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## Indonesian Banking Industry New Era: Are they ready to change during digital transformation?

<sup>1</sup>Lucia Suhardi Tamin, <sup>2</sup>Computranto Tri Handono, <sup>3</sup>Yoseph Mario, <sup>4</sup>Abdul Rohman

<sup>1,2,3,4</sup> Department of Management,  
Binus Business School Magister Program,  
Bina Nusantara University,  
11480, Jakarta,  
INDONESIA

*(Received: 02 September 2023*

*Revised: 14 October*

*Accepted: 07 November)*

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### KEYWORDS

Transformational  
Leadership,  
Organizational  
Climate, Employee  
Engagement,  
Readiness to  
Change, Mediation,  
Banking Industry,  
Indonesia

**JEL Classification:**  
O33; L2; L29; L84

### ABSTRACT:

This research aims to determine the relationship between transformational leadership (TL) and organizational climate (OC) on readiness to change (RC) with employee engagement (EE) as mediation. The research was aimed at full-time workers in the Indonesian banking industry with a total sample of 352 workers spread across at 4 banks. Data collection was carried out using a questionnaire with a Likert scale. This research is devoted to analyzing the need for a transformational leadership style and creating a good organizational climate for employee engagement and employee readiness in facing change, by testing 7 hypotheses. The results of structural equation modeling show that transformational leadership and the creation of a conducive organizational climate can have an impact on employee engagement which then ultimately encourages and helps employees to better prepare themselves to face change. It can be found in detail that the relationship between variables is Complementary Partial Mediation. The relationship between transformational leadership style, organizational climate, employee engagement and readiness to change has been explored theoretically and tested empirically in the banking industry context in Indonesia.

**Acknowledgements and Funding:** The authors received no direct funding for this research.

### I. INTRODUCTION

The industry revolution 4.0 involving digital transformation and the adoption of new technologies raises more and more questions about the changes that traditional companies need to implement, strategies and management practices to respond to them (Hess et al., 2016). This needs to be done to maintain the existence and sustainability of the business world. This response involves the creation of new, innovative business models and/or changes and improvements to existing business models with the help of digital technology (Stjepić et al., 2020). In the banking industry, changes usually occur due to encouragement from

changes in consumer behavior. Changes in consumer preferences are a reference because banking is a service industry that should be customer centric. Changes in the business ecosystem influence organizational strategic decisions regarding the internal and external environment (Diener & Špaček, 2021). Readiness to Change (RC) is one of the important factors that influences success or failure when changes are made within the company (Matthysen & Harris, 2018).

In the process of preparing for change, of course the role of leaders is needed to ensure the change process runs well and according to expectations. Transformational leadership



(TL) behavior will show an attitude of attention towards the team individually, support and respect which will produce emotional attachment and a positive climate that will support the change process (Menges et al., 2011). Harmonious teamwork between individual and team levels in the organization has a positive relationship with transformational leadership behavior (Mañas-Rodríguez et al., 2020). In research conducted by Purwakencana & Hidayat (2019), employee readiness to change is also strongly influenced by organizational climate (OC). Understanding the company climate will help employees utilize existing values and behavioral norms in planning change. Thus, it is very important to identify aspects of the organizational climate so that workers have more encouragement to prepare themselves to make changes (Von Treuer et al., 2018).

To measure employee readiness for change, you must also consider employee engagement (EE), where teamwork must be maintained so that the radical change process can take place smoothly and not have a negative impact on the company in the future. The embryo of organizational commitment starts from employee involvement (Rita Men et al., 2020). Employee engagement is determined by several factors, including feelings of being valued and involved in the decision-making process, opportunities to express ideas, career path initiatives, company attention to employee health and welfare (Bhuvanaiah & Raya, 2014). This research will discuss the factors that influence readiness to change seen from the aspects of transformational leadership, organizational climate including involving employee engagement as mediation between the two. The results of this survey show that there is a positive and significant relationship between TL and RC which is mediated by EE and OC and RC which is mediated by EE. **Berdasarkan deskripsi di atas, .**

## II. BRIEF LITERATURE REVIEW

### a. Readiness to Change (RC)

Myklebust et al. (2020) said that according to Armenakis et al. (1993), each individual's beliefs, attitudes and intentions regarding the extent to which change is needed in the organization refer to readiness to change, where readiness to change also shows the organization's capacity to successfully carry out that change. A positive driver or precursor to

successful change is employee readiness (Armenakis et al., 1993; Oreg et al., 2011; Vakola, 2013).

