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Employee Readiness for Change and Organizational Support as Keys to Successful Banking Transformation

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ABSTRACT

The digital era brings a wave of change that requires banks to be able to quickly adapt and transform. New technologies, new business models and evolving customer expectations provide the foundation for banking to remain competitive and relevant now and in the future. Human resource factors are one of the keys to success in facing change, organizational effectiveness and optimization are needed to maintain and increase work engagement and employee readiness in facing change. This research aims to test and analyze the influence of employee readiness to change on organizational transformation through organizational support as a moderating variable. The population in the study were permanent employees in the Sharia Business Unit of PT. North Sumatra Bank. The research method used is quantitative descriptive. Primary data was collected through a survey of 131 permanent employees in the Sharia Business Unit of PT. Bank Sumut, uses proportional random sampling technique. The collected data was analyzed using descriptive statistical analysis and Moderated Regression Analysis (MRA). The research results show that employee readiness to change has a positive and significant influence on organizational transformation. This indicates that increasing employee readiness in making changes will have a positive impact on the effectiveness and success of the transformation process in the Sharia Business Unit. However, this research also proves that organizational support is unable to moderate the relationship between employee readiness and organizational transformation. These findings indicate that organizational support felt by employees is not strong enough to strengthen the influence of employee readiness on organizational transformation.

Keywords: Employee Readiness to Change, Organizational Support, Organizational Transformation

1.Introduction

The rapid development of information technology has brought world society into the era of industrial revolution 4.0. This era is marked by the emergence of various technological innovations that encourage companies to carry out transformations in order to maintain brand sustainability and competitiveness. Organizational transformation is the key to strengthening competitiveness, increasing efficiency and effectiveness, and achieving long-term goals. This requires banks to carry out transformations to meet the growing economic and financial needs of society, so that they can survive amidst rapid change.

Corporate transformation is a necessity for banks that want to survive and develop this transformation includes changes in various aspects, from products and services, work processes and systems, organizational culture, to HR capabilities and competencies[1]–[3]. Organizational transformation has succeeded in helping several companies to adapt to economic and competitive conditions. However, many organizations carry out transformation but produce disappointing conditions and produce bad situations such as waste of resources, frustrated employees, fear and fatigue [4]–[6]. Organizational transformation will usually experience obstacles in terms of adaptation and can have an intimidating effect on everyone in the organization [7], [8]

Good organizational transformation has openness, is able to show data that shows that the organization needs to change, but there are still employees who reject other data and state that the organization is in good

condition so it does not need change. Resistance to change does not only come from employees at lower levels, but can also occur at upper levels, especially leaders who focus on immediate performance.[9]. Resistance to change can be positive if it leads to open discussion and debate, this will show that organizational members are involved in the change process [9]–[11].

Organizational transformation does not escape the need for the perception of full organizational support, which spreads to all elements of the organization from the lowest level to the highest level. Organizational support is an employee's perception of the extent to which the company values contributions, provides support, and cares about employee welfare. Perceived organizational support is a concept that refers to and originates from Organizational Support Theory, which explains the existence of exchanges/transactions, in the relationship between management and employees, between superiors and subordinates; is the trust and confidence of employees that the organization supports them materially and non-materially by making maximum efforts to meet the needs and desires of employees as a response or reciprocity to the maximum efforts made by employees to perform optimally so that they can provide maximum contributions in achieving organizational goals [12], [13]. Forms of organizational support include adequate work climate and working conditions, a sense of security, autonomy, perceived justice, recognition of the existence and work achievements of employees, and various forms of appreciation (material, non-material), providing opportunities for employees to grow and develop, personally and professionally [14]–[16].

Research shows that perceptions of organizational support directly have a positive and significant effect on readiness to face change. Perceived organizational support can be considered as an organizational resource that motivates employees to work hard.

