The Effect of Psychological Empowerment on Individual Readiness for Change with Perceived Organizational Support as A Moderator Factor: Case in Indonesian Employees of Banking Industry

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ARTICLE INFORMATION

ABSTRACT

In Indonesia the phenomenon of organizational change occurs a lot. Many industrial sectors affected by digitalization. One of them is the banking industry. These changes occur as a result of the industrial revolution 4.0 or often called the digital era 4.0. This study aims to determine the role of mediators of perceptions of organizational support on banking industry employees on the effect of psychological empowerment on individual readiness to change. The sample used in this study was 149 banking industry employees, particularly those who worked as tellers and customer service. The findings indicated a notable impact of psychological empowerment on the individual readiness to embrace change ($R^2 = 0.206$; Sig. = 0.000). When Perceived Organizational Support is added to the moderator variable, R^2 coefficient increases to 0.258; Sig.0.000, which means that Perceived Organizational Support can moderated the relationship between psychological empowerment and individual readiness for change in Indonesia's banking industry employees. The implication of this study, companies providing feedback related to employee performance provides employee opportunities for career development.

Keywords: Employees In Banking, Moderated Regression, Perceived Organizational Support, Psychological Empowerment.

INTRODUCTION

The banking industry is the heaviest technology-intensive compared to other services businesses. The development of banking technology and entering the era of rapid digitization led to increasingly intense competition among financial services, including financial technology. Due to the increasingly tight competition between financial services, the industry is competing with each other, one of which is the quality of the working human resources. Therefore, workers are required to work as much as possible. Consequently, work is increasingly complex, challenging, and empowering (Joo & Shim, 2010).

Organizations must be able to adjust themselves to manage the management and its business in terms of structure, culture, strategy, and business processes (Armenakis, Harris, & Mossholder, 1993). Business organizations need to be adaptable, innovative, and responsive to the issues of today to stay afloat and adapt to changing external circumstances to maintain and grow the business. They have to find new creative strategies and opportunities. On the other side, employees must be willing to change and adapt to increase productivity and carry out existing organizational roles to support their sustainability and business excellence (Ivancevich, Konopaske, & Matteson, 2014). This is because employees play an important role in the company's business progress.

Many companies have changed and succeeded in changing the business world, namely Sony, McDonald, Microsoft, Google, and Motorola. However, not a few companies failed to make changes created to balance the changing times that existed at Circuit City, Aloha Airlines, Levitz Furniture, Lehman Brothers, and Hollywood Video (Ivancevich et al., 2014). For that, the company must think of good changes to implement to survive and successfully deal with these changes. Companies implementing a change must have an appropriate planning model so that the changes made can be implemented and run well (Cummings & Worley, 2009). In Indonesia, the phenomenon of organizational change is happening a lot. These changes occurred due to the industrial revolution 4.0, often called the digital era 4.0. These technological changes occur very quickly and have a significant effect. These changing conditions affect almost all industrial sectors, and all organizations must prepare for a multicultural environment and technological development (Robbins & Judge, 2013). A multicultural environment and technological developments that the industrial sector can use will be able to make the industrial sector more productive, which in turn can maximize revenue.

Many industrial sectors have been affected by digitalization, one of them being the banking industry. A survey conducted by the Pricewaterhouse Cooper Service Consultant Institute (PwC) on the Digital Banking Survey of Indonesia said that nearly 16 percent of digitizing banking products, 12 percent compile information technology strategies, and 4 percent have their own digitizing documents so that they can say that the digitalization program has been carried out almost comprehensively within each of its organizations. However, based on research conducted by Fauzia (2018), current implementation in Indonesia has not fully implemented digitalization. According to the head of the Financial Services Authority's banking and banking department, Antonious Hadi, 80 banks have already done digital services for their customers. However, only two banks have done digital banking (Nurfadilah, 2018). People's current pattern of life is changing to look for something easy, practical, and efficient in line with technological changes. People tend to conduct banking transactions using digital channels, i.e., replacing transactions that require them to come to bank branches by conducting electronic transactions such as SMS banking, internet banking, and mobile banking (Agustinus, 2018).