Acceptance or rejection by important employees can be seen in the perception of individual readiness before changes are made (Holt et al., 2007; Susanto, 2008). Readiness to change describes employees' perceptions or positive views regarding the impact of organizational change on themselves or the organization at large (Jones et al., 2005). The level of organizational understanding of change, vision, how management strengthens the change process, how employees perceive flexibility and see the organization as having to make changes is the understanding of readiness to change in the organizational context as explained by Susanto (2008) in Najm & Ali (2022). According to Holt et al. (2007), there are 4 dimensions of readiness to change, namely Appropriateness, Managerial Support, Self-Efficacy and Personal Valance.

### b. Transformational Leadership (TL)

Islam et al. (2021) citing Burns (1978) Islam et al. divides two types of leadership, namely transactional leadership and transformational leadership from a hierarchical perspective. There are 4 important things inherent in a leader with a transformational style, namely influencing behavior, creating moral commitment, generating confidence in followers and trust (Krishnan, 2004; McCarthy et al., 2008). Thus, employees will become more engaged and more satisfied and build their leadership capacity in the process (Yeshitila & Beyene, 2019).

According to Al-Tahitah et al. (2018), transformational leadership style shows an attitude of sharing tasks and authority with employees or followers so as to avoid abusing personal power. The transformational leadership style tends to involve directly engaging with employees in the work so that they are both working in the same direction, increasing motivation because they feel they are being treated fairly.

Bass & Riggio (2006) quoted in Faupel & Süß (2019) explain three different leadership styles, namely laissez-faire characterized by the absence of leadership, then there is transactional leadership which focuses on achieving company goals by motivating followers with rewards and incentives, while transformational leadership provides influence through ideal influence, inspiration, stimulation intellectual and individual considerations.

### c. Organizational Climate (OC)



The working environment within an organization can influence employees' desire to work more than expected. As stated by Abun et al. (2021), a good organizational climate will make members or employees in the organization satisfied, energized, and doing the best they can for the company.

According to Phina et al. (2021), Organizational climate describes how the organization's employees view their internal environment and perceive their workplace. Organizational climate describes a set of organizational characteristics that differentiate one organization from another and is an indicator of whether the expectations and beliefs of employees can be fulfilled. If these two things can be fulfilled, it creates a pleasant environment for employees and makes them do more than their responsibilities. This will also encourage other employees to duplicate this behavior and make the organization prosperous in terms of business achievements (Mejalli, 2020). Organizational Climate is an employee's perception of the internal environment (policies, procedures and habits that apply in the organization) which can have an influence on employee behavior and performance which will ultimately influence organizational goals.

#### **d. Employee Engagement (EE)**

Employee involvement is important in a company, especially when changes are about to occur, which can help reduce resistance and help make this change a success because there is a greater sense of responsibility within the individual employees themselves (Matthysen & Harris, 2018). By citing Schaufeli et al. (2002) and according to Matthysen & Harris (2018), Employee engagement refers to a positive, satisfying, work-related, emotional state of vigor, dedication and absorption. Involvement is not just momentary, but more persistent and pervasive. Yeshitila & Beyene (2019) say that employee engagement refers to the level of individual employee interest in work and its role in daily performance.

It is undeniable that employee engagement plays a big role and is the biggest challenge, especially in modern companies (Ram & Prabhakar, 2011). Najm & Ali (2022) said that employees who are better engaged will give the company strength and recommended that employee engagement be something that should be considered through involvement through human resources strategies, organizational goal strategies. In addition, changes or new projects are more

acceptable to the employees involved, and these employees are more willing to adapt to make these changes.

Faupel & Süß (2019) explained that employees who have a high sense of involvement certainly have a high level of energy and mental resilience at work, feel the importance of their work, and feel proud of it. Work engagement is often associated with task performance and extra role performance in the context of organizational change. Islam et al. (2021) stated that there is a positive relationship between employee satisfaction, productivity, profitability and work performance and the level of employee engagement. Employee engagement refers to an attitude that shows how far employees feel involved in the company in a positive, satisfying, emotional, enthusiastic, dedicated and integrated manner with the company.

