

DIGITAL ENABLEMENT AS A MEDIATOR OF TECHNOLOGY ADOPTION READINESS AND EMPLOYEES' DIGITAL READINESS

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Bulletin of Management and Business

Vol. 7 No. 1, Maret 2026, pp. 22–44

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link DOI

<https://doi.org/10.31328/bmbvil.951>

Received: 18 November 2025

Revised: 09 Desember 2025

Accepted: 01 January 2026

ABSTRACT:

This study examines the mediating role of Digital Enablement in the relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness within organizational digital transformation. The research was conducted at PT Pega

daian Blimbing Branch, Malang City, using a quantitative survey approach involving 33 employees selected through a census method. Data were collected through structured questionnaires and analyzed using Partial Least Squares–Structural Equation Modeling (PLS–SEM), which is suitable for small samples and mediation analysis. The results indicate that Technology Adoption Readiness does not directly influence Employees' Intentional Digital Readiness, but significantly affects Digital Enablement, which subsequently has a significant positive effect on Employees' Intentional Digital Readiness, confirming a full mediation effect. These findings highlight that individual technological readiness alone is insufficient without supportive organizational digital infrastructure, structured training, and managerial support. This study contributes by empirically confirming Digital Enablement as a key mechanism linking individual technological readiness and digital work behavior in Indonesia's non bank financial sector, providing practical insights for strengthening employees' digital readiness through integrated digital support systems.

Keywords: Digital Enablement, Digital Transformation, Employees' Intentional Digital Readiness, Technology Adoption Readiness.

1. INTRODUCTION

Digital transformation has become a strategic imperative for organizations in responding to increasingly dynamic, complex, and technology-driven business environments where digital technologies trigger disruptions that require strategic organizational responses (Verhoef et al., 2021; Vial, 2019). In the financial services sector, digital transformation is not merely intended to improve operational efficiency, but also to enhance service quality, expand service accessibility, and strengthen customer satisfaction and loyalty (Noventa, 2024). A report by the Ministry of Administrative and Bureaucratic Reform of the Republic of Indonesia KemenPANRB (2023) indicates that the public service performance index in Indonesia's financial sector has fluctuated over the past three years. Although the adoption of digital technology continues to increase, human resource readiness remains a critical challenge in ensuring the effective implementation of digital transformation (Trenerry et al., 2021). This condition suggests that technological advancement alone is insufficient; rather, the success of digital transformation largely depends on employees' readiness as the main actors in utilizing digital systems (Hoyng & Lau, 2023).

In this context, PT Pegadaian, a state owned non bank financial institution, has actively implemented digital transformation through various technology-based service innovations, including the Pegadaian Digital Service (PDS) application P. & Supriadi (2022). Internal data from Pegadaian (2023) show a significant increase in digital transaction volumes, accompanied by changes in customer behavior toward greater reliance on application-based services (Manik et al., 2023). However, the increasing adoption of digital services by customers has not been fully matched by employees' digital readiness at the operational level (Hoyng & Lau, 2023; Trenerry et al., 2021). Persistent challenges remain in terms of system adaptation, consistency in digital application usage, and the effective utilization of digital tools in daily service delivery (Manik et al., 2023; Widiyanto et al., 2025). This situation indicates a misalignment between organizational digital system development and human resource readiness, which may hinder the optimal realization of digital transformation outcomes (Nicolás Agustín et al., 2022; Trenerry et al., 2021).

The selection of PT Pegadaian Blimbing Branch, Malang City, as the research site is based on several strategic considerations. This branch is characterized by high transaction intensity, intensive customer interaction,

and active implementation of digital service platforms. Moreover, it represents an urban branch undergoing accelerated digital transformation, making it a relevant and representative setting for examining employees' digital readiness in supporting technology based financial services.

In this study, employees' digital readiness is conceptualized as Employees' Intentional Digital Readiness, defined as an individual's conscious readiness and intention to utilize digital technology in daily work activities as part of organizational digital transformation. This construct reflects cognitive, affective, and behavioral dimensions that shape employees' willingness to continuously engage with digital systems to enhance job performance (Hoyng & Lau, 2023).