Pricewaterhouse Cooper (PwC) service consulting agency estimates that the Government Bank will digitize because there is a need for bank services which were previously more in branch offices, now turning to digital services (Fauzia, 2018). The necessity for bank customers to come to the branch office is considered inefficient, so banks must digitize to balance the changes that continue to occur. One of the Government Bank companies recorded mobile banking service users at 37%, internet banking at 17%, and ATM users at 40%. Meanwhile, customers who make transactions by coming directly to the branch office around 7% (Hasibuan, 2018).

Regarding digitization, one of the Government Banks launched an application that allows someone to create a bank account using only a smartphone. The application was made to make it accessible for prospective customers to create a bank account without having to come to the office or go to an ATM. This powerfully supports the need for people who want something easy and flexible (Adam, 2017). Companies must continue to make changes with the aim of efficiency. Some banks have increased their employees' abilities by upgrading employee capabilities and conducting re-training and training to cope with layoffs (Sudarwan, 2018). Some banks transfer employee functions to cope with digitalization's effects (Muthmainah, 2017). In addition, this government bank restructured the workforce of employees who served as front liners, such as tellers and customer service. Transfer of functions also occurred at other Government Banks by 60% to optimize the company (Agustinus, 2018).

The role of the individual is an essential part of the change process because it is part of the organization (Robbins & Judge, 2013). For this reason, individuals must prepare to face the changes (Armenakis et al., 1993). The key determinant for successfully implementing organizational change is the employees' willingness and readiness to fully engage with the occurring transformations (Berneth, 2004). The initial level of employee endorsement and assistance during the change process is a pivotal factor influencing the ultimate success of organizational change (Armenakis et al., 1993). Individual readiness to deal with change will affect feelings and how to think, and attention will see from attitude and behavior (Nugraheni, 2012). Besides, being able to influence individual initiative in how to act so that it can influence the potential failure of ongoing change (Armenakis et al., 1993). An individual ready to deal with change feels more understanding and confident and proposes to deal with change because of recognized needs (Madsen, Miller, & John, 2005). Employees who are self-assured in their capability will be able to face the existing changes and experience high readiness to deal with change (Vakola, 2014).

Employees' trust will build from the organization's support (Gigliotti, Vardaman, Marshall, & Gonzales, 2018). During the period of change, the support provided by the supervisor is essential, and employees will feel that the boss cares and appreciates the contribution made by the employee (Rhoades & Eisenberger, 2002). The support given by supervisors is considered necessary for the perception of organizational support as supervisors are responsible for directing, analyzing, improving employee performance, and conveying employee performance to top management (Guchait, Cho, & Meurs, 2015). Employees with a clear concept of organizational support will feel obliged to help for achieving organizational goals so that employees will be able to face changes. Gigliotti et al. (2018) declare that employees' readiness to deal with change arises as part of their organizations' support. Employees who have confidence that their organization's value and pay attention to their contribution during the change process will believe they are part of the organization (Eisenberger, Huntington, & Sowa, 1986). The beliefs present because of the perceived needs of individuals during a period of change will create readiness to deal with change (Madsen, 2005). Employees with high organizational perceptions find work more pleasant and have a better mood in the workplace (Rhoades & Eisenberger, 2002).

Referring to the study by Gigliotti et al. (2018), a study carried out among restaurant employees in the United States demonstrates a significant correlation between perceived organizational support and the readiness of employees to handle and adapt to change effectively. This implies that when employees perceive a supportive organizational environment, it fosters a sense of value and importance, ultimately enhancing their readiness to navigate and embrace organizational changes. Organizations that provide support make employees feel cared for, so they can fulfill the need to be affiliated, receive rewards, and have perceived emotional support. Employees will have more readiness to deal with change (Kurtessis et al., 2015).

An extensive meta-analysis comprising over 70 studies found that the perceived organizational support from optimistic employees has a relationship with the desired attitudes of employees, such as enhancing job satisfaction and organizational commitment, while also reducing negative behaviors such as resistance towards change (Rhoades & Eisenberger, 2002). Prior research has indicated that employees who perceive organizational support and possess a sufficient readiness for change can effectively minimize resistance toward organizational changes (Ming-chu & Meng-hsiu, 2015).

The higher the support received from the organization, the higher the employee's readiness to change. Employees will have hope and optimism about the organization through this supportive organizational climate. Ming-chu & Meng-hsiu (2015) state that a supportive environment is also able to reduce employee frustration about the mistakes he made and can be resilient. Previous research also showed that social support increases one's resilience (Donsu, Hadjam, Hidayat, & Aside, 2014). Both hope, optimism, and resilience are all needed to strengthen the readiness to change individuals.