Researchers have identified that transformational leadership is an important factor in increasing employee engagement. The first hypothesis in this research is:

#### ***H1. Transformational Leadership is positively related to Employee Engagement***

According to Wardani & Mangino (2018), that there is an era link between transformational leadership and readiness to change so that the second hypothesis in this research is:

#### ***H2. Transformational Leadership is positively related to Readiness to Change***

In line with this, research by Matthysen & Harris (2018) shows that there is a relationship between readiness to change and work engagement. The third hypothesis in this research is:

#### ***H3. Employee Engagement is positively related to Readiness to Change***

Abun et al. (2021) conducted research on the relationship between organizational climate and employee engagement. The results of this research have a significant positive influence so that the fourth hypothesis of this research is:

#### ***H4. Organizational Climate is positively related to Employee Engagement***

Von Treuer et al. (2018) found that some of the factors that determine organizational climate have a relationship with the



organization's readiness to make changes in the context of change for the elderly. The fifth hypothesis in this research is:

**H5. Organizational Climate is positively related to Readiness to Change**

In this research the author will test the influence of EE in mediating the influence of TL on employee readiness to change. Apart from that, EE will also be tested in mediating the influence of OC on RC. The sixth and seventh hypotheses in this research are:

**H6. Transformational Leadership is positively related to Readiness to Change through Employee Engagement**

**H7. Organizational Climate is positively related to Readiness to Change through Employee Engagement**

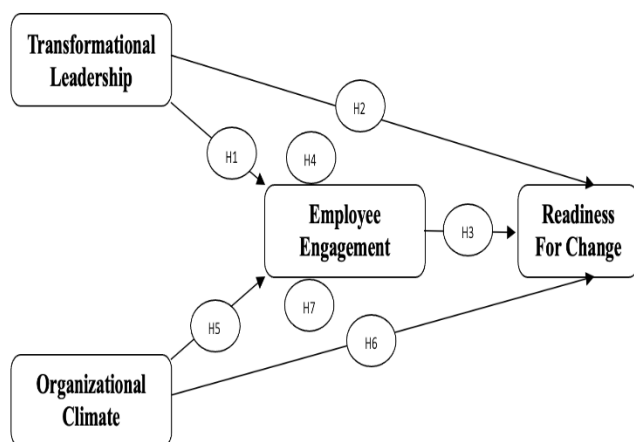


Figure 1. Readiness to Change Research Model

Source: Compiled by the authors

### III. Methodology

This study was conducted to determine the effect of Transformational Leadership and Organizational Climate on readiness for change mediated by Employee Engagement in banking in Indonesia. The respondents used were full-time workers in several banks. The data in this study was collected using a questionnaire distributed via email.

This research uses a quantitative methodology using a large sample size to ensure the data collected is holistically

comprehensive. The questionnaire will be created on a web-based basis using Google Forms. The use of web-based surveys has become widespread and is used in almost every research study (Zhang, 2000). The measurement scale used is a 5-point Likert ranging from Strongly Disagree to Strongly Agree. The questionnaire is structured with several questions that correspond to the dimensions of the research variables so that it is hoped that complete data will be obtained from survey respondents. The type of research used is explanatory to test the proposed hypothesis, so it is hoped that it can explain the relationship and influence between the independent variables and the dependent variable in the hypothesis. The banks used in this research are 4 private and state-owned banks with a total of 149,765 permanent employees.

The sampling technique used is probability sampling with a random sampling method. The sample used was 352 respondents from 391 questionnaires distributed to respondents which were obtained based on the minimum number of samples for 4 research variables of 100-200 respondents. (Hair et al., 2021). Data analysis and hypothesis testing techniques use Structural Equation Model analysis based on Partial Least Square. The model in this research is presented in Figure 1.

## IV. RESULTS

### Validity Test

In testing validity, researchers used 2 approaches, namely convergent and discriminant. The convergent approach used, the threshold set for the factor loadings value is 0.5 (Hair et al., 2021). The factor loading values in table 1 show that they have met the specified criteria, which indicates their validity. More clearly, it is also shown that the Average Variance Extracted (AVE) value for all constructs is above 0.5. The OC construct has the lowest AVE value among the others, namely 0.516, but it can still be considered because it exceeds the specified threshold.