One of the key individual level factors influencing digital readiness is Technology Adoption Readiness (TAR) defines as an individual's psychological predisposition to accept and use new technologies, reflected in dimensions such as optimism, innovativeness, discomfort, and insecurity (Blut & Wang, 2019). However, prior empirical studies suggest that technology readiness does not always translate directly into actual digital behavior or usage intention in organizational (Blut & Wang, 2019; Kumi et al., 2024; Tarhini et al., 2016). These findings imply that individual readiness alone is insufficient and must be supported by an enabling organizational environment to produce meaningful behavioral outcomes.

Within the context of organizational digital transformation, Digital Enablement is considered a critical mechanism that bridges individual readiness and digital work behavior. Digital Enablement refers to organizational support in the form of digital infrastructure availability, training and capacity building programs, system based work procedures, managerial support, and supportive organizational policies that facilitate effective technology utilization (Parker, 2007). Findings by Hufon et al. (2025) emphasize that individual digital capability and readiness (digital savvy) act as primary catalysts for successful digital transformation; however, their impact becomes significant only when supported by a conducive

digital ecosystem. Their findings highlight that digital readiness yields optimal outcomes when embedded within supportive organizational systems, cultures, and leadership structures. Furthermore, studies by

Setiawan & Suci (2024) emphasize the importance of mediating mechanisms in explaining the relationship between organizational factors and employee performance. Similarly, Suharyadi & Suci (2024) S, argue that individual psychological readiness requires structural and managerial support to translate into effective work behavior. Collectively, these studies suggest that the relationship between individual readiness and digital performance is not linear but operates through enabling organizational mechanisms. Despite the growing body of literature on technology adoption and digital readiness, a significant research gap remains regarding the mediating role of Digital Enablement in linking Technology Adoption Readiness and Employees' Intentional Digital Readiness. Most previous studies have treated technology readiness as a direct antecedent of technology usage intention, while the role of organizational digital support as an intervening mechanism has received limited empirical attention, particularly in the context of non bank financial institutions in Indonesia.

Therefore, this study aims to address this gap by empirically examining the mediating role of Digital Enablement in the relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness among employees of PT Pegadaian Blimbing Branch, Malang City. The findings are expected to contribute theoretically to the development of digital readiness and digital transformation models, and practically to provide strategic insights for organizations in designing human resource and digital infrastructure policies that support sustainable digital transformation.

In the Indonesian context, empirical studies examining digital readiness in non bank financial institutions remain limited, particularly those investigating the mediating role of organizational digital support. Therefore, this study extends prior research by positioning Digital Enablement as a critical linking mechanism between individual technological readiness and employees' digital work behavior within Indonesia's financial service sector.

METHODS

This study employs a quantitative survey approach to examine causal relationships among variables and the mediating role of Digital Enablement between Technology Adoption Readiness and Employees'

Intentional Digital Readiness, as this approach enables systematic hypothesis testing through inferential statistical analysis.

Research Approach

This study adopts a quantitative explanatory research approach grounded in a positivist paradigm. The purpose of this approach is to examine causal relationships among variables and to test the mediating role of Digital Enablement in the relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness. A cross-sectional survey design was employed, in which data were collected at a single point in time to capture employees' perceptions and readiness within the context of organizational digital transformation, consistent with empirical behavioral and causal research models (Hanif Rani Iswari et al., 2022; Lailatus et al., 2024)

Study Site and Time Frame

The study was conducted at PT Pegadaian Blimbing Branch, Malang City, Indonesia. This branch was selected due to its high transaction intensity and active implementation of digital service platforms, particularly the Pegadaian Digital Service (PDS) application. Data collection was carried out during 2025.

Population and Sample

The population of this study consisted of all employees of PT Pegadaian Blimbing Branch, Malang City, totaling 33 individuals. Given the relatively small population size, a census (total sampling) technique was applied, whereby all members of the population were included as research respondents. This approach was adopted to obtain a comprehensive and representative depiction of employees' digital readiness within the organizational setting.

Data Collection

Data were collected using a structured questionnaire developed based on relevant theoretical foundations and previous empirical studies. The research instrument employed a five point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to measure respondents' perceptions of each construct examined in the study.

