



The Interplay of Technology, Employee Competency, and Job Satisfaction in Shaping Banking Employees' Performance

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Abstract. This study investigates the impact of technology, employee competency, and job satisfaction on employee performance within Makassar's banking sector. Data were collected from 121 banking employees through a Google Forms questionnaire utilizing a 5-point Likert scale. The results reveal that all three variables significantly influence employee performance. Technology, with a P-value of 0.000, demonstrates a strong positive correlation with performance. Employee competency, with a P-value of 0.001, also positively affects performance. Job satisfaction, with a P-value of 0.000, exerts a significant positive impact on performance. The analysis, conducted using Smart PLS, underscores the importance of technology, employee skills, and job satisfaction in enhancing employee performance in banking. The findings highlight how technology, employee competency, and job satisfaction drive employee performance in Makassar's banking sector. The strong correlation between technology and performance (P-value: 0.000) suggests that banks investing in advanced technological systems experience significant improvements in employee efficiency. This improvement arises from streamlined processes, reduced manual workload, and enhanced decision-making capabilities. Employee competency and job satisfaction emerged as key performance determinants, with P-values of 0.001 and 0.000, respectively. The impact of employee competency underscores the importance of continuous training in banking. As financial services become more complex and digital, skilled employees are better equipped to meet customer needs and regulatory requirements. The influence of job satisfaction emphasizes the necessity of positive work environments, competitive compensation, and career growth opportunities. These findings suggest that banks should prioritize technological advancement, skill development, and workplace satisfaction to enhance performance.

Keywords: Technology, Employee Competency, Job Satisfaction, Employee Performance, Banking Sector, Human Resource Management.

1 Introduction

Recent years have seen rapid transformations in the banking sector driven by technological advancements, changing customer demands, and a globalized economy [1, 2]. Consequently, the role of banking industry employees has evolved significantly. To

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keep up with these changes, banks must effectively manage their workforce to ensure that employees are competent, satisfied, and capable of delivering optimal performance [1, 4]. The interaction between technology, employee competency, and job satisfaction is critical for shaping the overall performance of employees in the banking sector. This study aims to investigate how these three factors—technology, employee competency, and job satisfaction—interact to influence employee performance in the banking industry [2, 5].

Technological innovation plays a pivotal role in the reshaping of the banking sector. With the advent of digital banking, automation, and artificial intelligence, banks are now able to offer services more efficiently and on a larger scale than ever before [2, 6]. However, the successful integration of these technologies depends heavily on the competency of employees, who must adapt to new systems and processes. As such, technology in the workplace concerns not only tools but also how employees leverage these tools to enhance productivity and service quality [2, 8]. The adoption of technology in banking requires a high level of digital literacy, which directly affects employees' competency.

Employee competency is a crucial determinant of organizational success. In the banking sector, employees are expected to possess a diverse range of skills, including technical expertise in banking operations, financial analysis, customer service, and the ability to adapt to technological changes [2, 10]. Competence extends beyond just technical expertise; it also encompasses interpersonal and problem-solving abilities, which are vital when interacting with customers. Banks that prioritize employee training and development programs are more likely to achieve increased productivity and job satisfaction, both of which are crucial for sustaining a competitive advantage in the market [2, 11, 12].

Job satisfaction holds an equally vital role in determining employees' performance. When employees find their work environment, salary, career development prospects, and organizational culture fulfilling, they are more inclined to be motivated and loyal to their work [2, 13]. Overall well-being of employees, influencing their mental health, engagement levels, and performance. In the banking sector, where stress levels can be high due to target-driven environments, ensuring that employees are satisfied with their roles is critical for maintaining high levels of productivity and retention [2, 14].

The interplay between technology, employee competency, and job satisfaction. For instance, employees who are proficient in using new technologies are more likely to feel confident about their roles, which enhances their job satisfaction [2, 15, 16]. Job satisfaction can further improve competency by motivating employees to pursue continuous learning and development. Therefore, understanding how these factors interact is vital for banks to maximize employee performance and achieve organizational goals [17, 9].

While much research has been conducted on individual factors such as job satisfaction and employee competency, there is a need for a comprehensive study that explores how technology, competency, and job satisfaction collectively influence employee performance in the banking sector [3, 7]. Previous studies have mostly focused on the independent effects of these variables; however, their combined effects and interactions remain underexplored [3, 18]. This study aims to fill this gap by providing a deeper

understanding of the relationship between these three critical factors in the context of banking.