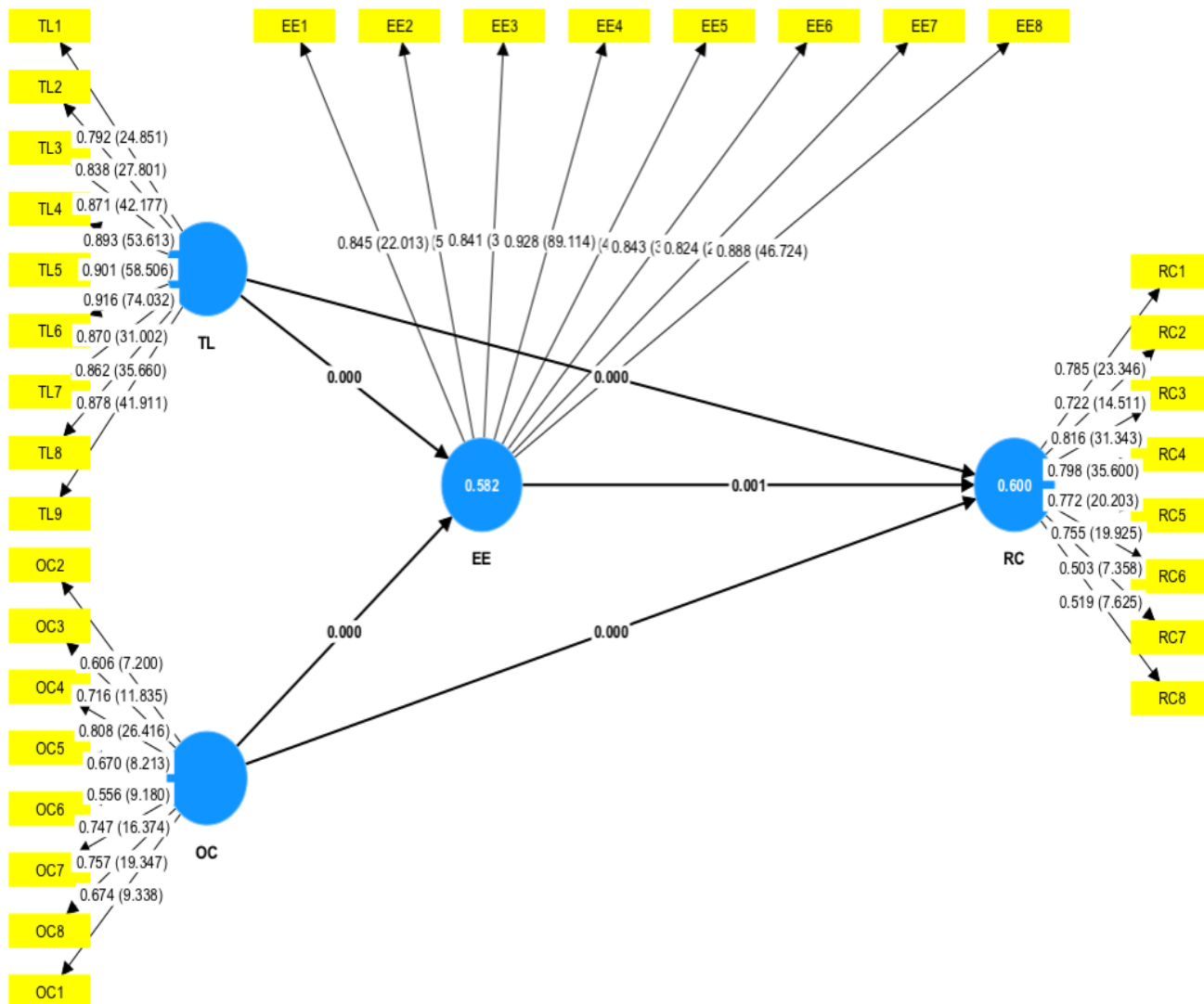


Figure 2. Structural Equation Model Analysis Results

Source: Compiled by the authors

TABLE I:



**Loading Factor**

Variable	Dimension	Indicator	Loading Factor Value	AVE
<b>Readiness to Change</b>	Appropriateness	RC1	0,763	0,516
		RC2	0,865	
	Managerial Support	RC3	0,856	
		RC4	0,768	
	Self-Efficacy	RC5	0,753	
<b>Employee Engagement</b>	Vigour	EE1	0,844	0,754
		EE2	0,887	
		EE3	0,843	
	Dedication	EE4	0,921	
		EE5	0,883	
		EE6	0,836	
	Absorption	EE7	0,822	
		EE8	0,885	
		EE9	0,528	
<b>Transformational Leadership</b>	Idealized Influence	TL1	0,801	0,756
		TL2	0,841	
		TL3	0,878	
	Inspirational Motivation	TL4	0,898	
		TL5	0,898	
	Intellectual Simulation	TL6	0,919	
Individual Consideration	TL7	0,862		
	TL8	0,880		
<b>Organizational Climate</b>	Standard	OC1	0,693	0,685
	Responsibility	OC2	0,788	
		OC3	0,702	
	Flexibility	OC4	0,580	



