

THE MEDIATING ROLE OF CAREER ADAPTABILITY IN THE RELATIONSHIP BETWEEN PERCEIVED ORGANIZATIONAL SUPPORT AND EMPLOYEE PERFORMANCE

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Abstract

Digital transformation has fundamentally altered work systems and employee responsibilities in the banking industry, creating challenges to sustaining employee performance. Although perceived organizational support is widely recognized as a determinant of employee outcomes, previous studies report inconsistent findings regarding its direct influence on performance. To address this gap, this study examines the mediating role of career adaptability in the relationship between perceived organizational support and employee performance within Indonesia's state-owned banking sector. Grounded in Social Exchange Theory and Career Construction Theory, a quantitative explanatory design was employed using survey data collected from 100 state-owned banking employees in Central Java. The structural model was analyzed using Partial Least Squares Structural Equation Modeling. The empirical findings reveal that organizational support does not directly influence employee performance. Instead, organizational support acts as a powerful catalyst that significantly strengthens employees' career adaptability, which subsequently exerts a dominant positive effect on their actual work performance. These results establish a mechanism of full mediation, proving that career adaptability fully bridges the gap between institutional support and banking productivity. This study extends the human resource management literature by proving that external corporate support must be transformed through internal individual adaptability to maintain optimal performance during disruptive technological shifts.

Keywords: Perceived Organizational Support; Career Adaptability; Employee Performance; Digital Transformation; Full Mediation.

INTRODUCTION

The global banking industry is currently navigating a period of unprecedented volatility driven by the rapid acceleration of digital transformation. The integration of advanced financial technologies, ranging from automated core banking systems to consumer-facing mobile platforms, has fundamentally altered traditional work systems, operational structures, and employee responsibilities. In this highly digitized and shifting corporate environment, maintaining optimal employee performance has become the ultimate determinant of organizational survival and long-term competitiveness. Individual work performance reflects an employee's capacity to execute task responsibilities efficiently while contributing directly to strategic institutional objectives. However, sustaining high performance amidst relentless technological changes is a significant challenge for human resource architecture, as continuous operational overhauls often introduce severe workplace stress, role ambiguity, and operational friction for the workforce.

To mitigate these technological disruptions and sustain workforce productivity, contemporary organizations rely heavily on building strong organizational support systems. Perceived organizational support (POS) represents the foundational socio-emotional resource in this regard, capturing employees' subjective perceptions of the extent to which their organization

values their professional contributions and genuinely cares about their well-being. Grounded in Social Exchange Theory (SET), POS activates a powerful norm of reciprocity; when employees perceive that their institution provides robust developmental training, emotional backing, and advanced digital facilities, they naturally feel psychologically obligated to reciprocate through heightened engagement and positive work outcomes. However, despite this established theoretical foundation, contemporary empirical literature regarding the direct relationship between POS and employee performance remains highly inconsistent and fragmented. While several classic studies argue that POS directly improves task performance, recent empirical evaluations report a glaring anomaly, demonstrating that higher levels of organizational support fail to exert any significant direct influence on employee performance outcomes.

These persistent empirical contradictions indicate that macro-level institutional support alone is completely insufficient to directly improve actual task performance without the intervention of internal individual psychological mechanisms. In the context of aggressive digital transformation, Career Construction Theory (CCT) provides a robust framework to explain this phenomenon by introducing career adaptability as a vital psychosocial engine. Career adaptability represents an individual's self-regulatory resources and adaptive capacities to manage current and anticipated occupational tasks, transitions, and environmental changes. While POS provides the external environmental assets, CCT posits that these external resources remain largely dormant until they are actively processed and deployed through the four internal pillars of career adaptability: concern, control, curiosity, and confidence. Highly adaptive employees do not view rapid system migrations as threats; instead, they proactively leverage organizational support to reconstruct their skills, master new digital tools, and sustain superior job output.

This dynamic tension becomes exceptionally urgent within the state-owned banking sector of Indonesia, specifically across the Himpunan Bank Milik Negara (Himbara) network in Central Java. To drive public sector efficiency, these state-owned banking institutions have aggressively mandated the adoption of advanced digital loan processors and integrated mobile applications (such as Brimo, Livin, and Wondr). This abrupt shift forces a traditionally conservative banking workforce to instantly adapt to fast-paced digital workflows under rigid, top-down performance quotas and exacting performance metrics and institutional targets. Because these frontline human resource assets are legally bound to deliver quantitative targets to secure their tenure, variations in emotional organizational support do not directly alter their mandatory daily output. This operational reality strongly justifies the direct disconnect between POS and performance, highlighting the critical need to explore individual adaptability as the defining bridge.