The banking industry is increasingly recognizing the importance of employee. With the rise of remote work, digital tools, and changing employee expectations, understanding how to foster a supportive work environment has become more important than ever [3, 19]. By addressing the interplay between technology, competency, and job satisfaction, banks can create an environment where employees are not only productive, but also engaged and motivated to perform at their best. This study explores how these factors influence each other and ultimately contribute to banking employees' overall performance.

Employee performance is a key indicator of a bank's competitiveness and customer satisfaction. Banking institutions' success often depends on how effectively their employees interact with customers, handle complex financial tasks, and adapt to new challenges [3, 20, 21]. By focusing on the factors that influence employee performance, banks can tailor their human resource strategies to align better with organizational goals and enhance service delivery.

In addition, understanding the relationship between technology, employee competency, and job satisfaction can help design more effective employee engagement and performance management systems. With the continuous evolution of the banking sector, there is a need for a dynamic approach to HR management that considers the changing demands of both employees and customers. This study investigates technology, employee competency, and job satisfaction influences employee performance in the banking sector. This study aims to fill this research gap by comprehensively examining how these three factors interact to enhance employee performance. By understanding this relationship, banks can develop better HR management policies that not only support the enhancement of employee competency and technology utilization, but also ensure job satisfaction.

2 Literature Review

2.1 Resource Based View Theory (RBV)

RBV is a theory within strategic management that underscores the significance of internal resources as pivotal elements in securing a competitive advantage and boosting organizational performance [3, 22]. This theory asserts that a firm's resources and capabilities are essential for achieving and sustaining a competitive position. These resources include both tangible assets, such as financial capital and physical infrastructure, and intangible assets, like intellectual property, organizational culture, and human capital.

The RBV further suggests that organizations must not only possess valuable resources, but also have the organizational capabilities to exploit them effectively [3, 23]. For example, access to advanced technology alone does not guarantee success unless employees are capable of utilizing it in ways that improve efficiency or innovation. Thus, RBV places strong emphasis on the importance of employee skills, knowledge,

and the ability to leverage organizational assets effectively. In this context, the alignment of human resources with strategic goals is vital for firms aiming to sustain their long-term performance.

Another key aspect of the RBV is its focus on the role of internal resources as sources of competitive advantage that cannot be easily replicated by competitors. While external factors, such as market trends and competition, are important, the RBV posits that a firm's internal resources ultimately determine its long-term success. This theory also underscores the importance of resource development over time, advocating for continual investments in improving and adapting resources to maintain relevance in the market.

2.2 Employee performance

Employee performance in the banking sector is one of the key factors that determine a bank's success and competitiveness. This performance encompasses various aspects from achieving sales targets for banking products to the quality of service provided to customers [3, 25]. Optimal performance is not only related to how many tasks are completed, but also to how well these tasks are performed, whether they meet the set standards, and deliver customer satisfaction. In the highly competitive banking sector, employee performance is a critical indicator of an organization's success in achieving its objectives [3, 26].

One of the key elements in improving bank employee performance is employee competence. High competence enables employees to face challenges, whether in customer service or in handling other tasks [24, 28, 30]. Competence also includes skills in adapting to the rapidly changing technology in the banking sector, as well as the ability to work efficiently in teams. Banks with highly competent employees tend to perform better in terms of both financial outcomes and customer satisfaction [3, 27].

In addition to competence, job satisfaction also plays an essential role in driving employee performance in the banking sector. Employees who are satisfied with their work, whether in terms of salary, relationships with colleagues and supervisors, or opportunities for growth, are more likely to be motivated to give their best jobs. Job satisfaction not only affects productivity levels, but also impacts the quality of service provided to customers, ultimately contributing to overall performance. Satisfied employees tend to be more loyal, engaged in their tasks, and committed to achieving organizational goals.

In the context of technology, employees' ability to adapt to and utilize technology in their work also influences their performance. Technology implemented in the banking sector, such as digital banking systems and AI-based applications, provides significant convenience and efficiency for employees. Employees capable of leveraging this technology will be more productive, able to complete more tasks in less time, and provide faster and more accurate services to customers. Conversely, a lack of competence in using technology can hinder employee performance, which affects the overall performance of the organization.

2.3 Technology

It plays a transformative role in the banking sector by driving efficiency, improving customer service, and enabling better management of financial operations. In recent years, technological advancements, such as digital banking platforms, artificial intelligence, and big data analytics, have revolutionized how banks operate [3, 29]. The use of automated systems for transaction processing, customer inquiries, and financial record management significantly increased the efficiency of banking operations [3, 30]. Employees who are proficient in using these technologies can provide faster and more accurate services to customers, thereby directly enhancing their performance [3, 31, 37]. Moreover, technology facilitates better data-driven decision-making, enabling employees to make more informed choices that benefit both the customer and the bank.