Rewards and Recognition	OC5	0,795
	OC6	0,739
Team Commitment	OC7	0,774

Source: Authors' research data

**Reliability Test**

The reliability test is carried out by looking at the composite reliability value and the Cronbach's Alpha value which requires the value to be above or more than > 0.70. In table 2 it can be seen that the Cronbach's Alpha and Composite Reliability values have values above 0.70 so it can be said to be a reliable measuring instrument used in the research model..

TABLE II:

**Composite Reliability**

Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
EE	0.953	0.954	0.961
OC	0.845	0.855	0.881
RC	0.865	0.893	0.892
TL	0.959	0.961	0.965

Source: Authors' research data

**Hypothesis Analysis**

The research results show proof of the hypothesis. Table 3 shows the path coefficients between construct variables. TL has an effect on EE with a coefficient value of 0.351 and is significant with a p-value of 0.000. TL has an effect on RC with a coefficient value of 0.370 and is significant with a p-value of 0.000. EE has an effect on RC with a coefficient value of 0.224 and is significant with a p-value of 0.001. OC has an effect on EE with a coefficient value of 0.501 and is significant with a p-value of 0.000. OC has an effect on RC with a coefficient value of 0.291 and is significant with a p-value of 0.000.

TABLE III:

**Path Coefficients and Hypotheses**

H	Relation hip	Original sample (O)	T statistics ( O/STDEV )	P values	Results
H1	TL -> EE	0.351	5.150	0.000	Accepted
H2	TL -> RC	0.370	6.531	0.000	Accepted
H3	EE -> RC	0.224	3.210	0.001	Accepted
H5	OC -> EE	0.501	7.664	0.000	Accepted
H6	OC -> RC	0.291	4.108	0.000	Accepted

Source: Authors' research data

Specific indirect effects also occur in the research model. Table 4 shows that there is a specific indirect effect of TL on RC which is mediated by EE with a coefficient value of 0.079 and is significant with a p-value of 0.010. Apart from that, the specific indirect effect of OC on RC is mediated by EE with a coefficient value of 0.112 and is significant with a p-value of 0.002. Thus, the hypothesis in this research is:

H4: Transformational Leadership is positively related to Readiness to Change through Employee Engagement

H7: Organizational Climate is positively related to Readiness to Change through Employee Engagement

TABLE IV:

**Specific Indirect Effects and Hypotheses**



H	Relations hip	Origin al sampl e (O)	T statistics ( O/STDEV )	P values	Result
H4	TL -> EE -> RC	0.079	2.580	0.010	Accepted
H7	OC -> EE -> RC	0.112	3.096	0.002	Accepted

Source: Authors' research data

To assess EE as a mediating variable, the Variance Accounted For (VAF) method can be used. A VAF value > 80% indicates that mediation is full. Meanwhile, if the VAF value is between 20% - 80% then mediation occurs partially. A VAF value of less than 20% indicates that there is no mediation effect. In table 5 it is found that full mediation occurs in the influence of TL on RC with EE mediation. However, the effect of EE in mediating OC and RC occurs partially.

TABLE V:

#### Variance Accounted For (VAF)

	Value	VAF
TL → EE	0.351	0.608
EE → RC	0.224	
TL → RC	0.370	
TL → EE → RC	0.079	
OC → EE	0.501	0.278
EE → RC	0.224	
OC → RC	0.291	
OC → EE → RC	0.112	

Source: Authors' research data

Players in the banking sector will gain important knowledge about how integration and change processes affect staff members and upper management in organisations by comprehending the intricate relationship between organisational climate, employee engagement, transformational leadership, and readiness for change. These results also offer guidance for approaching integration and transition processes in the future. It may be inferred from the study's findings that a high degree of work engagement corresponds to a high degree of change preparedness. Employee involvement improves their capacity to handle workloads during the change process, which will ultimately affect how well the change is implemented.

In summary, transformational leadership, organizational climate, and employee work involvement—such as modifying leadership style and creating a positive, encouraging work environment—all contribute to employees' willingness to embrace change and feel excited about their jobs. For change to be implemented successfully in an organisation, these last components are crucial.

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#### V. CONCLUSION





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