The explicit novelty of this investigation lies in addressing these critical empirical gaps by structurally modeling career adaptability as a full mediating mechanism within the high-pressure digitized public banking sector. While the existing literature yields mixed results on whether corporate support directly increases job output, this study bridges the gap by demonstrating that external institutional provisions are entirely ineffective unless they successfully cultivate the internal psychological adaptability of the workforce. By utilizing a rigorous, consistent Partial Least Squares Structural Equation Modeling (PLS-SEM) approach to analyze the response profiles of exactly 100 active human resource assets within the Himbara network in Central Java, this research uncovers a complete full mediation model that has been largely overlooked in standard management literature.

Consequently, the primary objective of this research is to evaluate the structural pathways connecting perceived organizational support, career adaptability, and employee performance within the context of state-owned banking digitization. The explicit scope of this discussion is bounded by active Himbara banking personnel in Central Java who interact daily with newly integrated technology platforms. Theoretically, this study contributes to human resource management literature by integrating Social Exchange Theory and Career Construction Theory, proving that external social exchanges must be internalized through individual psychosocial resources to generate performance. Practically, this study provides actionable strategic insights for

banking executives to pivot their HR policies: rather than merely investing in physical digital infrastructure, organizational support must be deliberately funneled into tailored training programs that actively build psychological agility and continuous learning mindsets.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Social Exchange Theory (SET)

Social Exchange Theory (SET) explains that social relationships are formed through reciprocal exchange processes between individuals and organizations, where each party expects benefits from the relationship (Blau, 1964). The theory emphasizes that individuals tend to respond positively when they receive favorable treatment from others, which is commonly known as the norm of reciprocity (Cropanzano & Mitchell, 2005; Gouldner, 1960). In organizational contexts, SET is widely used to explain how employees interpret organizational treatment and how such perceptions influence their attitudes and behaviors toward the organization.

From the perspective of SET, perceived organizational support (POS) reflects employees' perceptions regarding the extent to which the organization values their contributions and cares about their well-being. Organizational support represents an important socio-emotional resource because employees who perceive stronger support tend to feel appreciated, trusted, and supported by the organization (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002). Employees who receive supportive treatment from the organization are more likely to develop positive attitudes and stronger emotional attachment toward the organization. Therefore, employees tend to maintain positive exchange relationships when they perceive that the organization provides adequate support and concern for their well-being.

Social Exchange Theory also explains employee performance as a form of reciprocal response toward organizational treatment. Based on the norm of reciprocity, employees who perceive favorable treatment from the organization tend to reciprocate through behaviors that benefit the organization, such as greater effort, stronger commitment, and improved work performance (Dewi et al., 2020; Eisenberger et al., 2001; Yücel, 2020). In this regard, employee performance can be understood as a behavioral outcome that emerges from employees' perceptions of organizational support. Employees who feel supported by the organization are generally more motivated to contribute effectively and maintain optimal work performance. Based on this perspective, SET provides an important theoretical foundation for explaining the relationship between perceived organizational support and employee performance. Employees who perceive stronger organizational support are more likely to respond positively through higher levels of contribution and work effectiveness.

However, within dynamic work environments characterized by technological developments and organizational changes, employees' responses toward organizational support may not always occur directly. Employees' ability to respond positively to organizational support is also influenced by their capacity to adapt to changing work demands and work environments. This condition becomes increasingly relevant in the context of digital transformation within the state-owned banking sector, where employees are required to continuously adapt to technological developments, changing work systems, and evolving organizational demands (Idris, n.d.; Verhoef et al., 2021; Vial, 2019). In such situations, organizational support alone may not be sufficient to ensure improved employee performance unless employees also possess adequate adaptive capacities.

Therefore, career adaptability becomes an important mechanism in explaining how organizational support can be translated into employee performance. Employees with stronger adaptability tend to be more capable of utilizing organizational support effectively, responding to changing work demands, and maintaining work effectiveness in dynamic environments. Accordingly, SET serves as the grand theoretical foundation of this study by explaining how perceived organizational support influences employee performance through reciprocal exchange

relationships between employees and organizations. Furthermore, this theory also supports the inclusion of career adaptability as a mediating variable, as employees' responses toward organizational support are influenced not only by organizational treatment, but also heavily by their adaptive capacity in responding to changing work environments.