Companies that care more and help employees will make employees more open to change (Madsen et al., 2005). According to research conducted by Dharmawan and Nurtjahjanti (2017), with a great perception of organizational support, employees will be better prepared to deal with change. For this reason, the perception of organizational support is needed by employees to be ready to face changes. As the changes take place, in addition to the assistance and support provided by the organization, empowering psychological conditions in employees at work has an important role. Employees empowered with psychological conditions will have confidence and the ability and expertise to do a good job (Spreitzer, 1995). According to research, psychological empowerment has a higher score to affect the readiness of employees to deal with changes than psychological capital (Lizar, Mangundjaya, and Rachmawan, 2015). Research conducted by Nassar (2017) on hotel employees in Egypt states that two dimensions of psychological empowerment affect employee readiness in dealing with organizational change, meaning, and impact. In a study conducted by Nassar (2017), psychological empowerment affects the readiness of employees to face changes even though the value is small but significant.

Psychological empowerment can be defined as the motivational constructs individuals need to regulate their emotions in the workplace is manifested through four key components: competence, significance, impact, and self-determination (Spreitzer, 1995). Building upon the explanation mentioned above, the researcher aims to investigate the impact of psychological empowerment on individual readiness for change while considering the moderating role of perceived organizational support among employees in the banking industry. Psychological empowerment is proven to affect individual readiness for change and will change its effect when perceived organizational support acts as a moderator variable.

Based on the above explanation, the researcher wants to see the effect of perceived organizational support and psychological empowerment on individual readiness for change in Banking Industry Employees. Researchers want to know how perceived organizational support and psychological empowerment affect individual readiness for change in Banking Industry Employees. The practical benefits in this study are related to the effect of psychological empowerment and perceived organizational support on individual readiness to change among bank employees in Jabodetabek, which can provide useful information for researchers, namely as a means to increase knowledge and knowledge in the field of Industrial and Organizational Psychology. and can implement the theory that has been learned during lectures. As for the participants in this study, it provides a perspective to organizations that are undergoing change that to deal with these changes several things must be considered in order to be able to deal with the changes that are taking place. Furthermore, readers and the public can provide additional benefits and references for readers and the public related to the influence of perceived organizational support, psychological empowerment, and readiness for change related to employee readiness in the context of organizational change.

LITERATURE REVIEW

Individual Readiness for Change
Readiness to deal with change can be explained as employees' positive views regarding ongoing changes and how these changes can be implemented (Jones, Jimmieson, & Griffiths, 2005). Readiness to embrace change is a comprehensive attitude influenced by three key factors: the content of the changes being implemented, the process through which these changes are introduced within the company, and the contextual circumstances surrounding the change initiative (Holt, Armenakis, Feild, & Harris 2007). Individual attitude to face change is the to what extent the characteristics of individuals involved are ready to change.

Hanpachern, Morgan, and Griego (1998) defined individual readiness as how prepared people are to face changes in their organizations and support ongoing mental and psychological changes to overcome the level of resistance that arises due to change. Further explained by Berneth (2004) explained that readiness to cope with change can be described as a multifaceted state of preparedness involving a set of thoughts and motives to deal with more specific changes. Readiness is not only understood as just a change and readiness but is an embodiment of an effort to believe in the ongoing changes in the organization.

Holt et al. (2007) stated that individual readiness for change encompasses four crucial dimensions in determining employees' readiness to adapt. These dimensions include personal valence, management support, appropriateness, and change-specific efficacy. Several factors influence employee readiness in facing change: social support, organizational culture, organizational climate, organizational justice, perceived management support, identification with the organization, organizational commitment, employee loyalty and involvement, leadership style, job satisfaction, employee engagement, and capital. Psychological empowerment, psychological empowerment, and perceived organizational support (Hanpachern et al., 1998; Madsen et al., 2005; Lizar et al., 2015; Gigliotti et al., 2018).