The success or failure of an organization to manage change depends greatly on employee readiness to change. This means readiness and involvement in the change process [17]. Individuals are not passive recipients of the uncertainty and ambiguity of change [18]. On the contrary, they enthusiastically react to what happens in their work environment [18]. Employee readiness for change is defined as an employee's belief in the benefits of a proposed change effort [19] and/or the extent to which the individual is mentally, psychologically, or physically ready to participate in organizational development efforts. This involves a personal evaluation of the individual's and organization's ability to implement successful change, the need for change, and the benefits to be gained from successful implementation [20]. In more detail, it refers to the process by which employees' attitudes are changed in such a way that they perceive the change as necessary and likely to be successful [21]

There is a positive and significant influence of employee readiness to change on organizational change[11], [22], [23]. Other research shows that there is an influence of employee readiness to change on organizational change, but it is not significant because the majority of employees do not have a high readiness to change due to the appropriateness dimensions of change (appropriateness), employees' feelings of confidence in their abilities and management support for changes in the field. shows a low level [24]

Employee readiness to change has a positive and significant influence on the success of organizational transformation through organizational support [25]. This happens because support from the organization strengthens and accelerates the change process carried out by individuals. So, if individuals in the organization are ready to change and the organization supports them in this process, then the success of the organizational transformation will be more guaranteed. Readiness to change is also influenced by perceived organizational support, where individuals who feel supported by the organization tend to be better prepared to face change [26].

2. Literature Review

2.1 Organizational Transformation

Organizational transformation is directed at realizing planned changes to increase the organization's effectiveness and ability to change itself [27]. Transformation requires a shift in human concern that completely changes the way an organization and its people see the world, their customers, their work, and themselves. Organizational transformation is an effort [28] (1) planned, (2) organization-wide, and (3) managed from the top, to (4) improve organizational effectiveness and health through (5) planned interventions in organizational “processes,” using behavioral science knowledge. There are three stages of Lewin's Change (Lewin's Three Step Model of Change). The research is entitled “The Origins of Lewin's Three Step Model of Change”[29], reviews the origins of Kurt Lewin's Theory of Change, where the stages in organizational change according to Lewin's original theory are: (1) The Unfreezing Process, which means allowing the flexibility needed for change. (2) The Moving Process is a change in position in a field and is achieved through action research. (3) The Freezing Process Freezing requires that new behavior must be in accordance with and reinforced by the other behavior, personality and environment of the person concerned to prevent regression. In organizational

terms, freezing can require changes to culture, norms, policies, and practices. Changes can be grouped into four categories: Structure, Technology, Physical Arrangement, and People [10].

2.2 Employee Readiness to Change

Employee readiness for organizational change is reflected in employees' beliefs, attitudes, intentions and understanding that change is necessary for business success. Therefore, readiness for change is a cognitive precursor of behavior which is then reflected as resistance or openness to change. Accepting change implies a change in individual perception among most employees. Readiness to change as “a multidimensional and multilevel construct consisting of structural and psychological factors that reflect the degree to which an individual is likely to accept, embrace, and adopt a particular plan to intentionally change the status quo”[30]

This influential theory was then further developed by Holt et al., 2007 who defined readiness for change, adoption, and institutionalization as three stages of organizational change implementation, therefore underlining that readiness for change is one of the most important antecedents of support for change initiatives [31]. Therefore, it is very important for change managers responsible for organizational change to assess employees' readiness for change and understand the factors that influence it [32]. The dimensions of employee readiness to change are based on the theory put forward by Holt et al., 2007, namely [31]: (1) Appropriateness (2) Efficacy to Change (Change Efficacy); (3) Management Support; (4) Personal Valence. Armenakis & Harris (2009) identified 5 (five) main factors that can change employees' self-confidence to support change, namely (1) Discrepancy, namely the belief that change is needed by the organization; (2) Appropriateness, namely the belief that the specific changes made are the right way to overcome the problems faced; (3) Efficacy, namely a feeling of confidence that employees and the organization are able to implement change; (4) Principal support, namely the perception that the organization provides support and is committed to implementing change and making organizational change a success; (5) Individual Valence, namely the belief that change will provide personal benefits for employees.

