THE IMPACT OF HIGH-PERFORMANCE HRM PRACTICES ON EMPLOYEE PERFORMANCE THROUGH CHANGE READINESS BANKING IN INDONESIA

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Abstract

This study aims to analyze the influence of High Performance HRM Practices (HPHRMP) on employee performance, with readiness to change as a mediating variable in banking employees in Indonesia. The banking sector is currently facing digital transformation that requires the psychological readiness of employees to adapt to changes in the work system. This study uses a quantitative approach with a causal design. Data was collected through an online questionnaire that was distributed to 109 selected banking employees using purposive sampling techniques. Data analysis was carried out using Partial Least Square-Structural Equation Modeling (PLS-SEM) with the help of SmartPLS software. The results of the study show that HPHRMP has a positive and significant effect on employee performance and readiness to change, readiness to change also has a positive and significant effect on employee performance, and readiness to change has been proven to partially mediate the influence of HPHRMP on employee performance. These findings reinforce the role of Social Exchange Theory in explaining how high-performance human resource management practices are able to simultaneously drive psychological readiness and employee performance. This research provides a theoretical contribution to the development of strategic human resource management literature, as well as a practical contribution in the form of recommendations for banking management in designing HRM policies that are able to build employee psychological readiness in the midst of digital transformation.

Keywords: Banking Industry, Digital Transformation, Employee Performance, High-Performance HRM Practices, Readiness to Change

INTRODUCTION

Digital transformation requires the banking sector to continue to adapt to increase efficiency and competitiveness (Salman et al., 2024) In Indonesia, this transformation is directed by the Financial Services Authority through the adoption of technologies such as artificial intelligence, cloud computing, and data analytics towards the concept of "Bank 4.0" (Vebtasvili, 2024; Yohanes Ngamal & Perajaka, 2022) The success of the transition does not only depend on the sophistication of technological infrastructure, but is highly determined by the quality of contributions and the readiness of human resources in it (Alqudah et al., 2022). High Performance HRM Practices (HPHRMP), including selective recruitment, intensive training, objective performance management, and employee engagement based on the Ability Motivation Opportunity (AMO) framework, is a widely used strategic approach to optimize organizational performance (Alqudah et al., 2022; Sheng, 2022).

However, radical changes from conventional work procedures to digital systems often trigger psychological pressure and resistance of banking employees (Winasis & Riyanto, 2020), so that many change initiatives fail not because of the failure of the technological system, but because of the low mental readiness of organizational members (Maulia et al., 2024). Several previous studies have also shown inconsistencies related to the direct influence of HRM on performance, some finding insignificant effects without going through intermediate variables (Fasyariani & Rojuaniah, 2024; Kurniawan & Desiana, 2024) which is known as the black box phenomenon in human resource management (Pahos & Galanaki, 2022) This phenomenon indicates that HRM policies do not necessarily increase productivity without psychological acceptance from employees. This is where readiness to change, i.e. an individual's psychological state that reflects the readiness, willingness, and belief to accept and support organizational change (Alqudah et al., 2022), is positioned as a relevant linking mechanism for further study.

Based on this background, this study aims to empirically examine the influence of HPHRMP on the performance of banking employees, both directly and through the mediating role of readiness to change. The novelty of this research lies in testing the mediating role of readiness to change in the relationship between HPHRMP and employee performance specifically in the context of Indonesian banking which is facing intensive digital transformation, a context that is still relatively limited compared to research in the banking sector of other countries (Alqudah et al., 2022; Khudadad et al., 2025). This research is expected to make a theoretical contribution to the development of strategic human resource management literature based on Social Exchange Theory, as well as a practical contribution in the form of recommendations for banking management in designing HRM policies that are able to build employee psychological readiness while continuously improving performance in the era of digital disruption.

LITERATURE REVIEW AND HYPOTHESIS FORMULATION

Social Exchange Theory.