However, successful implementation of technology in the workplace is heavily dependent on employees' ability to adapt and utilize these tools. While technology can provide significant benefits, its impact on performance is contingent upon employees' competency to use it effectively. In the banking sector, employees must possess both technical skills and the ability to apply these skills in real-world scenarios. The more adept employees use technological tools, the more likely they are to deliver improved results in terms of both individual performance and customer satisfaction [37, 38]. In addition, technology helps foster a collaborative work environment by enabling easier communication and information sharing among team members. Through cloud-based systems and real-time data access, employees can work more cohesively, share insights, and support one another in meeting their common goals.

2.4 Job Satisfaction

In the banking sector, the level of job satisfaction significantly influences how employees perform. When employees find satisfaction in their work environment, compensation, opportunities for career advancement, and interactions with colleagues and supervisors, they are more likely to be engaged and motivated in their roles [3, 32, 33]. Job satisfaction is closely tied to the overall well-being of employees, which can have a profound impact on their productivity and the quality of service they offer to customers.

Several factors contribute to job satisfaction, including competitive pay, job security, and professional development opportunities. For instance, when employees feel that their compensation is fair and aligned with their skills and experience, they are more likely to feel valued and appreciated by the organization. Additionally, opportunities for career advancement and personal growth through training and development programs contribute to higher levels of satisfaction. When employees are given tools and resources to grow within their roles, they tend to be more committed and motivated to perform at their best.

Moreover, the work environment and the relationships that employees have with their managers and colleagues play a significant role in determining job satisfaction. A positive and supportive work culture, where employees feel respected and have open channels of communication, can enhance their job satisfaction. By contrast, a toxic or

unsupportive environment can lead to dissatisfaction, which can negatively impact employee motivation and performance. Therefore, understanding the factors that contribute to job satisfaction is essential for banks seeking to maximize employee performance and to create a positive organizational culture.

2.5 Technology on Employee Performance

The role of technology in the banking sector has grown significantly as banks increasingly adopt digital platforms, automation, and artificial intelligence to streamline operations and improve customer service. These technological advancements have the potential to enhance employee performance by providing employees with tools that increase their efficiency, accuracy, and speed in their daily tasks [3, 34, 38]. For instance, the use of advanced banking systems, mobile apps, and automated transaction processes enables employees to manage customer accounts, process transactions, and resolve issues quickly. As a result, employees can focus more on delivering high-quality customer service, which directly impacts their performance and the bank's overall productivity.

Furthermore, technology not only supports efficiency but also plays a crucial role in empowering employees to make informed decisions. With data analytics and artificial intelligence, employees in the banking sector can access real-time information, gain insights into customer behavior, and provide personalized solutions more effectively. Continuous exposure to new technologies and their integration into daily tasks allow employees to develop new skills and adapt to changing market demands, which positively influences their job satisfaction and overall performance [35, 36]. Therefore, it is expected that the more advanced and accessible the technological tools, the more significant the employee performance will improve in terms of both service quality and operational outcomes.

- H1: Technology has a positive effect on employee performance in the banking sector.

2.6 Competency on Employee Performance

Employee competency is one of the most critical factors influencing the overall performance of employees in any organization, particularly in the banking sector. Competence in this context includes technical skills, such as proficiency in financial services, banking operations, and software tools, as well as interpersonal skills, such as communication, problem-solving, and customer service [31, 41]. Highly competent employees are better equipped to handle complex tasks, manage customer relations, and provide efficient and effective services that directly contribute to their performance. In a highly competitive banking environment, employees with high levels of competency can meet targets more effectively and provide high-quality services, leading to higher customer satisfaction.

Furthermore, competency is a key factor in employees' adaptability to new challenges and technological advancements. As the banking sector undergoes rapid digital

transformation, employees with strong competencies are more likely to effectively embrace new technologies, processes, and systems. These employees are capable of quickly learning and adapting to new tools, making their roles more efficient and productive. Consequently, higher levels of employee competency are expected to lead to better individual performance, which ultimately improves the overall performance of the organization [28, 29]. Therefore, we hypothesize that employee competency has a significant and positive effect on employee performance in the banking sector.

- H2: Employee competency has a positive effect on employee performance in the banking sector.