2.3 Organizational Support

Based on social-exchange theory and organizational support theory, Eisenberger, an American social psychologist who specializes in emotional labor, put forward the concept of organizational support according to the principle of reciprocity. This work laid the foundation for future research on organizational support [33]

Organizational support refers to employees' perceptions of the extent to which the organization values their contributions, provides support and cares about their well-being [33]. For employees, the organization is an important source for their socio-emotional needs such as respect, caring and tangible benefits such as salary and health benefits. Feeling valued by the organization helps meet employee needs for approval (approval), esteem (reward) and affiliation (membership).

Positive evaluations from the organization also increase employee confidence that increased effort at work will be rewarded. Therefore, employees will pay more attention to the appreciation they receive from their superiors. Sun's research results, 2019, reveal that the antecedent variables that influence perceived organizational support can be summarized in three categories, including organizational factors, individual factors, the relationship between the organization or organizational agents and employees [34]. Among them, organizational factors include organizational justice, working conditions, organizational political activities, organizational size, organizational culture. Individual factors include values, positive or negative emotions, experience prior to hiring, employment status and other variables. The relationship between an organization or organizational agent and an employee includes the psychological contract, employee-organizational fit, leader exchange, management communication, leadership style and other variables.

2.4 Conceptual Framework of Research

The aim of this research is how employee readiness for change and organizational support influence the success of banking transformation. The framework of this research model can be seen in the image below.

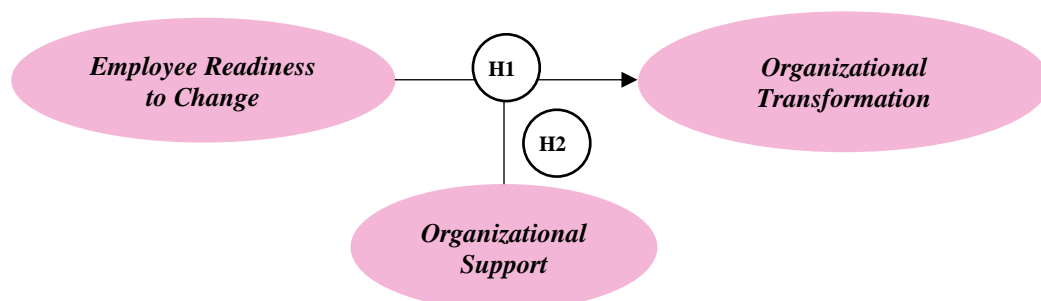


Figure 1. Research Framework**2.5 Hypothesis***a. The Influence of Employee Readiness to Change on Organizational Transformation*

The readiness and willingness of employees to make changes influences the success or failure of the transformation process in an organization. The more ready and willing employees are to change, the more likely it is that the organizational transformation will be successful. This readiness includes a positive attitude towards change, the ability to adapt, and openness to new ways of working or policies introduced during the transformation. Employee readiness to change has a positive and significant influence on the success of organizational transformation [11], [22], [23].

H1: Employee readiness to change has a positive and significant influence on the success of organizational transformation.

b. The Influence of Employee Readiness to Change on Organizational Transformation through organizational support

Employee readiness and willingness to make changes can influence the success of organizational transformation, with support from the organization as an important supporting factor. When employees are ready to change and the organization provides the necessary support, such as resources, training, and a conducive work environment, organizational transformation is more likely to be successful. Organizational support strengthens and facilitates employee readiness, so that the change process can run more effectively and efficiently [25].

H2: Organizational support strengthens employee readiness to change towards the success of organizational transformation.

3. Method

This research is quantitative research with a cross-sectional method. The data used was obtained from primary data and secondary data. Primary data that has been successfully collected in this research will be analyzed using quantitative analysis methods, namely descriptive statistical analysis and Moderated Regression Analysis (MRA). Meanwhile, the analytical tool used is the Statistical Package for the Social Sciences (SPSS) to test the relationship between variables. The population in this study were permanent employees in the Sharia Business Unit of PT. North Sumatra Bank. Sampling for this research used a proportional random sampling technique from the entire population used as research samples, namely 131 respondents.