Career Construction Theory (CCT)

Career Construction Theory (CCT) provides a contemporary framework for understanding how individuals actively construct and manage their careers in response to changing work environments (Savickas, 2005). CCT emphasizes that career development is not a fixed or linear process, but rather a dynamic process of adaptation in which individuals continuously interpret, adjust to, and respond to evolving career-related demands. Within this perspective, individuals are viewed not as passive recipients of organizational conditions, but as active agents who shape their career experiences through adaptive behaviors and psychological resources.

A central assumption of CCT is that modern work environments are characterized by uncertainty, transitions, and continuous change, requiring individuals to possess the capacity to adapt effectively in order to maintain career development and work effectiveness (Rudolph et al., 2017; Savickas & Porfeli, 2012). In increasingly dynamic organizational contexts, employees are expected not only to perform technical tasks, but also to cope with changing job demands, technological developments, and shifting organizational expectations. Consequently, adaptability becomes a crucial resource that enables individuals to remain effective and relevant within their work environments.

One of the most important constructs derived from CCT is career adaptability, which refers to an individual's psychosocial resources for coping with current and anticipated career-related tasks, transitions, and challenges. Career adaptability reflects an individual's readiness and capacity to anticipate change, regulate responses to uncertainty, and proactively manage evolving work situations. This construct consists of adaptive capacities that help individuals remain flexible and responsive when facing changes within their careers and organizations. From the perspective of CCT, career adaptability functions as an internal psychological mechanism that determines how individuals respond to environmental conditions and organizational demands. Individuals with high levels of career adaptability are generally more capable of interpreting organizational change as an opportunity for growth rather than as a threat.

To operationalize this capacity, CCT breaks down career adaptability into four core psychological resources, which are concern, control, curiosity, and confidence (Savickas & Porfeli, 2012). As a result, they tend to respond more proactively, utilize available organizational resources more effectively, and maintain positive work behaviors despite changing circumstances. In contrast, individuals with lower adaptability may experience difficulties adjusting to environmental changes, even when organizational support and resources are sufficiently available.

Within the context of digital transformation, the relevance of career adaptability becomes increasingly significant. Digital transformation changes organizational processes, work systems, and job demands, requiring employees to continuously learn, adjust, and respond to evolving work environments. In such conditions, career adaptability becomes an essential psychological resource that enables employees to cope effectively with uncertainty and maintain work effectiveness in dynamic work environments. In relation to this study, CCT provides an important theoretical foundation for explaining the mediating role of career adaptability in the relationship between perceived organizational support and employee performance. While organizational support represents an external resource provided by the organization, CCT explains that employees' responses toward such support depend on their adaptive capacities in interpreting and utilizing organizational resources.

Employees with stronger career adaptability are more likely to transform organizational support into positive work outcomes because they possess the psychological readiness necessary to respond effectively to changing work demands. Therefore, CCT is employed in this study to

explain how career adaptability functions as a mediating mechanism that connects perceived organizational support with employee performance. The theory supports the argument that organizational support alone may not directly improve employee performance unless employees also possess the adaptive capacity required to respond effectively to organizational and technological changes. In this regard, career adaptability becomes a key psychological resource that enables employees to translate organizational support into effective performance within the context of digital transformation in the state-owned banking sector.

Hypothesis Development

The Effect of Perceived Organizational Support on Employee Performance

In the context of digital transformation, employees in the state-owned banking sector are required to continuously adapt to changing work systems and technological developments. Under these conditions, organizational support becomes important in helping employees maintain their performance. Perceived organizational support refers to employees' perceptions regarding the extent to which organizations value their contributions and care about their well-being. According to Social Exchange Theory, employees who perceive higher organizational support tend to reciprocate through positive attitudes and improved work performance. Previous studies also support this relationship, finding that perceived organizational support positively influences employee performance, and that employees who perceive greater organizational support tend to demonstrate better work quality and productivity (Dewi et al., 2020; Li et al., 2022; Yücel, 2020). Therefore, higher perceived organizational support is expected to improve employee performance.

H1: Perceived Organizational Support has a positive effect on Employee Performance.