2.7 Job Satisfaction on Employee Performance

Job satisfaction is a significant predictor of employee performance, particularly in service-driven industries, such as banking. When employees are satisfied with their roles, including compensation, work environment, career advancement opportunities, and relationships with colleagues and supervisors, they tend to be more engaged and motivated to perform well [6, 35, 36]. Job satisfaction fosters a positive work attitude, which encourages employees to exert greater effort in completing their tasks and improving the quality of their work and the services they provide to customers. Satisfied employees are more likely to show higher levels of commitment, and are often more proactive in finding solutions to challenges, which enhances their overall performance.

Moreover, job satisfaction is closely linked to employee retention, reduced turnover rates, and the costs associated with hiring and training new staff. Employees who are content with their work environment are less likely to seek alternative employment opportunities that ensure continuity and stability within the organization [19, 20]. This stability allows for the development of deeper customer relationships and stronger team dynamics, both of which contribute positively to overall performance. Thus, it is hypothesized that higher job satisfaction will lead to improved employee performance in the banking sector, benefiting both employees and the organization as a whole.

- H3: Job satisfaction has a positive effect on employee performance in the banking sector.

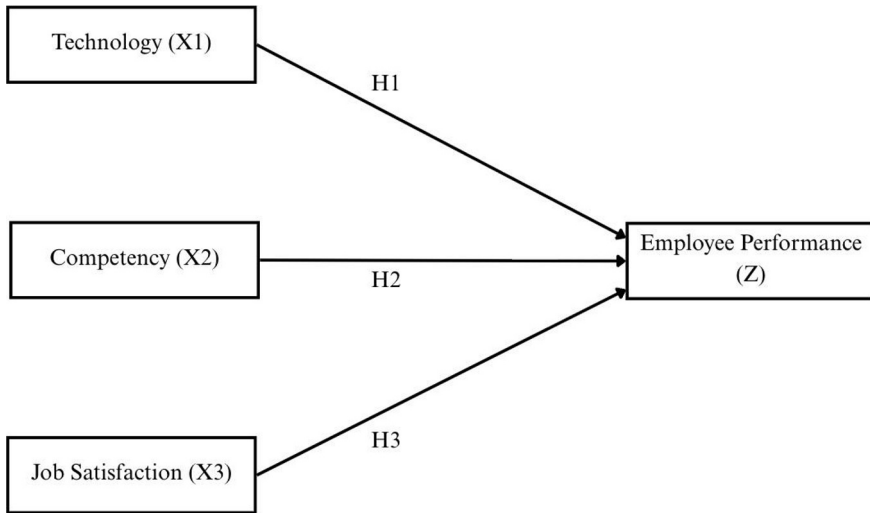


Fig. 1. Conceptual Framework

3 Research Methodology

This research adopts a quantitative approach with a survey method to investigate the relationship between technology, employee competency, job satisfaction, and employee performance in the banking sector. The study is focused on banking employees in Makassar, where data will be collected using an online questionnaire distributed through Google Forms. The survey will utilize a 5-point Likert scale (1-5) to measure participants' responses to various statements regarding their perceptions of the impact of technology, competency, and job satisfaction on their performance. The questionnaire will be designed to capture insights into employees' satisfaction with their roles, the competence required for their tasks, and their ability to effectively use technological tools in their work.

A total of banking employees in Makassar will be targeted, and the survey will aim to gather diverse insights from employees working in different roles, from customer service to back-office operations. This broad approach will ensure that the research accounts for various perspectives within the organization. Once the data is collected, it will be analyzed using Smart PLS (Partial Least Squares), a statistical technique ideal for testing complex relationships between latent variables and examining model fit. Smart PLS will allow for an in-depth analysis of the interrelationships among the variables, enabling the researcher to assess the impact of each factor on employee performance and test the proposed hypotheses.

4 Results

4.1 Data

Data for this study was collected through an online survey distributed to banking employees in Makassar via Google Forms. The survey utilized a 5-point Likert scale to assess responses related to technology, employee skills, job satisfaction, and performance. A total of 121 responses were collected, encompassing a wide array of roles within the banking industry. These responses provide a comprehensive view of how employees perceive the impact of these factors on their performance.

4.2 Instrument Testing

Table 1. Outer Loading

Variable	Outer Loading
T_1	0.754
T_2	0.781
T_3	0.798
T_4	0.844
T_5	0.853
EC_1	0.810
EC_2	0.874
EC_3	0.762
EC_4	0.789
EC_5	0.792
JS_1	0.841
JS_2	0.764
JS_3	0.772
JS_4	0.816
JS_5	0.801
EP_1	0.722
EP_2	0.810
EP_3	0.776
EP_4	0.747
EP_5	0.738

Source: Data Processed 2025.