4. Results**4.1 Respondent Characteristics****Table 1. Respondent Characteristics**

Demographics	Characteristics	<i>f</i>	%
Gender	Man	99	99.76
	Woman	32	32.24
Age (Years)	24-27 years old	9	6.87
	28-31 years old	25	19.08
	32-35 years old	47	35.88
	36-39 years old	22	16.79
	40-43 years old	19	14.50
	44-47 years old	4	3.05
	48-51 years old	4	3.05
	52-55 years old	1	0.76
Education	Diplomas 1-3	12	12.9
	S1/D4	97	74
	S2	22	17

Years of service	2-5 years	26	19.85
	6-10 years	38	29.01
	11-15 years	40	30.53
	More than 15 years	27	20.61

Source: Research results, 2024 (processed data)

Most of the employees in the Sharia Business Unit of PT. Bank Sumut is male. Based on employee needs planning by the Human Resources Division of Bank Sumut, male employees dominate the job profile in the back office with a retirement age of 56 years. Meanwhile, female employees dominate front office positions with an average retirement age of 33 years. The youngest employee is 24 years old. Employees with an age range of 32-35 years dominate because they are usually married and are of productive age and fill many positions from staff to managers. This data is in line with BPS which shows that the largest workforce in Indonesia is aged between 30-39 years. The majority of employees of the Sharia Business Unit of PT. Bank Sumut has a bachelor's degree (S1) with a total of 131 people. This is due to the minimum educational requirements in the recruitment and selection process for prospective employees. More undergraduate graduates are accepted because they fulfill the competencies required in the organizational structure of PT's Sharia Business Unit. North Sumatra Bank. Respondents who have worked for 11-15 years dominate with 40 people or 30.53%. The majority of employees of the Sharia Business Unit of PT. Bank Sumut has a service period of between 11-15 years due to job satisfaction and benefits provided by the company, such as salary, bonuses, training, housing facilities, health protection and job promotions. Company support strengthens employee optimism for a career at Bank Sumut.

4.2 Respondent Characteristics

4.2 Moderated Regression Analysis (MRA)

Moderated Regression Analysis (MRA) analysis is more focused on the direct influence related to whether the moderating variable of organizational support strengthens and weakens employees' ability to change towards organizational transformation. The results of the MGA analysis are summarized in the following table:

Table 2.Linear Regression Equation 1

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	10,559	2,915		3,622	,000
Employee Ability to Change	,730	,070	,677	10,447	,000

a. Dependent Variable: Organizational Transformation

Based on Table 2, the significance value of Employee Ability to Change is 0.00, it can be concluded that Employee Ability to Change has a significant effect on the success of organizational transformation.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.677a	.458	.454	3.85898

a. Predictors: (Constant), Employee Ability to Change

The R Square value is 0.45, so it can be said that the variable employee ability to change has an effect on organizational transformation by 45%.

Table 3.Linear Regression Equation 2

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	12,913	13,100		,986	,326

Employee Ability to Change	,455	,330	,422	1,378	,170
Organizational Support	,199	,466	,177	,427	,670
Employee Ability to Change*	,003	.011	,160	,249	,804
Organizational Support					

a. Dependent Variable: Organizational Transformation

Based on table 3, the research results show that organizational support is unable to moderate (strengthen or weaken) the influence of employee readiness to change on organizational transformation. This means that, even though there is support from the organization, this support does not make employee readiness to change more influential in the organizational transformation process. In other words, organizational support does not strengthen the relationship between employee readiness and the success of organizational transformation in the Sharia Business Unit of Bank Sumut.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.709a	.503	.491	3.72573

a. Predictors: (Constant), Employee Ability to Change*Organizational Support, Employee Ability to Change, Organizational Support

After the moderating variable (Organizational Support) the R Square value increased to 50.3%. This means that 50.3% of the changes or variations in organizational transformation can be explained by employee readiness to change, taking into account organizational support. Even though statistically there is an increase, organizational support does not have a significant or real impact. Even though there is an increase in numbers, the effect of organizational support in strengthening employee readiness to change is not significant. Other factors that can strengthen this influence include leadership style, organizational culture, internal communications, employee involvement, and others.

5. Discussion

The results of this research indicate that the readiness of Bank Sumut Sharia Business Unit employees to change has a positive and significant influence on organizational transformation. This means that if employee readiness to support organizational change in the Sharia Business Unit of Bank Sumut is increased, then this will have a positive impact on optimizing organizational change.