The Effect of Perceived Organizational Support on Career Adaptability

In the context of digital transformation, employees are required to continuously adapt to changing work systems and technological developments. Under these conditions, organizational support becomes important in helping employees develop their adaptive capabilities. Based on Social Exchange Theory, employees who perceive higher organizational support tend to respond positively by developing their capabilities, including their ability to adapt to changing work environments. From the perspective of Career Construction Theory, career adaptability is influenced not only by individual factors but also by environmental support. Employees who receive organizational support are more likely to feel confident, prepared, and encouraged to deal with career-related changes and challenges. Previous studies support this relationship, showing that perceived organizational support positively influences career adaptability and plays an important role in improving employees' adaptability in dynamic work environments (Affum-Osei et al., 2019; Ma et al., 2022). Therefore, higher perceived organizational support is expected to improve career adaptability.

H2: Perceived Organizational Support has a positive effect on Career Adaptability.

The Effect of Career Adaptability on Employee Performance

In the context of digital transformation, employees are required to continuously adapt to changing work systems, technological developments, and increasingly dynamic job demands. Under these conditions, career adaptability becomes an important capability that helps employees maintain their work performance. Career adaptability refers to individuals' ability to cope with career-related tasks, transitions, and challenges effectively. Based on Career Construction Theory, individuals with higher levels of adaptability tend to be more capable of dealing with changes in the work environment and achieving positive work outcomes. Previous studies also support this relationship, reporting that individuals with higher levels of career adaptability tend to demonstrate better work performance, particularly within work environments experiencing continuous change (Gao et al., 2019; Rudolph et al., 2017; Sumarmi et al., 2023). Therefore, higher career adaptability is expected to improve employee performance.

H3: Career Adaptability has a positive effect on Employee Performance.

The Mediating Effect of Career Adaptability between POS and Employee Performance

In the context of digital transformation, employees are required to continuously adapt to changing work systems, technological developments, and dynamic job demands. Under these conditions, organizational support may not directly improve employee performance without employees' ability to adapt effectively to changes in the work environment. Therefore, career adaptability is considered an important mechanism that helps employees translate organizational support into positive work outcomes. Based on Career Construction Theory, career adaptability reflects individuals' psychosocial resources in dealing with career-related changes and challenges.

Employees who perceive higher organizational support tend to feel more confident, prepared, and capable of responding to changing work demands, which subsequently helps them maintain their employee performance. Previous studies support this relationship, demonstrating that perceived organizational support positively influences career adaptability, and that employees with higher adaptability tend to demonstrate better work performance in dynamic work environments (Affum-Osei et al., 2019; Gao et al., 2019; Ma et al., 2022). These findings indicate that career adaptability may explain the structural mechanism through which perceived organizational support influences employee performance.

H4: Career Adaptability mediates the relationship between Perceived Organizational Support and Employee Performance.

RESEARCH METHODS

This study employed a quantitative approach using an explanatory research design to examine the relationships among perceived organizational support, career adaptability, and employee performance in the context of digital transformation within Indonesia's state-owned banking sector. A cross-sectional survey design was adopted because the study aimed to test the proposed hypotheses and explain the causal relationships among the research variables through statistical analysis (Creswell & Creswell, 2018; Saunders et al., 2019). Data were collected at a single point in time using a structured online questionnaire.

The population comprised employees working in Indonesian state-owned banks (Himpunan Bank Milik Negara/Himbara). Since the exact population size could not be determined, it was classified as an unknown population. Respondents were selected using purposive sampling based on four criteria: (1) currently employed in a Himbara bank, (2) having at least three months of work experience, (3) having experience with digital systems or technology-based work processes, and (4) voluntarily participating in the study. The minimum sample size was determined using the

Lemeshow formula for an unknown population, resulting in a minimum requirement of 96 respondents. To ensure sufficient statistical power, approximately 100 respondents were targeted.

Primary data were collected through a structured questionnaire administered via Google Forms. The questionnaire consisted of demographic questions and measurement items for the research variables. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The measurement scales were adapted from well-established instruments in previous studies. Perceived Organizational Support (POS) was measured using items adapted from Eisenberger et al. (1986), Career Adaptability (CA) was measured using the Career Adapt-Abilities Scale developed by Savickas and Porfeli (2012), and Employee Performance (EP) was measured using the individual work performance scale proposed by Koopmans et al. (2014). Prior to the main survey, the research instrument was evaluated for validity and reliability to ensure that the measurement model met the required psychometric standards.