Social Exchange Theory (SET) describes the reciprocal relationship between individuals and organizations, first proposed by Homans (1958) and further developed by Blau (1964). SET emphasizes that social relationships are formed through reciprocal norms, in which individuals respond positively to the treatment they receive. Ahmad et al., (2023) emphasized that the quality of exchange relationships is highly dependent on employees' perceptions of organizational support, which is reflected in their attitudes, behaviors, and performance.

In the context of this study, HPHRMP is seen as a form of social exchange because it not only provides financial rewards, but also psychological support and employee development (Alqudah et al., 2022). When employees receive supportive management practices, they reciprocate through increased readiness for change as well as more optimal performance (Malik et al., 2024). Thus, SET provides a strong theoretical foundation to explain the relationship mechanisms between HPHRMP, readiness to change, and employee performance in the context of digital transformation in the banking sector.

High Performance HRM Practices

High Performance HRM Practices (HPHRMP) are a series of human resource management practices that are designed in an integrated manner to improve employees' abilities, motivation, and opportunities at work (Alqudah et al., 2022; Sheng, 2022). Referring to Alqudah et al., (2022), Khudadad et al., (2025), and (Salman et al., 2024), HPHRMP in this study was measured through four dimensions, namely: (1) recruitment and selection, (2) training and development, (3) performance management, and (4) employee engagement.

Employee Performance

Employee performance reflects the individual's level of success in carrying out the tasks and responsibilities assigned to the organization, judged not only by the final results but also by the work process carried out (Salman et al., 2024). (Khotijah et al., 2022) emphasized that performance is the result of work in terms of quality and quantity, where readiness to change is an important driver of achievement. Based on (Manuk et al., 2024) , employee performance is measured through seven indicators: work quality, quantity of work, work responsibility, teamwork, and work initiative.

Readiness to Change

Readiness to change is an individual's psychological, cognitive, and affective condition that reflects the beliefs, willingness, and ability to accept, support, and participate in organizational change (Alqudah et al., 2022). Khudadad et al., (2025) added that this readiness plays an important role in reducing resistance to change. Referring to (Manuk et al., 2024), readiness to change is measured through four dimensions: change suitability, belief in changeability, management support, and personal benefits.

Research Model

Based on the literature review above, the following research model was produced:

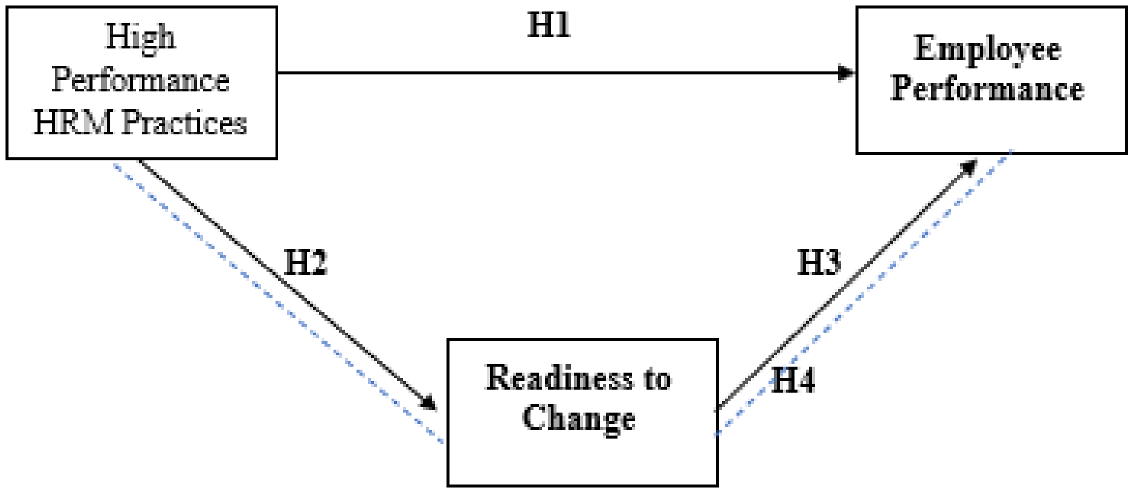

Figure 1. Research Model

Hypothesis Development

High-Performance HRM Practices (HPHRMP) and Employee Performance

HPHRMP is believed to play an important role in encouraging employee performance through effective and strategic human resource management. Alqudah et al., (2022) found that high-performance HRM practices improve employee performance through increased competencies and work commitments, in line with Salman et al., (2024) findings that effective human resource management practices contribute positively to organizational performance. Based on this description, the hypothesis proposed is:

H1: High Performance HRM Practices have a positive effect on Employee Performance.

