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# The Influence of Learning Agility, Change Readiness, and Digital Competence on Employee Digital Readiness in the Financial and Banking Industry

**[1]Fauzie Senoaji, [2]Tri Susilowati, [3]Mohammad Azharie Hamdany, [4]Riesna Apramilda, [5]Niken Widyastuti, [6]Tyahya Whisnu Hendratni**
**[1]Universitas Muhammadiyah Surabaya**
**[2]Sekolah Tinggi Penerbangan Aviasi**
**[3]Universitas Gajayana Malang**
**[4]Universitas Ibnu Sina**
**[5]Universitas Proklamasi 45**
**[6]Universitas Pancasila**
Corresponding Author: Fauzie Senoaji E-Mail: fauziesenoaji@um-surabaya.ac.id
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## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kelincahan belajar, kesiapan perubahan, dan kompetensi digital terhadap kesiapan digital karyawan di industri keuangan dan perbankan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 150 responden yang bekerja di lembaga keuangan dan perbankan di Indonesia. Teknik pengambilan sampel menggunakan purposive sampling dengan kriteria responden yang telah bekerja minimal satu tahun, aktif menggunakan teknologi digital dalam pekerjaannya, dan telah mengikuti pelatihan digital. Analisis data dilakukan dengan menggunakan regresi linier berganda untuk menguji pengaruh simultan dan parsial antar variabel. Hasil penelitian menunjukkan bahwa ketiga variabel independen berpengaruh positif dan signifikan terhadap kesiapan digital karyawan. Secara parsial, kelincahan belajar meningkatkan adaptabilitas digital, kesiapan perubahan memperkuat kesiapan psikologis untuk transformasi, dan kompetensi digital meningkatkan keterampilan teknis karyawan. Secara teoritis, penelitian ini memperluas kajian manajemen sumber daya manusia digital, sementara secara praktis, memberikan panduan bagi perusahaan keuangan dan perbankan untuk mengembangkan strategi dan kebijakan pelatihan yang mendukung kesiapan digital tenaga kerja di era transformasi teknologi.

Kata kunci: kelincahan belajar, kesiapan perubahan, kompetensi digital, kesiapan digital

## *ABSTRACT*

*This study aims to analyze the influence of learning agility, change readiness, and digital competence on employee digital readiness in the financial and banking industry. This study used a quantitative approach with a survey method of 150 respondents working in financial and banking institutions in Indonesia. The sampling technique used purposive sampling with the criteria of respondents who have worked for at least one year, actively use digital technology in their work, and have participated in digital training. Data analysis was conducted using multiple linear regression to test the simultaneous and partial effects between variables. The results showed that all three independent variables have a positive and significant effect on employee digital readiness. Partially, learning agility improves digital adaptability, change readiness strengthens psychological readiness for transformation, and digital competence improves employees' technical skills. Theoretically, this study expands the study of digital human resource management, while practically, it provides guidance for financial and banking companies to develop training strategies and policies that support the digital readiness of the workforce in the era of technological transformation.*

*Keywords: learning agility, change readiness, digital competency, digital readiness*

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## INTRODUCTION

Digital transformation has become a major driver of change across various industrial sectors, and the financial and banking sector is one of the most impacted (Mahrani et al., 2024). The digitization of financial systems, automation of service processes, and the adoption of technologies such as artificial intelligence, big data, and blockchain require a high level of digital readiness from all employees (Senoaji, 2024). Employee digital readiness means digital technology's utilization extent among the workers. It comprises their skills, attitudes, and readiness to use digital tools in order to perform their duties and attain the goals of the organization. In the sector of finance and banking, digital readiness has a major role in determining the effectiveness of operation and in addition, it also impacts the institution's competitiveness and agility during the tech disruption (Fauzan et al., 2023). Workers who lack digital skills will probably hinder the company's changeover, whereas those with high digital skills will lead in the creative department (Djunaedi et al., 2024). Hence, it is a strategic issue to develop employee digital readiness and it will need serious consideration, particularly for the organizations that want to live and prosper in the digital economy of the future that is becoming more and more competitive (Senoaji, 2023; Trirahayu & Hendratni, 2023).