Perceived Organizational Support
Perceived Organizational Support can be defined as which employees have the confidence and belief that the organization appreciates the contribution of work effort given by employees and cares for their welfare so that employees believe that the organization will be able to help their employees in various situations (Eisenberger et al., 1986). In line with Tjoa and Arief (2021) stated that Perceived Organizational Support is

organizational support which assesses the extent to which the organization contributes, cares about well-being, hear complaints, pays attention to life, and does not discriminate between employees and treats all employees fairly. Perceived Organizational Support is frequently classified within the framework of social exchange, which entails the presence of reciprocal norms wherein the organization holds the responsibility to enhance employee performance and fulfill socio-emotional needs, thereby fostering self-improvement and fostering a sense of identification with the organization (Kurtessis et al., 2015). Rhoades and Eisenberger (2002) explain three antecedents in the perception of organizational support: perceived supervisory support, perceived fairness, and organizational rewards and job conditions.

Rhoades and Eisenberger (2002) explain that there are several impacts caused by perceptions of organizational support, namely, such as organizational commitment, which states that perceptions of support for the organization are able to increase affective commitment because the organization is able to meet the socio-emotional needs of employees which are given in the form of attention, making employees feel part of the organization so that it makes employees able to survive in the organization because they are able to eliminate feelings of discomfort while in the organization. In addition, there is job-related affect which is the perception of organizational support that can fulfill affective reactions where employees are able to create a positive mood so that employee job satisfaction will be fulfilled, and employees will be involved with the organization when needed by the organization. Next is job involvement, the employee's perception of attachment to their work. They will feel more capable of completing the tasks in their organization. Finally, employee performance states that perceptions of organizational support can improve employee work performance, thereby increasing organizational productivity.

Psychological Empowerment
David (1999), in the book The power of empowerment, explains empowerment as a condition where a person can use all of his abilities to realize a common goal, both those that benefit others and oneself. Psychological empowerment is a motivational concept that resides within individuals and influences their engagement in work-related roles. It encompasses four cognitive dimensions: meaning, competence, self-determination, and impact, collectively shaping an individual's sense of empowerment in their work (Spreitzer, 1995). In Indonesian terminology, psychological empowerment is a motivational construct that manifests in four dimensions, enabling employees to develop a strong sense of identification and direction toward their roles within the work context (Spreitzer, 1995). According to Spreitzer (1995), Psychological Empowerment, or in Indonesian terms it is called psychological empowerment, is a motivational construct embodied in four dimensions, where employees feel and are oriented toward their role in the work context. The four dimensions are the value of a work goal, which relates to the individual's aspirations for the goals set in his role in his work, the beliefs held, the values believed in, and the behavior displayed by the individual. Then competence is the ability and confidence possessed by an individual in carrying out activities, expertise, work, or skills he has, which refers to self-efficacy, namely the ability of a person to motivate his cognitive abilities and the actions given in order to meet the demands of the existing situation.

Furthermore, self-determination is the individual's ability to control the behavior and feelings of the individual to regulate actions and the choices to be made. Self-Determination refers to feelings of autonomy in making decisions about work. The last is impact, which is how a person can influence the results of strategic, administrative, or operational organizational work. The impact can be directly affected by the work context.

The hypothesis of this study explores the potential moderating role of perceived organizational support in the relationship between psychological empowerment and individual readiness for change among employees in the banking industry. The hypothesized model of this research is visually presented in Figure 1.

Figure 1. Hypothesis Model
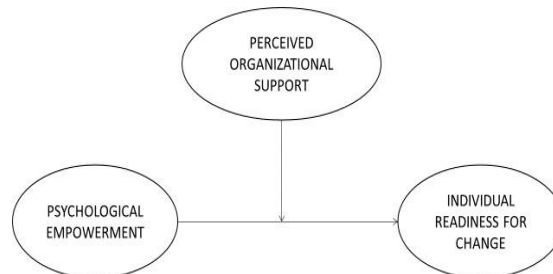
RESEARCH METHOD

Participants
This study's participants were banking industry employees who worked as tellers and customer service officers. They came from private and state banks in Jakarta City, Indonesia. This research sample is used because tellers and customer service deal directly with customers in their daily work compared to other fields. Participation was voluntary, and reactions were made to be anonymous; of the original 256 individuals in the target population, 149 were included in the convenience sample. The characteristics of the sample who were participants in this study were: (1) Bank employees holding positions as tellers/customer service; (2) The minimum time limit for working is approximately 1 - 10 years of working time. In this study using a working time limit of 1-10 based on the results of interviews with bank leaders and several tellers and customer service members, the longest time they have worked in teller and customer service positions is a maximum of 10 years; and (3) Male/female gender.

