BULLETIN OF MANAGEMENT AND BUSINESS
http://v3.publishing-widyagama.ac.id/index.php/bmb/index
P-ISSN : 2745-6927 E-ISSN : 2722-2373
Vol. 7 No. 1 , Maret 2025, pp. 1-15

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

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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 Pegadaian 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.

Article Info

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

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Received: 18 November 2025
Revised: 09 Desember 2025
Accepted: 01 January 2026
Published: 15 January 2026

1. Introduction

Digital transformation has become a strategic imperative for organizations in responding to increasingly dynamic, complex, and technologydriven 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 technologybased 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; Widianto 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 Hufron 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.

2. 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 (X_1)	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.	Parasuraman (2000); Parasuraman

		Fear of system failure, data misuse, or loss of control in digital environments.	& Colby (2014)

Sumber: Godoe & Johansen (20210; 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

Variabel	Code	Operational Definitions	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 development, and supportive digital culture.	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 technical assistance.	Hoyng & Lau (2023)
				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.	Subrahmanyam (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 Definitions	Dimension	Indicator Description	Source
Employees' Intentional Digital Readiness	EIDR (Y)	Employees' conscious readiness and intention to continuously use digital	Cognitive Readiness	Level of understanding, digital literacy, and ability to comprehend and operate digital systems used in work activities.	Hoyng & Lau (2023); Iddrisu (2025)
				Ability to interpret the functions and benefits of digital	

	technologies in daily work activities as a form of adaptation to organizational digital transformation.		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. Result and Discussion

Results

Descriptive Statistics of Respondents

Descriptive statistics are presented to summarize respondents' demographic and professional characteristics, including gender, age, educational background, length of service, and job position. This analysis provides essential context for interpreting the empirical findings and understanding the profile of employees involved in digital transformation at PT Pegadaian Blimbing Branch, Malang City. By illustrating the diversity and representativeness of the sample, these characteristics support the interpretation of subsequent analyses related to

Technology Adoption Readiness, Digital Enablement, and Employees' Intentional Digital Readiness within the actual organizational context.

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	<1 Years	5	15,2%
	2 – 5 Years	13	39,4%
	6 – 10 Years	5	15,2%
	11 – 20 Years	9	27,3%
	>20 Years	1	3,0%
Total		**33**	**100**
Job Position	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%
	Collasis	1	3,0%
Total		**33**	**100**

Sumber: Data diolah, (2026)

Based on Table 4 the majority of respondents were female (60.6%), while males accounted for 39.4%, indicating a relatively balanced gender composition. Most respondents were aged 20–30 years (48.5%), followed by those aged 31–40 years (33.3%), suggesting a workforce dominated by productive and adaptive age groups. In terms of education, the majority held a bachelor's degree (54.5%), with senior high school graduates comprising 30.3%, reflecting adequate educational capacity to support digital system adoption. Regarding length of service, most respondents had worked for 2–5 years (39.4%), followed by those with

11–20 years of experience (27.3%), indicating a combination of organizational familiarity and ongoing adaptation needs. In terms of job position, tellers constituted the largest group (24.2%), followed by appraisers (18.2%) and customer service officers (15.2%), showing that most respondents were frontline employees directly engaged in digital service processes, making them highly relevant to the study of employees' digital readiness.

Evaluation of the Measurement Model (Outer Model)

The measurement model evaluation was conducted to assess the validity and reliability of the research instruments. Convergent validity was examined using outer loading values, while construct reliability was assessed through Composite Reliability (CR) and Average Variance Extracted (AVE).

The results indicate that all indicators exhibit outer loading values above the recommended threshold of 0.70, confirming adequate convergent validity. In addition, all constructs demonstrate CR values exceeding 0.70 and AVE values above 0.50, indicating that the measurement instruments are both reliable and valid for subsequent structural analysis.

Table 5. Results of Validity and Reliability Testing

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

Sumber: Data diolah, (2026)

Based on Table 5 all research variables demonstrate strong internal consistency and satisfactory reliability. The Technology Adoption Readiness construct shows a Cronbach's Alpha of 0.921 and a Composite Reliability of 0.934, indicating a high level of measurement consistency. Its AVE value of 0.641 further confirms adequate convergent validity.