The table above presents the outer loading values for the indicators associated with the variables Technology (T), Employee Competency (EC), Job Satisfaction (JS), and

Employee Performance (EP). These values reflect the robustness of the link between each indicator and its associated latent variable. Every outer loading value exceeded the 0.70 benchmark, confirming the measurement model's validity. For example, the technology (T) indicators, which ranged from 0.754 to 0.853, demonstrated strong connections with the technology construct. Similarly, the Employee Competency (EC) indicators have values between 0.810 and 0.874, demonstrating their relevance in measuring employee competency. The Job Satisfaction (JS) indicators have outer loadings between 0.764 and 0.841, while the Employee Performance (EP) indicators range from 0.722 to 0.810, indicating a robust and reliable measurement of each construct. These results suggest that the model's indicators are appropriately measuring their respective constructs and are reliable for further analysis.

4.3 Hypothesis Test

Table 2. T-statistics and P-values of Hypotheses

S	M	SD	T	P
T -> EP	0.612	0.060	7.041	0.000
EC -> EP	0.341	0.042	5.231	0.001
JS -> EP	0.479	0.039	6.141	0.000

Source: Data Processed 2025.

The results from the hypothesis testing reveal that all three proposed relationships have significant and statistically meaningful effects. The hypothesis that links Technology (T) to Employee Performance (EP) shows a strong positive association, with an original sample value of 0.612, supported by a T-statistic of 7.041 and a p-value of 0.000. This confirms that technology plays a crucial role in enhancing employee performance within the banking sector. Similarly, the hypothesis connecting Employee Competency (EC) to Employee Performance (EP) indicates a moderate positive influence, with an original sample value of 0.341. The T-statistic of 5.231 and a p-value of 0.000 further affirm that employee competency positively impacts performance, suggesting that employees with higher skills tend to achieve better results. Lastly, the hypothesis associating Job Satisfaction (JS) with Employee Performance (EP) presents an original sample value of 0.479, with a T-statistic of 6.141 and a p-value of 0.000, indicating that greater job satisfaction significantly enhances employee performance. Collectively, these findings highlight the essential roles of technology, employee competency, and job satisfaction in boosting employee performance in the banking industry.

5 Discussion

This study set out to unpack how technology, employee competency, and job satisfaction work together to shape banking employees' performance. The structural results show that technology exhibits the largest direct effect on performance ($\beta=0.612$, $p<0.001$), followed by job satisfaction ($\beta=0.479$, $p<0.001$) and employee competency

($\beta=0.341$, $p<0.001$). Taken together, these findings suggest that performance gains in Makassar's banking context are driven by a dual engine of digital enablement and people capability/motivation, with technology acting as a high-leverage catalyst that is potentiated by competent and satisfied employees.

Technology as a high-leverage driver. The prominence of the technology→performance path aligns with evidence that digital banking platforms, automation, and AI enhance task speed, accuracy, and service responsiveness, thereby uplifting individual and organizational outcomes [7, 12, 30, 32]. In RBV terms, core digital infrastructures represent valuable, hard-to-imitate assets whose performance payoffs depend on a firm's ability to deploy and recombine them effectively [11]. Our results resonate with work showing that analytics and big-data capabilities amplify innovation and execution quality in banking, particularly when organizations cultivate the skills and routines required to exploit data at scale [8, 12]. At the same time, prior studies caution that technology's net effect on well-being can be ambivalent—automation may elevate efficiency while dampening satisfaction if change management and job design are neglected [13]. The strong positive technology effect observed here, alongside a robust satisfaction→performance path, suggests that participating banks have, to some extent, managed the socio-technical transition successfully—potentially via supportive culture and clear process alignment [19, 24].

Competency as the activation mechanism. Although smaller than technology's coefficient, the competency→performance effect remains substantial ($\beta=0.341$), reinforcing the view that human capital is the activation mechanism through which technology translates into consistent service quality and problem solving [25, 31, 36]. RBV scholarship emphasizes that sustained advantage arises not from assets per se but from idiosyncratic combinations of assets and capabilities—here, technical and interpersonal competencies that enable frontliners and back-office staff to exploit digital tools in diverse, often non-routine customer situations [11, 37]. Emerging work on AI literacy and augmented analytics further underscores that capability building (e.g., data interpretation, human-AI collaboration) conditions the value extracted from digital systems [9, 27]. In this light, our pattern of results is consistent with a resource-orchestration logic: technology provides scalable potential, while competencies unlock it in day-today work.