Research design
This study used a moderation approach to analysis and used moderated regression analysis (MRA) techniques for hypothesis testing. This data analysis technique was used to see whether the moderating variable used, namely perceived organizational support, could strengthen or weaken the relationship between the psychological empowerment variable and individual readiness for change variables. An application of multiple linear regression known as Moderated Regression Analysis (MRA) is employed when the regression equation includes interaction terms, which involve multiplying two or more independent variables (Liana, 2009).

Measuring Instruments
This study's instruments included three sections: (1) measurement of Individual Readiness for Change from Hanpachern (1998) that has been adapted, tested for validity and reliability, and translated by the author. The final item obtained comprises nine items with a *Cronbach Alpha* of 0.56. (2) The Survey of Perceived Organizational Support (SPOS) by Eisenberger et al. (1986) is used as the second measurement tool, which consisted of 6 items after being tested for validity and reliability by the authors. Cronbach's alpha of 0.75. (3) A psychological empowerment scale created by Spreitzer (1995) measures a person's psychological empowerment. This measuring instrument is about employees' psychological empowerment, consisting of twelve items from four dimensions: self-determination, competence, meaning, and impact; each dimension consists of three items.

RESULTS

Based on hypothesis testing, the results show that psychological empowerment affects individual readiness for changes in banking industry employees. It is demonstrated through the regression coefficient on psychological empowerment, a variable with a statistically significant value of $0.000 < 0.05$ with $R2 = 0.206$. It means that providing psychological empowerment significantly affects individual readiness for changes in banking industry employees by 20.6%.

When perceived organizational support was considered a moderator variable, the outcomes indicated $R^2 = 0.256$ with sig. Value = 0.000. This indicates that perceived organizational support has the potential to moderate the impact of psychological empowerment on the individual readiness for change among employees in the banking industry. Because when perceived organizational support is added as the moderator variable, the value of the influence of psychological empowerment increases by 5 percent from 20.6 to 25.6 percent. Based on the conducted statistical analysis, it is evident that psychological empowerment directly and significantly impacts individual readiness for change, as indicated by a significant value of 0.000. The proportion of variance in individual readiness for change explained by psychological empowerment was found to be 13.4% (R Square = 0.134). This indicates that psychological empowerment accounts for 13.4% of the influence on individual readiness for change, while the remaining 86.6% is attributed to other variables not examined in this study. The researcher identified that the obtained proportion value of 13.4% was relatively moderate, suggesting that both psychological empowerment and individual readiness for change fall within the medium norm category.

The findings reveal that banking industry employees demonstrate a moderate level of individual readiness for change, as indicated by a norm value of 70.5%. However, there is still a need to enhance employee readiness by increasing perceived organizational support and psychological empowerment at the individual level. Moreover, the study indicates that perceived organizational support moderates the relationship between psychological empowerment and individual readiness for change. The proportion of variance in the moderating variable, perceived organizational support, is 20.9% (R Square = 0.209). This suggests that perceived organizational support is a mediating factor between the influence of psychological empowerment and individual readiness for change. Notably, the impact of psychological empowerment on individual readiness for change is greater when mediated by perceived organizational support than when considered directly. The perception of organizational support among banking industry employees, particularly tellers and customer service representatives, falls within the medium norm category, with a percentage of 64.4%.

DISCUSSION

This indicates that psychological empowerment owned by employees will contribute to an increase in individual readiness for change. The findings of this study align with previous research conducted by Nassar (2017) stated that psychological empowerment influences the readiness of banking industry employees to face changes even though their value is small but significant. The results of this study are corroborated by prior research conducted by Khammarnia, Ravangard, & Asadi (2014) on healthcare workers in Iran, who stated that there are dimensions of competence and impact in psychological empowerment showing positive results for employees in increasing employee readiness to face change.

Researchers assume that in this study, tellers and customer service banks already have a fairly good perception of organizational support in accordance with the description of

the norm category. Based on these results, there needs to be a slight increase so that tellers and customer service can have a higher perception of organizational support. For this reason, during the change process, the organization must provide adequate support for employees to make employees gain trust and support and create readiness in the face of higher change (Gigliotti et al., 2018).