Operational Definitions of Variables and Measurement Scales

This study operationalizes Technology Adoption Readiness as a multidimensional construct reflecting individuals' psychological and dispositional tendencies toward technology use. The measurement incorporates enabling and inhibiting dimensions to comprehensively capture employees' readiness to adopt digital systems within organizational contexts.

Table 1. Operational Definitions of Variable and Measurement Scales of Technology Adoption Readiness

Variable	Code	Operational Definition	Dimension	Indicator Description	Source
Technology Adoption Readiness	TAR (X1)	Psychological and dispositional readiness of individuals to accept, try, and utilize new technologies in the workplace. This construct reflects a combination of enabling and inhibiting factors that influence technology use behavior.	Optimism	Positive belief that the use of technology increases efficiency, effectiveness, and productivity in work activities.	Parasuraman (2000); Parasuraman & Colby (2014)
				Confidence in using digital systems and belief that technology improves work performance.	
			Innovativeness	Willingness to experiment with and adopt new technologies earlier than others.	Godoe & Johansen (2021); Parasuraman (2000)(Godoe & Johansen, 2021; Parasuraman, 2000)
				Openness to technological change and enthusiasm toward digital innovation.	
			Discomfort	Feelings of being overwhelmed or lacking control when using digital technology.	Parasuraman (2000)
				Anxiety or confusion when interacting	

with digital systems.		
Insecurity	Concerns regarding reliability, safety, and potential negative consequences of technology use. Fear of system failure, data misuse, or loss of control in digital environments.	Parasuraman (2000); Parasuraman & Colby (2014)

Sumber: Godoe & Johansen (2020); Parasuraman (2000); Parasuraman & Colby (2014)

Digital Enablement represents an essential organizational mechanism that facilitates the effective use of digital technologies in the workplace. Referring to Hoyng & Lau (2023); Subrahmanyam (2026), this construct is operationalized through digital infrastructure, digital competence support, and organizational digital culture, which collectively enable employees to adapt and perform effectively in digitally driven environments.

Table 2. Operational Definitions of Variable and Measurement Scales of Digital Enablement

Variable	Code	Operational Definition	Dimension	Indicator Description	Source
Digital Enablement	DE (Z)	Digital Enablement refers to organizational support mechanisms that facilitate employees' ability to effectively adopt and utilize digital technologies through infrastructure provision, competence	Digital Infrastructure	Availability and reliability of digital systems, platforms, and technological tools supporting daily work activities.	Hoyng & Lau (2023) Subrahmanyam (2026)
				Accessibility of digital applications and system stability to support operational tasks.	
			Digital Competence Support	Organizational efforts to enhance employees' digital skills through training, mentoring, and	Hoyng & Lau (2023)

development,
and supportive
digital culture.

technical
assistance.

Availability of learning
opportunities and
guidance related
to digital system usage.

Organizational
Digital
Culture

Organizational values,
norms, and
leadership support that
encourage
digital innovation and
technology
adoption.

Subrahman
yam
(2026)

Management
encouragement,
openness to digital
change, and
support for continuous
digital
improvement.

Sumber: Hoyng & Lau (2023); Subrahmanyam (2026)

Employees' Intentional Digital Readiness reflects the extent to which employees are cognitively, affectively, and behaviorally prepared to engage in digital work practices. Referring to Hoyng & Lau (2023) and Iddrisu (2025), this construct captures the integration of knowledge, attitudes, and actual behavioral intentions in responding to organizational digital transformation.

Table 3. Operational Definitions of Variable and Measurement Scales of Employees' Intentional Digital Readiness

Variable	Code	Operational Definition	Dimension	Indicator Description	Source
Employees' Intentional Digital Readiness	EIDR (Y)	Employees' conscious readiness and intention to continuously use digital technologies in daily work	Cognitive Readiness	Level of understanding, digital literacy, and ability to comprehend and operate digital systems used in work activities.	Hoyng & Lau (2023); Iddrisu (2025)

activities as a form of adaptation to organizational digital transformation.

Ability to interpret the functions and benefits of digital technology in supporting job performance.

Affective
Readiness

Positive attitudes, motivation, and confidence toward the use of digital technology in the workplace.