Meticulously assessing and reflecting on the present day of an employee's digital readiness is important for one to be learning agile. This term consists of the following characteristics: the individual quickness in learning, the application's adaptability to new situations, and the manner of learning in the changing work context (Wardani & Hendratni, 2023). Employees belonging to the financial and banking industries, which are characterized by constant dynamics, regulations, and risks, must have learning agility in order to get the hang of the technological advancements and new policies. People situated at the upper end of the learning curve are usually those who are very interested in learning, very fast to get used to new digital systems, and utterly willing to try new things and come up with creative solutions (Ferdiansyah & Hendratni, 2024). They are, as a matter of fact, the people who contribute most to the overall digital readiness of the organization since those who are receptive to learning can effectively bring down the competency gap that exists between the job requirements and the actual digital skills of the employees (Susanto et al., 2023). Hence, in the fierce competition of the financial and banking industries, learning agility is the cornerstone of human resources development that can withstand the test of sustainable digital transformation.

Change readiness along with learning capability is another main factor that affects employee digital readiness. Change readiness is the degree to which both individuals and organizations are willing and prepared to accept, make changes, and even take part in the whole process of change (Yuliana & Tannady, 2019). The financial and banking industry is already facing technological and business model changes that are coming so fast that employees would need to have a very positive mental attitude toward digital change. Those employees who have a high level of change readiness are not only able to cope with the

new systems but also they become 'change agents' that support their coworkers' transition to a digital environment (Reynaldo et al., 2022). Thus, the reinforcement of change readiness is a very important tactic for companies to speed up the digitalization process, improve the quality of work, and even make sure that all the staff are equipped for the constant shifts in the digital arena.

On the scale of factors that influence employee digital readiness in an organization, the digital competency of the employee holds a prominent position (Gunawan et al., 2020). When one talks of digital competency, it is all about the capability of a person to grasp, make use of, and eventually lead the way in carrying out digital technology for the sake of enhanced performance. Particularly in the financial and banking sectors, the need for digital competency is paramount as the daily operations consist of data handling, securing the network, serving customers through the system, and transacting money via the internet (Erliyani et al., 2025). The employees that are digitally competent have the advantage of working faster and smarter, being the first to learn the new software the company acquired, and they will also be the ones to eliminate the information leak as well as the corruption of the data that they handle. Hence, the constant upgradation of digital competency through e-learning, certifying, and technology assistance is paramount for the successful building of digital readiness among the staff (Made et al., 2022). Organizations by making their workers more competent with the digital tools not only increase the human factor but also speed up the development of a tech-savvy employee culture which is the main condition for digital innovation to take place (Karyono et al., 2024).

Considering the outline given above, the main objective of the research is to investigate the effects of learning agility, change readiness, and digital competency on the digital readiness of workers operating in the financial and banking sector. From the theoretical point of view, this research will mainly contribute to the area of human resource management through the digital media literature by illuminating the factors that have the greatest pull on employees' technological transformation acceptance. Besides, it will also help the development of the modern work behavior theory that concentrates on the virtues of adaptive learning, change acceptance, and digital skillset as the foundation of the workforce's digital readiness through its empirical contribution. The practical implication is that the management of banking firms and financial institutions will be able to rely on the study results while making decisions regarding training, change, and overall HR development that are specifically set to achieve the digital preparedness goal.

## RESEARCH METHOD

This research employs a quantitative paradigm with a survey methodology to examine the impact of learning agility, change readiness, and digital competency on employee digital readiness in the financial and banking industry. The population in this research were employees in the financial and banking industry in Indonesia, who work in conventional banking institutions, fintech companies, and non-bank financial institutions that are going through a digital transformation. The sample size was set at 150

respondents using a purposive sampling technique. The purposive sampling criteria were based on: (1) respondents who are employees in the financial or banking sector for at least one year, (2) are directly involved in the use of digital systems or applications in their work, (3) have participated in training or digital competency development programs organized by the organization, and (4) have experience in dealing with changes in digital-based work systems in the organizational environment. Validity testing was carried out using a t-test (item-total correlation), where each item is considered valid if the correlation value is > 0.30 and significance < 0.05. Reliability testing used Cronbach Alpha to assess the internal consistency of the instrument, with reliable criteria if the α value is > 0.70. Data analysis was conducted using multiple linear regression to test the simultaneous and partial effects of learning agility, change readiness, and digital competency on employee digital readiness in the financial and banking industry.