In the appropriateness dimension, it indicates that employee readiness is high due to the belief that organizational changes will provide a competitive advantage for the North Sumatra Bank Sharia Business Unit in the banking industry. The majority of respondents felt ready to face change, believing that this change was in accordance with the needs of the organization and would bring benefits to both employees and Bank Sumut. In addition, in the dimension of self-confidence to change (self-change efficacy), the majority of employees showed confidence in being able to complete the tasks they had set out to do. provided to support the change process. They believe that their competencies can make organizational changes a success in the Sharia Business Unit of Bank Sumut. However, there are some employees who lack confidence and are not sure that this change will bring benefits to themselves. This is considered normal by researchers and is a challenge for North Sumatra Bank leaders to prepare employees to be confident and ready to be part of change for the sake of organizational development.

This research also underlines the importance of change management led directly by top management. According to the theory of employee readiness to change, trust in top management is a key success factor in employee readiness to change. Organizations whose employees tend to accept change continuously will be better prepared for change. However, leaders' behavior that is inconsistent with their words will have a negative impact on readiness to change.

Change cannot be implemented effectively without the willingness of change recipients to change themselves and support the change program/initiative. Individual or organizational change will be facilitated by a high level of individual readiness to change, which is influenced by the organizational context and change. This research also shows that mature employee readiness can increase employee loyalty and commitment to the company, which is in line with previous research. High employee readiness for strategic change will increase employee commitment to organizational change. Other research also shows that employee readiness

has a significant positive relationship to transformation in global industry and has a positive impact on organizational transformation.

To support changes and development of the North Sumatra Bank Sharia Business Unit, several strategic steps can be taken. First, declare changes through the Work Meeting and Work Visit mechanism to ensure employees understand that this strategy is not only to comply with regulations, but also for the company's progress. This will strengthen the belief that the changes will make the Sharia Business Unit superior to the competition. Second, implementing the Dual Banking Leveraging Model (DBLM), which allows Sharia Business Units to utilize conventional North Sumatra Bank offices and resources, improving financial performance and improving the quality of financing monitoring. This step will increase employee confidence in facing change. Third, the Bank's Directors convey information to the Board of Commissioners and Shareholders at the General Meeting of Shareholders (GMS) to form a commitment to realizing financially healthy changes. Fourth, the establishment of a Project Management Office for Sharia Business Unit Organizational Development and Change by involving leaders across divisions will ensure full management support and equal roles and responsibilities. Fifth, giving career priorities to Sharia Business Unit employees will strengthen personal valence, giving them additional motivation to support change.

The results of this research are supported by research (Jauhari, 2024; Mathur et al., 2023; Moric Milovanovic et al., 2022; (Selviani, Widawati, and Dwarawati, 2019) that there is a positive and significant influence of employee readiness to change on Organizational Change [11], [22], [23] [24]

This research also shows that organizational support is unable to moderate the influence of employee readiness to change on organizational transformation. These findings indicate that the perceived organizational support variable is unable to strengthen the influence of the readiness of Bank Sumut Sharia Business Unit employees to change in the organizational transformation process.

This indicates that Bank North Sumatra is seen as relatively unjust in appreciating the contribution of Sharia Business Unit employees with compensation that meets expectations. The organizational support provided by Bank Sumut in the form of compensation is not optimal and meets the expectations of Syari Business Unit employees. This is reflected in the answers of the majority of respondents who tend to be neutral and disagree with the level of concern and attention of Bank Sumut in providing compensation and career paths to employees of the Sharia Business Unit. Apart from that, the majority of respondents also indicated that Bank Sumut had not been fair in allocating resources to support Sharia Business Unit employees, both in the form of facilities and infrastructure. Eisenberger et al. (2020) in their research revealed that justice is often divided into three types: distributive, procedural, and interactional. Distributive justice involves the fairness of the distribution of resources. Procedural justice concerns the fairness of the decision-making process that decides the distribution of resources. Interactional justice is often divided into two subtypes: informational justice, which refers to employees' access to information regarding organizational procedures, and interpersonal justice, which refers to the dignity and respect given to individuals during the decision-making process.[33]