Hoyng & Lau (2023)

Enthusiasm, confidence, and willingness to accept digital change and innovation.

Behavioral
Readiness

Willingness to try, participate in, and implement digital technologies in actual work practices.

Iddrisu (2025)

Active use of digital systems and consistent engagement in technology based work processes.

Sumber: Hoyng & Lau (2023); Iddrisu (2025)

Data Analysis

The collected data were analyzed using the Partial Least Squares–Structural Equation Modeling (PLS–SEM) approach with the assistance of SmartPLS software version 4.0. This method was selected due to its suitability for studies with relatively small sample sizes and its strong capability to analyze complex structural relationships, including

mediating effects among latent variables, as commonly applied in empirical structural and behavioral research

(Iswari & Sodik, 2025; Lailatus et al., 2024). The stages of data analysis consisted of the following procedures:

- (1) Evaluation of the measurement model (outer model), which involved assessing construct validity and reliability through indicators such as convergent validity, discriminant validity, and internal consistency reliability.
- (2) Evaluation of the structural model (inner model), conducted by examining path coefficients, coefficient of determination (R^2) values, and hypothesis significance levels to determine the strength and direction of relationships among variables.
- (3) Testing of the mediating effect of Digital Enablement, performed using the bootstrapping procedure to assess the significance of indirect effects and to determine the presence of mediation between Technology Adoption Readiness and Employees' Intentional Digital Readiness.

3. RESULTS

Descriptive Statistics of Respondents

Descriptive statistics of respondents were used to provide an overview of the characteristics of research respondents based on gender, age, level of education, working period, and position. This description is important to understand the profile of PNM Mekaar employees of the Kangean Island Arjasa Unit as the object of research.

Table 4. Descriptive Statistics of Respondents

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	13	39,4%
	Female	20	60,6%
total		33	100
Age	20 – 30 Years	16	48,5%
	31– 40 Years	11	33,3%

	41 - 50 Years	5	15,2%
	> 51 Years	1	3,0%
Total		33	100
Highest Education	Senior High School (SMA/SMK)	10	30,3%
	Diploma	3	9,1%
	Bachelor's Degree (S1)	18	54,5%
	Master's Degree (S2)	2	6,1%
	Doctorate (S3)	-	-
Total		33	100
Length of Service	Kepala Cabang	1	3,0%
	Manajer Bisnis	1	3,0%
	Manajer Non Gadai	1	3,0%
	CSO	5	15,2%
	Penaksir	6	18,2%
	Asisten Manajer Non Gadai	2	6,1%
	Pengelola Agunan	5	15,2%
	Kasir	8	24,2%
	BPO Kur	2	6,1%
	Admin 1 3,0%	1	3,0%
	Collasis 1 3,0%	1	3,0%
Total		33	100

Source: Processed data (2026)

Based on Table 4, the composition of respondents is dominated by female employees, namely 41 people, while male employees amount to 2 people. This composition reflects the characteristics of the workforce at

PNM Mekaar Arjasa Unit of Kangean Island, which is mostly filled by female field workers, in line with the characteristics of microfinance services that are oriented towards empowering women's groups.

From the age group, almost all respondents were in the age range of 20-30 years, namely 42 people, while only one person was under 20 years old. This condition shows that PNM Mekaar's workforce is dominated by employees of productive age who are physically and mentally relatively ready to face the high demands of field work, including target pressure and the intensity of interaction with customers.

Based on the latest education level, the majority of respondents are high school/vocational school graduates, namely 26 people, followed by 15 Bachelor (SI) graduates, and 2 Diploma graduates. This composition shows that human resources at PNM Mekaar are mostly from secondary education backgrounds, so the compensation, training, and work assistance system is an important factor in supporting their performance and psychological well-being.

In terms of working time, most of the respondents have worked between 1 and 5 years, which is as many as 35 people. This indicates that the majority of employees are in the phase of adaptation and career strengthening, where work pressure, target demands, and the need for certainty of rewards and compensation become very relevant in shaping their psychological condition and performance.

Judging from the position structure, the most respondents came from the position of Account Officer, which was 29 people, followed by 7 Senior Account Officers, 6 Finance Administration Officers, and one Head of Unit. This composition shows that the majority of respondents are operational personnel who directly interact with customers and face field workloads, making it very relevant in examining the relationship between compensation, work stress, and employee mental health in microfinance institutions.