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0. Following the guidelines of Hair et al. (2014), the analysis was conducted in two stages. First, the measurement model (outer model) was evaluated by assessing indicator reliability,

internal consistency reliability using Cronbach's Alpha and Composite Reliability (CR), convergent validity using Average Variance Extracted (AVE), and discriminant validity. Second, the structural model (inner model) was assessed by examining the coefficient of determination (R^2), effect size (f^2), predictive relevance (Q^2), and path coefficients. Hypothesis testing, including the mediating effect of Career Adaptability, was performed using the bootstrapping procedure at a significance level of 5%.

RESULTS AND DISCUSSION

Empirical Results

The empirical evaluation of the structural model was executed using variance-based Partial Least Squares Structural Equation Modeling (PLS-SEM) to rigorously test the hypothesized direct and indirect pathways among Perceived Organizational Support (POS), Career Adaptability (CA), and Employee Performance (EP). The standard errors and statistical significance of the path coefficients (β) were determined utilizing a non-parametric bootstrapping procedure with 5,000 resamples. The comprehensive statistical outputs of the inner model analysis are systematically detailed in Table :

Variable	Original Sample	Sample Mean	Standard Deviation	T-Statistic	P-Values
POS > EP	-0.041	-0.033	0.144	0.286	0.775
POS > CA	0.885	0.881	0.039	22.826	0.000
CA > EP	0.918	0.904	0.121	7.593	0.000
POS > CA > EP	0.812	0.797	0.119	6.828	0.000

As illustrated in Table 1, the empirical data rejects H1, demonstrating that Perceived Organizational Support has an statistically insignificant, negligible direct effect on Employee Performance ($\beta = -0.041$, $T = 0.286$, $p = 0.775$). Conversely, the structural model reveals a remarkably robust and highly significant direct effect from Perceived Organizational Support to Career Adaptability ($\beta = 0.885$, $T = 22.826$, $p < 0.001$), thus providing empirical validation for H2. Concurrently, Career Adaptability exhibits a dominant, highly significant direct driving force on Employee Performance ($\beta = 0.918$, $T = 7.593$, $p < 0.001$), strongly supporting H3. To evaluate the comprehensive structural mechanism, the mathematical calculation of the total effect yielded a substantial positive impact:

$$\begin{aligned} \text{Total Effect (POS} \rightarrow \text{EP)} &= \text{Direct Effect} + \text{Indirect Effect} \\ \text{Total Effect} &= (-0.041) + 0.812 = 0.771 \end{aligned}$$

Crucially, the indirect effect pathway ($POS \rightarrow CA \rightarrow EP$) is confirmed to be highly significant ($\beta = 0.812$, $T = 6.828$, $p < 0.001$). Following the statistical taxonomy of mediation analysis, the juxtaposition of a highly significant indirect effect against a completely non-significant direct effect explicitly confirms the existence of a **full mediation mechanism** within the structural framework.

Discussion

Deconstructing the Insignificant Direct Link Between POS and Performance (Answering Problem 1 & Field Reality)

The statistical rejection of **H1** provides a critical theoretical nuance that challenges overoversimplified assumptions in conventional literature. While traditional applications of Social Exchange Theory (SET) routinely argue that organizational support directly prompts an immediate

increase in individual productivity (Dewi et al., 2020; Yücel, 2020), this study uncovers a distinct boundary condition within the state-owned banking sector undergoing digital transformation. How was this finding obtained? In the field reality of the Himbara network (Bank Himbara), macro-level institutional resources such as digital infrastructure deployment, organizational restructuring support, or top-down management directives do not automatically reduce day-to-day work complexity for frontline and operational staff. When banks introduce advanced AI-driven financial platforms or automated credit scoring systems, the mere presence of organizational backing cannot instantly boost an employee's output. If the employee experiences cognitive overload or lacks the psychological agility to operate under the new digital workflows, institutional support remains passive and decoupled from actual performance metrics (Li et al., 2022).

The Catalyst Role of POS on Career Adaptability (Interpreting Findings & Knowledge Structures)

The profound empirical validation of **H2** ($\beta = 0.885$, $p < 0.001$) underscores that macro-organizational support acts as a foundational socio-emotional safety net within turbulent work environments (Affum-Osei et al., 2019; Ma et al., 2022). Integrating this finding with existing knowledge structures confirms that when state-owned banking institutions actively value their employees' well-being during stressful transitions, it signals long-term resource security (Eisenberger et al., 1986).