The Digital Enablement construct exhibits very high reliability, with a Cronbach's Alpha of 0.966 and a Composite Reliability of 0.971. The AVE value of 0.808 indicates that a substantial proportion of indicator variance is explained by the construct, confirming strong convergent validity.

Similarly, Employees' Intentional Digital Readiness meets all reliability and validity criteria, with a Cronbach's Alpha of 0.905, Composite Reliability of 0.928, and AVE of 0.683. These values indicate that the indicators consistently and accurately represent employees' digital readiness.

Overall, the results confirm that all constructs satisfy the required validity and reliability thresholds. Therefore, the measurement model is considered appropriate and suitable for further structural model analysis.

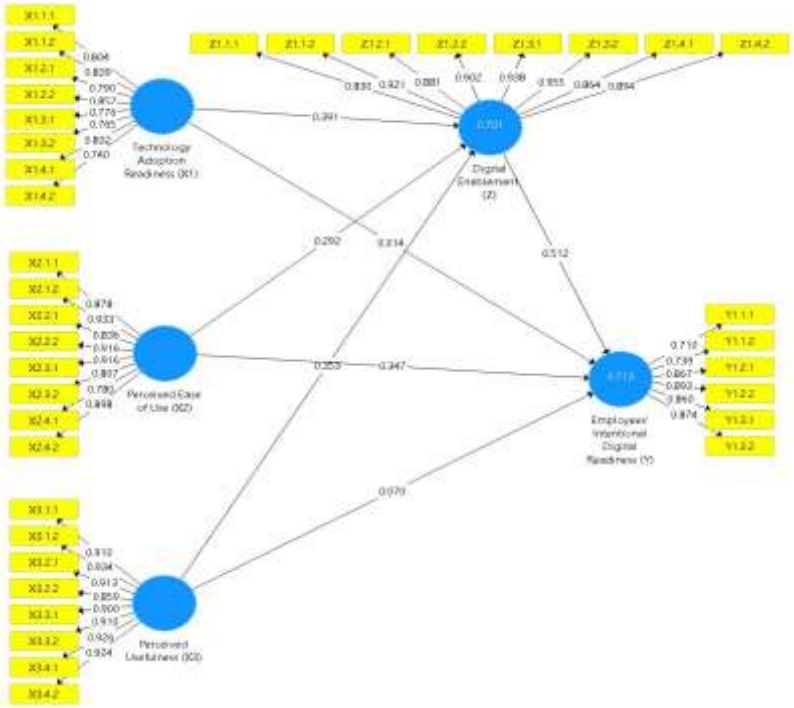

Figure 1. Outer Model

All indicator outer loading values ranged between 0.71 and 0.93, exceeding the recommended threshold of 0.70, confirming strong convergent validity of the measurement model.

Evaluation of the Structural Model (Inner Model)

The structural model evaluation was conducted to examine the relationships among the research variables. This assessment was performed by analyzing path coefficients, t-statistics, and p-values obtained through the bootstrapping procedure in SmartPLS.

The results show that the R^2 value for Digital Enablement indicates that Technology Adoption Readiness explains a substantial proportion of its variance. Furthermore, the R^2 value for Employees' Intentional Digital Readiness demonstrates that Digital Enablement makes a significant contribution to explaining employees' digital readiness. These findings suggest that the proposed structural model has adequate explanatory power and supports the hypothesized relationships among the variables.

Table 6. R-Square Values

Endogenous Latent Variable	R-Square
Digital Enablement (Z)	0,701
Employees' Intentional Digital Readiness (Y)	0,713

Sumber: Data diolah, (2026)

Based on Table 6 the R^2 value for Digital Enablement is 0.701, indicating that Technology Adoption Readiness explains 70.1% of the variance in Digital Enablement. This result suggests that individual readiness to adopt technology plays a substantial role in shaping employees' perceptions of organizational digital support.

Furthermore, the R^2 value for Employees' Intentional Digital Readiness is 0.713, indicating that Digital Enablement accounts for 71.3% of the variance in employees' digital

readiness. This finding demonstrates that organizational digital support significantly contributes to employees' intentional and sustained use of digital technologies in their daily work activities.

Overall, the R^2 values for both endogenous variables fall within the strong explanatory category, indicating that the proposed structural model possesses high explanatory power. These results support the research framework, which positions Digital Enablement as a key mediating variable in the relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness. Moreover, the findings reinforce the importance of organizational digital support mechanisms in strengthening employees' digital readiness within the context of digital transformation (see Figure 2).

