2022) is in line with this where increasing innovation can be done with collaboration. On the other hand, the implementation of the duties carried out by OJK Southeast Sulawesi is considered to remain in line with the vision and mission of the OJK related to the implementation of regulation, supervision and consumer protection in the financial services sector. When referring to the concept of Promsri (2019), the quality of collaboration and vision becomes a harmonious scope in this space.

### **Innovation Space to Achieve Task Force Performance Targets**

The innovation space to achieve the performance targets of the task force provides an illustration that the phenomenon of digital leadership is related to the strengthening of the Key Performance Indicators (IKU) of the work force. The involvement of internal and external parties in building and developing innovations is something that the resource person believes in. In addition to performance achievement, the successful implementation of innovations that expand the benefits in the aspect of increasing the quantity and efficiency of services to the reach of participants / communities is the result of the courage of execution to carry out these innovations. Research by Rajapathirana and Hui (2018) confirms that innovation has a greater influence on the achievement of company performance. The exhibition space is contained in internal documents when developing the innovation including resource support provided by the task force leader. When referring to the concept of Promsri (2019), the quality of collaboration and risk-taking is a harmonious scope in this space.

Based on the foregoing, when compared to the Promsri model (2019) which has six digital leader qualities, this study succeeded in obtaining changes or additions to related qualities as follows:

- a. OJK Southeast Sulawesi as a regulator makes the quality aspects of consumer understanding become broader, namely the quality of understanding of stakeholders. This is a concern because as a regulator, OJK Southeast Sulawesi does not have consumers or does not issue products and/or services that are used as part of the work unit business;
- b. In the space for participation in Internal and External Policies, there is an increase in leadership qualities related to compliance with head office and/or government policies or quality compliance.

Therefore, the findings of this study with the context of organizations that act as regulators make the digital leader model found by Promsri undergo changes and increase the quality / characteristics of the digital leader model into seven qualities consisting of Digital Knowledge and literacy, Vision, Understanding of stakeholders (stakeholder concern), Agility, Risk Taking, Collaboration, and compliance with regulations/policies. It can be illustrated in Figure 3 as follows:



**Figure 3.** Seven Qualities in a Regulator-style Digital Leader Model

*Source: Research Data Processing Results (2022)*

## CONCLUSION

This research discusses the phenomenon of the digital leader model by tracing the inherent qualities in it based on the management behavior of OJK Southeast Sulawesi during the Pandemic. Based on the results of the IPA analysis of speakers and documents, four rooms were obtained that became the main theme to describe the quality of digital leaders, namely a dialogue room with a changing environment, space for participation in internal and external policies, space for interaction with external parties, and innovation space to achieve task force performance targets. In this space, the research findings answer the context of organizations that act as regulators related to the digital leader model having seven qualities consisting of digital literacy, vision, stakeholder concern, agility, risk taking, collaboration, and compliance with regulations/policies.



Furthermore, this research provides advice to OJK Southeast Sulawesi to strengthen the role of leaders through increasing understanding and utilization of technology to all employees including non-organic employees and strengthening the use of data/information derived from the implementation of innovations to improve the quality of stakeholder concerns that have been collected data/information.

The limitations of this study lie in the entity under study that has a role as a regulator that is not necessarily relevant to the entity that has a different role as well as the perspective taken with the period that has been determined in this study. Therefore, further research can expand the scope of research not only in one work unit. The incorporation of data analysis can be carried out even in the same methodology for example between the types of phenomenology itself, or the use of methodologies again that can dig deeper due to the direct presence of researchers in observations such as ethnography or ground theory.

The implications of this research are expected to be theoretically useful to further develop and multiply the understanding of digital leadership models or concepts. In practical terms, every quality/characteristic found can be a means of improving and evaluating the capacity and competence of OJK Southeast Sulawesi employees to prepare future leaders of the OJK in general who are connected to the potential or talents of each employee, ranging from staff levels to work unit leaders.

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