Evaluation of Measurement Models (Outer Model)

Evaluation of the measurement model was carried out to ensure that all indicators used were able to accurately represent the constructs of Compensation, Work Stress, and Mental Health. At this stage, the quality of the instrument is assessed through the relationship between the indicator and the construct it measures, as well as the internal consistency between the indicators in one variable.

The results of the analysis showed that all indicators had an outer loading value above the threshold of 0.70, so that they met the criteria for convergent validity. In addition, the entire construct had a CR value above 0.70 and an AVE value above 0.50, indicating that the measurement instrument used was reliable and valid for further analysis.

Table 5. Validity and Reliability Test Results

Variable	Cronbach's Alpha	Composite Reliability	AVE
Technology Adoption Readiness	0,921	0,934	0,641
Employees' Intentional Digital Readiness	0,905	0,928	0,683
Digital Enablement	0,966	0,971	0,808

Source: Processed data (2026)

The Compensation variable has a Cronbach's Alpha value of 0.958 and a Composite Reliability of 0.964, which indicates that all compensation indicators are able to describe the reward system that employees receive consistently and stably. An AVE value of 0.773 also indicates that the compensation construct is able to explain most of the variation in employees' perceptions of the reward system they receive.

The Work Stress variable showed a Cronbach's Alpha value of 0.965 and a Composite Reliability of 0.970, indicating that the indicators of work stress have a very high level of reliability in representing the work pressure experienced by employees. The AVE value of 0.849 reinforces that the work stress construct has a very strong explanatory power on the respondents' work experience.

Meanwhile, the Mental Health variable also showed excellent measurement quality with a Cronbach's Alpha value of 0.974, a Composite Reliability of 0.978, and an AVE of 0.802. This shows that all mental health indicators are able to capture employees' psychological states thoroughly and consistently.

Overall, these results confirm that the entire research construct of compensation, work stress, and mental health has been measured with a very high level of accuracy and reliability, making it feasible to use as a basis for analyzing the relationships between variables in this study. Here's

a picture of the Outer Model:

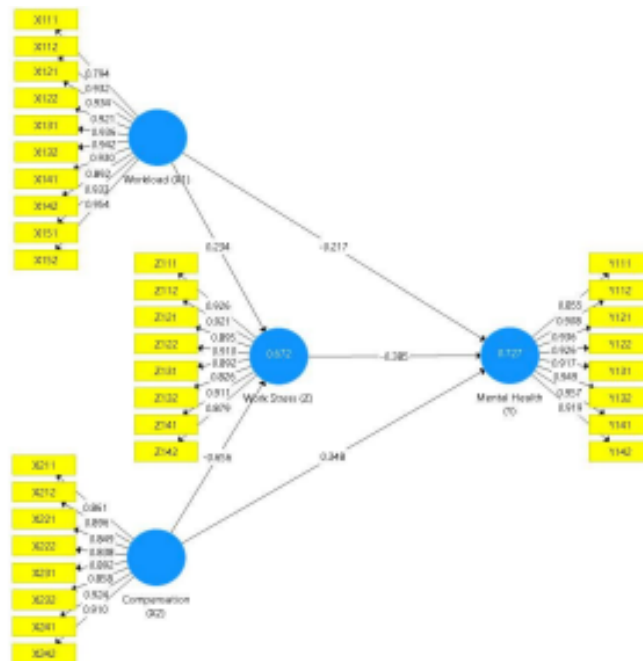


Figure 1. Outer Model

Evaluation of Structural Models (Inner Model)

Structural model evaluation was carried out to test the relationship between research variables. The assessment was carried out through the analysis of path coefficients, t-statistical values, and p-values obtained from the bootstrapping procedure on SmartPLS.

The R-square value in the Work Stress variable shows that the compensation received by employees has an important role in shaping the level of work pressure in microfinance institutions. Meanwhile, the R-square value on the Employee Mental Health variable shows that Work Stress is a key factor that bridges the influence of Compensation on the psychological condition of employees, so that the quality of the rewards provided by the organization contributes indirectly to the welfare of Mental Health

Table 6. R-square values.