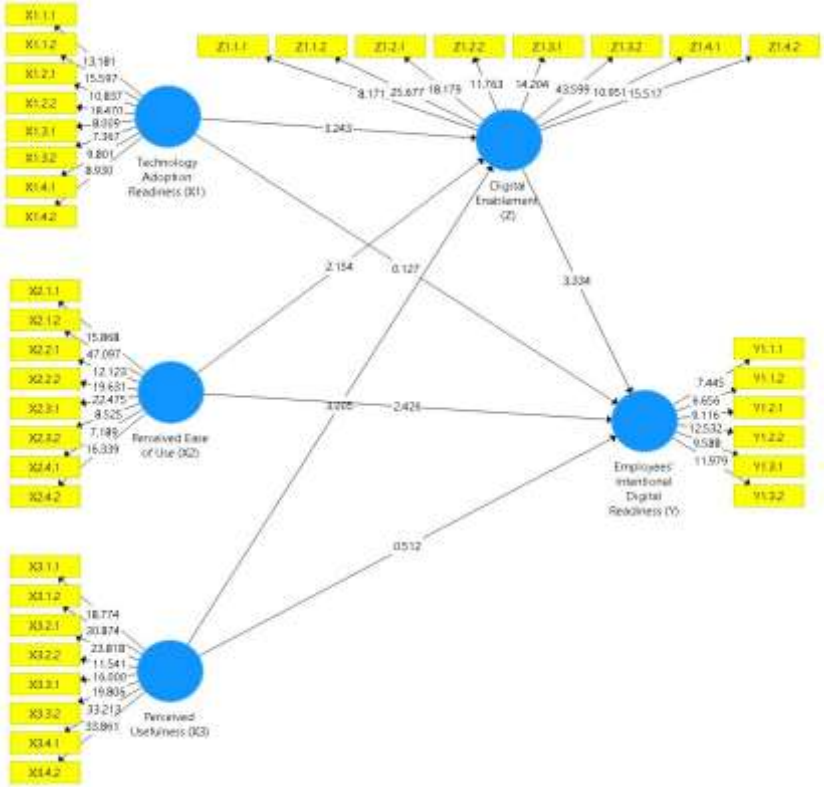

Figure 2. Inner Model

Result of Hypothesis Testing

Hypothesis testing was conducted to examine the relationships among variables in the research model, including the effect of Technology Adoption Readiness on Digital Enablement (H1), the effect of Digital Enablement on Employees' Intentional Digital Readiness (H2), and the mediating role of Digital Enablement in the relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness (H3).

The analysis was performed using the bootstrapping procedure in SmartPLS, and the results of the path coefficient analysis, including t-values and p-values, are summarized in Table 7.

Table 7. Results of Hypothesis Testing

	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)

The results of the structural model analysis indicate that Technology Adoption Readiness has a positive and significant effect on Digital Enablement. This finding suggests that employees' psychological and dispositional readiness to adopt technology plays a substantial role in shaping their perceptions of organizational digital support. Employees who demonstrate higher levels of technological readiness tend to respond more positively to the availability of digital infrastructure, training programs, operational guidelines, and managerial support provided by the organization. This result confirms that individual readiness serves as an important antecedent in strengthening organizational digital enablement mechanisms.

Furthermore, the analysis reveals that Digital Enablement has a significant positive effect on Employees' Intentional Digital Readiness. This indicates that organizational support systems such as access to digital infrastructure, structured digital training, and supportive managerial practices are critical in fostering employees' willingness and intention to use digital technologies consistently in their work. The finding underscores the importance of organizational readiness in facilitating the successful implementation of digital transformation initiatives, as employees are more likely to engage in digital practices when supported by a conducive digital environment.

With regard to the mediating effect, the results demonstrate that Digital Enablement significantly mediates the relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness. The direct relationship between Technology Adoption Readiness and Employees' Intentional Digital Readiness is not statistically significant, whereas the indirect effect through Digital Enablement is significant. This pattern indicates a full mediation effect, suggesting that individual readiness alone is insufficient to drive digital readiness unless it is supported by organizational digital enablers. In this context, Digital Enablement functions as a critical mechanism that transforms employees' psychological readiness into actual and sustainable digital behavior in the workplace.

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

4. Conculsion

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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