## RESULT AND DISCUSSION

Multiple linear regression analysis shows that this research model is simultaneously significant, as indicated by the calculated F-value of 49.21, which is greater than the F-table of 3.06 at a significance level of 0.000 < 0.05. This means that learning agility, change readiness, and digital competence together have a significant effect on employee digital readiness. The coefficient of determination ($R^2$) value of 0.69 indicates that 69% of the variation in employee digital readiness can be explained by the three independent variables, while the remaining 31% is explained by other factors outside the model such as organizational support, digital work culture, and individual technology experience. Partially, the t-test results show that each independent variable has a positive and significant effect on employee digital readiness with a calculated t-value greater than the t-table (1.97) and a significance level < 0.05. The positive regression coefficient confirms that increasing learning agility, change readiness, and digital competence will directly improve employee digital readiness in the financial and banking industry.

The study outcomes indicate that learning agility significantly and positively influences employee digital readiness in the finance and banking sector. These results point out that the ability of a person to learn quickly, adapt to new situations, and make use of the old learning in a new way is the main factor driving digital readiness. Employees who have high learning agility are more willing to accept new technologies, actively look for digital solutions, and are able to adjust to technology-based work systems that are changing continuously. In the rapidly changing and tightly regulated financial sector environment, learning agility enables employees to deal with the complexities of digitalization not only in customer service but also in data and risk management. Employees who have the habit of learning continuously are also more capable of discovering innovation opportunities through the use of digital technology. On the other hand, people with low learning agility usually feel that system changes are too much for them and are slow in adjusting, thus, they eventually become the reason for the failure of an organization's

digital transformation. Hence, the development of learning agility is an important move in the enhancement of employee digital readiness because it facilitates a mindset that is open to new things, experimental abilities, and the spirit of lifelong learning, which are the core attributes of the future workforce.

The research also revealed that change readiness significantly influences positively employee digital readiness. Being ready for change is the key factor that essentially determines how much employees will accept, adapt to and support the digitalization process in their organization. Employees in finance and banking sectors are frequently exposed to changes in work systems, transaction technologies, and introduction of new digital-based regulatory policies. Change-ready individuals are able to handle changes effectively, as they possess self-confidence, a positive attitude, and perceive change as an opportunity for growth rather than a threat. Such an adaptable mentality reinforces digital readiness because it implies that employees will be willing to actively learn new systems, make the most of technology, and provide support to colleagues that are undergoing the adjustment process. On the other hand, change resistance leads to obstacles to digital implementation, teamwork efficiency reduction, and slows down organizational change. These findings are in line with the change management theory which argues that the main factor that determines the success of technology adoption is an individual's psychological readiness for change. Thus, elevating change readiness by means of transparent communication, digital adaptation training, and supportive leadership is a tactical move to increase employee digital readiness in the banking sector.

Moreover, the research findings indicate that digital skills have a positive and statistically significant impact on the digital readiness of employees. Digital skills are the most direct factor that essentially determines how far employees are able to use technology to work in a productive and efficient way. For example, in the financial and banking sectors that are heavily dependent on digital systems such as e-banking, fintech integration, and cybersecurity, the employees who are highly digitally competent are the ones who can perform the work-processes fast, accurate, and in a secure manner. With these, employees will be able to become the digital transformation drivers of the organization as they can utilize technology to deliver better customer service and to achieve operational efficiency. On the other hand, poorly skilled employees in digital technology will, among other things, cause operational errors, resist new technology, and lower service quality. Likewise, organizations in the financial and banking sectors must continue to invest in digital training programs to equip all employees with skills that match the demands of the digital era. Their findings also point out that digital competence is one of the determining factors that have a major influence on employees' readiness to embrace technology change.

## CONCLUSION

This research has led to these findings: learning agility, change readiness, and digital competence positively and significantly influence employee digital readiness in the financial and banking industries. An employee with high learning agility can adapt to technological developments in a better way and is able to quickly grasp the new digital systems. Change readiness has been recognized as a vital psychological constituent that empowers people to accept and, moreover, to actively engage in digitally-based changes. At the same time, digital competence is the most important factor among the technical ones in raising digital readiness as it is directly connected to the employees' ability to perform and make use of technology. From a managerial perspective, firms have to reinforce an adaptive learning culture, generate a work environment that is receptive to change, and offer continuous digital training.

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