Endogenous Latent Variable	R-Square
Work Stress (W)	0.672
Mental Health (Y)	0.727

Source: Processed data (2026)

Based on Table 6, the R-square value for the Work Stress (Z) variable of 0.672 indicates that the compensation received by employees is able to

mental health (H2), and the role of work stress mediation in the relationship between compensation and employee mental health (H3). A summary of the results of testing the relationship between these variables is presented as follows.

Table 7. Hypothesis Testing Hasil

	Path	T-Statistics	P-Value	Kesimpulan
H1	Technology Adoption Readiness → Digital Enablement	3,243	0,001	Diterima
H2	Digital Enablement → Employees' Intentional Digital Readiness	3,334	0,001	Diterima
H3	Technology Adoption Readiness → Digital Enablement → Employees' Intentional Digital Readiness	0,234	0,026	Diterima

Sumber: Data diolah, (2026)

Results of Hypothesis 1 (H1): Effect of Compensation on Work Stress.

The test results showed that compensation had a significant effect on employee stress work. These findings indicate that the reward system employees receive has an important role in shaping the psychological stress they experience in carrying out their work. In the context of microfinance institutions such as PNM Mekaar, employees are faced with financing distribution targets, the intensity of interaction with customers, and high social responsibility. When compensation is perceived as fair, feasible, and proportionate to the workload, employees tend to feel more psychologically secure and able to better manage the demands of the job. On the other hand, if compensation is felt to be unbalanced with work responsibilities, emotional pressure will increase and trigger work stress.

Results of Testing Hypothesis 2 (H2): The effect of work stress on Employees' mental health.

The test results show that work stress has a significant effect on employees' mental health. These findings confirm that the work pressures experienced by employees have direct implications for their psychological, emotional, and mental well-being. In the microfinance work environment, stress that arises due to performance targets, administrative demands, and pressure from customers can drain employees' mental energy. When work stress is not managed properly, employees are more

prone to experiencing emotional exhaustion, anxiety, and decreased work motivation, which ultimately weakens mental health. Conversely, more controlled levels of work stress allow employees to remain calm, focused, and have a better psychological balance in carrying out their tasks.

Results of Hypothesis Testing 3 (H3): The Role of Work Stress Mediation in the Relationship between Compensation and Mental Health.

The test results showed that work stress mediated the effect of compensation on employee mental health. These findings indicate that compensation does not shape mental health directly, but works through work stress management mechanisms. Fair and adequate compensation helps employees feel valued, safe, and recognized by the organization. This sense of security reduces the emotional stress that arises due to the demands of work, so that work stress can be suppressed. When work stress decreases, the mental health condition of employees becomes more stable and positive. On the other hand, compensation that is not proportional to the workload will reinforce work stress, which ultimately weakens the psychological well-being of employees. So work stress acts as a connecting mechanism that explains how compensation affects employees' mental health. These findings emphasize that in microfinance institutions, compensation policies are not only an economic tool but also a strategic instrument to maintain psychological well-being and the sustainability of employee performance.

4. DISCUSSION

Effect of Technology Adoption Readiness on Digital Enablement

The findings demonstrate that Technology Adoption Readiness exerts a positive effect on Digital Enablement, indicating that employees' psychological and dispositional readiness plays a critical role in shaping their perception and utilization of organizational digital support. Employees who exhibit higher levels of optimism, openness to innovation, and confidence in using digital systems tend to respond more effectively to the availability of digital infrastructure, training programs, and technology based work procedures.

In the context of PT Pegadaian Blimbing Branch, this result suggests that employees with stronger technology readiness are better positioned to adapt to digital service platforms, including transaction systems and customer data management tools. Such readiness enables employees to

recognize the functional value of organizational digital initiatives, thereby enhancing the effectiveness of Digital Enablement.

This finding aligns with the argument of Parasuraman and Colby (2014), who emphasize that the success of digital transformation depends on the alignment between individual readiness and organizational digital strategies. Without sufficient technology adoption readiness at the individual level, digital infrastructure and organizational support mechanisms are unlikely to be utilized optimally. Consequently, Technology Adoption Readiness functions as a foundational antecedent that enables Digital Enablement to operate effectively within organizational settings.