Referring to the research of Gigliotti et al. (2018) conducted on restaurant employees in the United States stated that perceived organizational support is positively related to employee readiness in dealing with change, which means that perceptions of organizational support are able to make employees feel valued in the context of readiness to face organizational change. Organizations that provide support make employees feel cared for and cared for so that they can fulfill the need for affiliation, receive appreciation, and have emotional support that is felt, and employees will have more readiness to deal with change (Kurtessis et al., 2015). Based on this, it can be interpreted that if tellers and customer service employees provide results that are not strategic and administrative in their workplace, these employees will be ready to face change. Impact gave inappropriate results because, according to the results of observations that researchers made, the process of disseminating data to respondents was carried out through the leadership and carried out during working hours, while the work of tellers and customer service was required to be able to maximize working time as effectively as possible in serving customers. This makes employees answer in a short time so that it affects the results of the data obtained.

Companies that care more about and help employees will make employees more open to change (Madsen, 2005). According to research conducted by Dharmawan and Nurtjahjanti (2017), the higher the perception of organizational support, the better-prepared employees will be to deal with change. For this reason, the perception of organizational support is needed by employees to have readiness in dealing with change.

Based on the findings of this study, it is recommended that the banking industry consider implementing changes related to the digitization of banking products. It can socialize conditions or situations that occur to its employees so that employees will be open to changes and feel obligated to support them. Furthermore, for the Banking Industry to create conditions and a conducive working environment that will create readiness in employees. Conducive working conditions will create higher psychological empowerment because the initial process of psychological empowerment can be formed through a series of cognitions in the work environment.

The novelty of this research is that so far, there has been no research related to perceptions of organizational support and multidimensional psychological empowerment on individual readiness to deal with change on the subject of banking industry employees who work as tellers and customer service. When the banking industry is undergoing changes related to digitizing banking products, it can socialize conditions or situations. That occurs to its employees so that they will be open to changes and feel obligated to support them, creating requirements and a conducive working environment to create readiness in employees. Furthermore, tellers and customer service employees with low meaning and self-determination should give appropriate training so that training will make higher meaning and self-determination in employees. In contrast, teller and customer service employees with competence and a strong impact expect to maintain and increase it again.

After reviewing this research, the researcher realized that there were many shortcomings in this research. Therefore, this section will present the following methodological suggestions in this study, and the researcher used the accidental method by distributing

data through convenience by meeting the leadership and then distributing questionnaires to respondents distributed through the leadership to tellers and customer service. Based on this process, the results affected the data obtained. For this reason, further research will be better if it pays attention to the process of distributing questionnaires to respondents. Further research is recommended using other literature to reinforce and sharpen research measurements. Besides that, in this study, the measurement tools used did not specifically discuss the changes that are taking place as a result of digitalization, for further research, it is hoped that they will be able to clarify what types of changes are taking place.

CONCLUSION

Both alternative hypotheses were accepted based on the obtained results, indicating that psychological empowerment significantly influences individual readiness for change. Furthermore, the findings demonstrate that perceptions of organizational support play a moderating role in the relationship between psychological empowerment and individual readiness for change among employees in the banking industry.

Researchers suggest that for further research, looking for other factors that can affect individual readiness for change that are not examined in this study is advisable. Besides that, it would be better to expand the distribution of the research sample to the population used for further research. Next, increase the number of samples based on sampling calculations.

Based on research findings, researchers propose suggestions for employees and companies as millennial generation employees can further apply psychological empowerment owned by the company at work. Moreover, millennial generation employees participate in training related to the work ethic and foster confidence to always work hard in achieving goals. Furthermore, companies providing feedback related to employee performance provide employees with career development opportunities. Companies can conduct socialization related to psychological empowerment and familiarize themselves with applying the culture at work. Companies can hold training related to a good work ethic and the importance of working hard to be able to achieve success in both personal and company goals. It is recommended that the banking industry, which is undergoing changes related to the digitization of banking products, be able to socialize conditions or situations that occur to their employees so that employees will be open to changes that occur and feel they have an obligation to support these changes. Besides that, recommended that the Banking Industry be able to create conditions and a conducive working environment so that it will create readiness in employees, besides that conducive working conditions will be able to create higher psychological empowerment because the initial process of psychological empowerment can be formed through a series of positive cognitions and shaped by the work environment.

DECLARATION OF CONFLICTING INTERESTS
No conflict interest.

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