This research assesses that the majority of respondents indicated that Bank Sumut has not been fair in allocating resources to support Sharia Business Unit employees, both in the form of facilities and infrastructure. This reflects the low level of organizational support in the distributive justice dimension for Sharia Business Unit employees, so that it can have a negative effect on readiness to change. The role of organizational support for distributive justice for Sharia Business Unit employees is a very important factor in organizational transformation. The support of Bank Sumut leaders will influence the realization of distributive justice for Syari Business Unit employees, so that increasing organizational support will give rise to organizational trust and self-confidence in every Syari Business Unit employee so that they are better prepared to face organizational changes in the Syari Business Unit.

Factors influencing the inability of organizational support to strengthen employee readiness to change are dominated by organizational justice and reward. This has relevance to the sub-variable of employee readiness to change on the personal valence dimension. According to the theory of Armenakis et al, 2009, individually perceived benefits are considered an influential factor for creating effective change messages because organizational members rarely reject change proposals that have clear personal benefits [30]

To strengthen organizational support, Bank Sumut can take several strategic steps. First, the bank can issue a Board of Directors Decree (SK) which regulates the rights and obligations of employees in dealing with changes and organizational development of the Sharia Business Unit. This includes the addition of Key Performance Indicator (KPI) scores linked to annual performance appraisals, as well as more attention to remuneration to increase employee morale and focus, thereby strengthening the fairness dimension. Second, banks can provide organizational support to Sharia Business Units through synergies with parent banks, such as capital, information technology, service networks and human resources, in accordance with POJK regulation No. 12/POJK.03/2023 concerning Sharia Business Units. This step will strengthen superior support in resource

allocation. Third, banks can strengthen the Talent Management program with clear communication and transparency to ensure status rewards and career paths for Sharia Business Unit employees who support organizational change[35]. Lastly, banks can provide training related to sharia banking to increase employee independence, which strengthens the organizational reward dimension in terms of compensation and career.

The results of this research are in line with research by Adlina et al, 2018 which shows that perceptions of organizational support do not have an influence on individual readiness to change.[36]. Meanwhile, research conducted by Kebede & Wang, 2022 shows that organizational justice is a factor that has a significant influence on employee readiness to change.[37]. Perceived Organizational Support mediates the positive influence of organizational justice on employee readiness to change. Research by Soeharso & Raihanah, 2023 shows that psychological empowerment has a significant effect on individual readiness to change, and perceptions of organizational support moderate the relationship between psychological empowerment and individual readiness to change among banking industry employees in Indonesia [38].

6. Conclusion

This research aims to explore employee readiness for change and organizational support as key factors in determining the success of transformation in the Sharia Business Unit of Bank Sumut. This research looks at the extent to which employees are ready to change, as well as how employees' readiness to change with the support provided by the organization, can influence the effectiveness and success of the transformation process.

The research results show that employee readiness to change has a positive and significant influence on organizational transformation. Employees who have high confidence in the benefits of change and their own ability to face change can contribute significantly to optimizing organizational transformation. Even though employee readiness plays an important role, organizational support is unable to significantly moderate the influence of employee readiness on organizational transformation. These findings indicate that current organizational support is not sufficient to strengthen employee readiness. This indicates employee dissatisfaction regarding compensation and resource allocation. The majority of employees feel that fairness in compensation and resource allocation is inadequate, which negatively impacts their readiness for change. To strengthen organizational support, Bank Sumut can take several strategic steps. First, issue a Board of Directors Decree regarding employee rights and obligations and update Key Performance Indicators (KPI) to reflect changes. Second, increasing synergy with the parent bank to provide capital, technology and resources. Third, strengthen the Talent Management program with clear communication and transparency regarding career paths. Lastly, providing training related to sharia banking to increase employee independence.

The findings of this research are consistent with previous studies which show that organizational support and organizational justice have a significant influence on individual readiness to change. This research makes an important contribution in understanding the factors that influence employee readiness and organizational support in the context of banking transformation, as well as offering practical recommendations for increasing the effectiveness of the transformation process.

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