Effect of Digital Enablement on Employees' Intentional Digital Readiness

The findings indicate that Digital Enablement has a significant positive effect on Employees' Intentional Digital Readiness, confirming that organizational digital support plays a central role in shaping employees' willingness and readiness to engage in digital work practices. This result suggests that employees are more likely to develop sustained digital readiness when supported by adequate technological infrastructure, continuous training programs, clear operational guidelines, and consistent managerial support. Organizational digital support creates an enabling environment that facilitates the development of employees' cognitive understanding, positive attitudes, and practical competencies in using digital technologies. Through structured training, accessible digital systems, and supportive leadership, employees are better equipped to internalize digital practices and integrate them into their daily work routines.

In the context of PT Pegadaian Blimbing Branch, Digital Enablement functions as a key driver in encouraging employees to adopt digital service platforms, digitalized administrative processes, and internal information systems. Managerial support and organizational commitment to digitalization strengthen employees' confidence and motivation to adapt to technological changes, thereby reinforcing their intentional digital readiness.

These findings are consistent with prior studies by Kane et al. (2015) and Westerman, Bonnet, and MnAfee (2014), which emphasize that the success of digital transformation is more strongly determined by organizational

readiness and support mechanisms than by individual readiness alone. Accordingly, Digital Enablement emerges as a critical determinant in fostering Employees' Intentional Digital Readiness within digitally transforming organizations.

Mediating Role of Digital Enablement in the Relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness

The results indicate that Digital Enablement fully mediates the relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness. This finding suggests that individual readiness to adopt technology, while necessary, is insufficient to directly foster digital readiness without the presence of adequate organizational support.

In organizational settings, psychological readiness toward technology must be supported by a conducive digital environment to be translated into actual work behavior. Digital Enablement functions as a critical bridging mechanism that converts individual readiness into effective digital engagement through the provision of technological infrastructure, structured training, system based work procedures, and consistent managerial support. Within the context of PT Pegadaian Blimbing Branch, this finding implies that employees' readiness to embrace new technologies can only generate optimal outcomes when accompanied by well established digital support systems. In the absence of adequate Digital Enablement, individual readiness is likely to be constrained by limited infrastructure, insufficient capacity building, and unclear digital governance.

These results reinforce the argument that the success of digital transformation depends not merely on individual technological readiness, but more fundamentally on the organization's ability to develop and sustain a supportive digital ecosystem. Accordingly, Digital Enablement should be regarded not only as a facilitating

5. CONCLUSION

Based on the empirical findings, this study concludes that Technology Adoption Readiness has a significant positive effect on Digital Enablement, indicating that employees' psychological readiness to adopt technology strengthens perceptions of organizational digital support.

Furthermore, Digital Enablement significantly influences Employees' Intentional Digital Readiness, highlighting that employees' digital readiness is strongly shaped by organizational support in the form of digital systems, continuous training, and managerial facilitation.

From a managerial perspective, organizations must prioritize strengthening Digital Enablement through reliable digital infrastructure, structured digital training, and supportive leadership. Integrating individual technological readiness with organizational digital support systems is essential to ensure sustainable digital transformation and consistent employee engagement with digital technologies.

Limitations and Future Research Directions

This study has several limitations that should be considered when interpreting the findings. First, the research model does not explicitly incorporate additional organizational factors such as organizational culture, work flexibility, leadership style, and managerial policies, which may also influence employees' digital readiness. This limitation suggests that digital readiness is shaped by a more complex interaction of individual and organizational conditions than those examined in this study.

Second, the findings are context specific, as they are strongly influenced by the operational characteristics, work systems, and internal policies of PT Pegadaian Blimbing Branch. Therefore, the results may not be fully generalizable to other organizational settings or sectors.

Third, the use of self reported, perception based data may not entirely reflect employees' actual digital behavior in daily work practices. In addition, the cross sectional research design limits the ability to capture changes in digital readiness over time.

Based on these limitations, future research is encouraged to incorporate additional organizational variables, apply longitudinal and mixed method research designs, and involve larger and more diverse samples to provide deeper and more comprehensive insights into employees' digital readiness.

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