Job satisfaction as a motivational amplifier. The sizable satisfaction→performance path ($\beta=0.479$) fits a long line of evidence that satisfied employees are more engaged, productive, and resilient in service settings, including banking [2, 6, 21, 28, 35, 38]. Satisfaction channels may include perceived fairness and growth prospects, social support, and meaningful work design, all of which sustain energy and discretionary effort under target-driven conditions [5, 19]. Complementing this, studies show that clear processes and stress-reducing design features preserve service quality by buffering technostress and role overload—an important consideration as digital intensity rises [18, 24]. The coexistence of strong technology and satisfaction effects in our model suggests that digital investments were accompanied by at least minimally supportive HR practices (e.g., communication, training, recognition), limiting the risk that automation undermines morale [13].

Interplay and complementarities. While the structural model estimates direct paths, the theory and descriptive evidence point to complementarities among the three levers. Technology can elevate satisfaction indirectly when tools reduce hassles, errors, and rework; conversely, poor implementations erode satisfaction via techno-stress and perceived loss of control [13, 24, 32]. Competency both moderates and mediates the technology→performance linkage—digitally fluent employees are better positioned to leverage platforms, personalize service, and recover from glitches, reinforcing satisfaction through self-efficacy and mastery [8, 9, 31]. HR systems that integrate development, performance management, and analytics further strengthen these complementarities by aligning expectations, feedback, and rewards with new digital ways of working [27, 29]. In aggregate, our findings support a socio-technical fit perspective: performance rises most where digital infrastructure, capability building, and motivational climates are jointly optimized [5, 7, 19, 24].

Implications for practice. For banks pursuing performance uplift, the results suggest three priorities. First, design for usability and reliability when deploying digital tools; invest in process alignment and front-line input to ensure that technology removes, rather than adds, friction [12, 24, 30]. Second, institutionalize capability building, emphasizing AI/data literacy, service recovery, and customer-orientation skills so that staff can translate digital potential into consistent outcomes [8, 9, 33, 36]. Third, protect the satisfaction engine through fair rewards, growth pathways, and supportive culture—conditions repeatedly linked to higher effort, lower turnover, and better customer experiences in banking [2, 6, 21, 28, 35, 38]. Where feasible, HR analytics can be used to target development and detect early warning signs of techno-stress or disengagement [27, 29].

Boundary conditions and generalizability. The study's Makassar focus and cross-sectional, self-reported design warrant caution in extending causal claims and external validity. Nevertheless, the pattern observed mirrors broader evidence from emerging-market banking where digital transformation, when paired with people development and engagement, improves service quality and organizational performance [7, 12, 19, 30, 32]. Future research could test moderated mediation structures—e.g., competency as a moderator of technology→performance, or satisfaction as a mediator between technology/competency and performance—and incorporate objective KPIs (error rates, turnaround, NPS) to triangulate outcomes [7, 8, 24, 27]. Given rising FinTech adoption pressures, examining the roles of financial/digital literacy and customer-centric process redesign may further clarify how banks sustain high performance while safeguarding employee well-being [20, 32].

6 Conclusions

This research investigates the roles of technology, employee skills, and job satisfaction in shaping employee performance in the banking sector. The findings reveal that these three factors—technology, employee skills, and job satisfaction—positively and significantly impact employee performance. The study highlights that the adoption of ad-

vanced technological tools enhances employees' task efficiency, while higher skill levels boost their ability to deliver superior services. Moreover, job satisfaction is pivotal in driving employees to perform at their best, emphasizing the necessity of a supportive work environment. However, the study is not without limitations. It was conducted in a specific geographic area (Makassar) and within a limited selection of banking institutions, which may constrain the generalizability of the findings to other regions or sectors. Additionally, the use of self-reported data from employees could introduce biases, as responses might be influenced by personal perceptions rather than objective assessments. The cross-sectional nature of the study also limits the ability to draw causal inferences between variables. Future research should aim to broaden the scope by including diverse regions or international settings to test the generalizability of the results. Longitudinal studies could provide more profound insights into the causal relationships between variables and their long-term effects on employee performance. Furthermore, future research could explore additional factors that may influence employee performance, such as leadership style, organizational culture, and external market conditions. Examining these aspects could offer a more holistic understanding of the drivers of employee performance in the banking industry.

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