This external structural alignment significantly boosts the internal psychosocial resources of the workforce. Rather than viewing digital transformation as a threat to their job security, banking professionals who perceive high support are equipped to expand their adaptive capabilities, allowing them to proactively manage uncertainty, plan for career changes, and embrace new technological competencies (Savickas & Porfeli, 2012).

Career Adaptability as the Primary Engine of Performance (Integrating Theory and Reality)

The dominant path coefficient from Career Adaptability to Employee Performance (**H3**: $\beta = 0.918$, $p < 0.001$) reinforces the core thesis of Career Construction Theory (CCT) in modern corporate ecosystems. Amid digital restructuring, rigid technical skills face rapid obsolescence.

The empirical evidence demonstrates that banking professionals who possess superior psychological adaptability function as highly active agents (Gao et al., 2019; Sumarmi et al., 2023). These individuals effectively self-regulate their behaviors, actively explore digital systems, and exhibit high job ambidexterity, which directly translates into enhanced work quality, productivity, and resilience under shifting organizational demands (Affum-Osei et al., 2019; Rudolph et al., 2017).

Theoretical Modification: The Strategic Full Mediation Pathway (Theoretical Contribution)

The confirmation of a full mediation model (**H4**: $\beta = 0.812$, $p < 0.001$) represents the main theoretical contribution and modification offered by this study. This research refines the classic norm of reciprocity within Social Exchange Theory (Blau, 1964; Gouldner, 1960) by demonstrating that in contexts characterized by extreme technological disruption (Verhoef et al., 2021; Vial, 2019), the direct social exchange loop ($POS \rightarrow EP$) breaks down.

Instead, the exchange process must be routed through an internal psychological adaptation mechanism, validating the integration of CCT as a core mediator. The study proves that organizational support cannot be treated merely as an external benefit expected to yield performance directly. Rather, institutional support is a latent resource that must be actively transformed by the employee's career adaptability resources concern, control, curiosity, and confidence to serve as the true operational generator of sustainable employee performance during digital transformation.

CONCLUSION

Research Conclusions

This study provides empirical validation for the structural mechanisms through which Perceived Organizational Support (POS) influences Employee Performance (EP) during digital transformation in the state-owned banking sector (Bank Himbara). The structural equation modeling analysis yields three definitive conclusions:

1. Perceived Organizational Support does not possess a significant direct capacity to automatically enhance individual Employee Performance ($\beta = -0.041, p = 0.775$). This indicates that external corporate resources remain passive and fail to generate immediate productivity loops if employees are experiencing cognitive or technical strain during banking digitization.
2. Perceived Organizational Support acts as a powerful strategic antecedent that significantly accelerates the development of Career Adaptability ($\beta = 0.885, p < 0.001$). Institutional backing serves as a vital socio-emotional safety net that builds employees' psychological readiness.
3. Career Adaptability operates as a mandatory, full mediator ($\beta = 0.812, p < 0.001$) within the structural model. External organizational support must be funneled through the internal psychological resources of the workforce (concern, control, curiosity, and confidence) to successfully manifest as superior work performance metrics.

Practical Implications

For human resource practitioners within the Himbara banking network, these findings offer critical strategic guidelines. Top management cannot simply deploy advanced digital banking platforms and rely on macro institutional support to boost performance. Corporate interventions must shift from passive resource provision to active psychological resource development. HR departments should systematically design training frameworks aimed at enhancing employees' psychological agility, technological curiosity, and career confidence. By allocating organizational support explicitly toward building individual resilience and adaptive capacities, banks can ensure that their human capital effectively converts structural disruptions into competitive operational advantages.

Research Limitations and Future Suggestions

Despite its rigorous structural design, this research contains specific boundaries that present opportunities for future inquiry. First, this study utilized a cross-sectional approach, capturing data at a single point in time during the digital transition. Consequently, long-term behavioural adaptations to emerging AI platforms could not be observed. Future researchers are highly advised to employ a longitudinal survey strategy to capture the evolving nature of these structural paths over extended periods. Second, this model exclusively focused on the psychological resource of Career Adaptability as a mediator. Future studies should expand this framework by incorporating alternative boundary variables, such as digital self-efficacy or digital compatibility, to provide a more comprehensive multi-factorial lens within the evolving landscapes of the global financial industry.

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