High-Performance HRM Practices (HPHRMP) and Readiness to Change

HPHRMP plays a role in creating a work environment that supports employee readiness through skill building, effective communication, and involvement in organizational processes. Alqudah et al., (2022) found that HPHRMP has a positive effect on readiness to change through increasing employees' positive perception of the organization, while Khudadad et al., (2025) affirm that high-performance HRM practices increase employee readiness through increased organizational commitment. Based on this description, the hypothesis proposed is:

H2: High Performance HRM Practices have a positive effect on Readiness to Change.

Readiness to Change and Employee Performance

Employees with high readiness for change tend to be more adaptive, proactive, and able to adapt to dynamic work demands. Maulia et al., (2024) stated that employee readiness to face change contributes to improved performance, especially in the banking sector that is undergoing digital transformation, and Alqudah et al., (2022) found that readiness to change improves performance through increased positive attitudes towards change. Based on this description, the hypothesis proposed is:

H3: Readiness to Change has a positive effect on Employee Performance.

The Mediating Role of Readiness to Change

The relationship between HPHRMP and employee performance is not always direct, but can be through a readiness mechanism to change. HPHRMP encourages employee readiness through increased ability, motivation, and engagement within the organization, which further influences how employees respond to change and carry out their jobs effectively. Alqudah et al., (2022) show that readiness to change is able to mediate the relationship between HRM practices and employee performance. Based on this description, the hypothesis proposed is:

H4: High Performance HRM Practices have a positive effect on Employee Performance through Readiness to Change as a mediating variable.

RESEARCH METHODS

This study uses a causal quantitative approach to analyze the cause-and-effect relationship between High Performance HRM Practices (HPHRMP) as an independent variable, readiness to change as a mediating variable, and employee performance as a dependent variable (Suliyanto, 2011), which was carried out in banking companies in Indonesia in March-June 2026 with the subject of banking employees who were considered able to provide accurate information related to these three variables. The study population is all banking employees in Indonesia whose number cannot be known for sure (Suliyanto, 2018), with samples determined through purposive sampling (Memon et al., 2025) based on criteria: (1) working in a banking company, (2) having a minimum working period of 1 year in order to have passed the entire HR management cycle ((Effendy et al., 2025; Hartono & Atmaja, 2021), and (3) willing to fill out questionnaires. Referring to the PLS-SEM sample adequacy guideline of 5–10 times the number of indicators (Hair et al., 2022), with 15 model indicators and multiplied by 7, the minimum sample is 105 respondents, and this study obtained 109 respondents who met all these criteria.

Primary data was collected through an online questionnaire (Google Form) based on the indicators of each variable, measured on a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree) (Suliyanto, 2018). Data analysis was conducted using Partial Least Square-Structural Equation Modeling (PLS-SEM) with SmartPLS, which is suitable for a limited sample without requiring strict normality assumptions (Hair et al., 2022), through the evaluation of outer models (convergent validity: outer loading > 0.70 and AVE > 0.50; discriminant validity: HTMT < 0.90; composite reliability ≥ 0.70) and inner models (R-Square: 0.75 strong, 0.50 moderate, 0.25 weak; F-Square: 0.02 small, 0.15 medium, 0.35 large) (Ghozali & Kusumadewi, 2023; Hair et al., 2022). Hypothesis testing was carried out through bootstrapping with accepted criteria if the T-statistic > 1.96 and P-values < 0.05, and mediation testing was carried out in stages through the significance of direct influence, specific indirect effect, and total effect (Hair et al., 2022).

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RESULTS AND DISCUSSION

The questionnaire in the form of a Google Form was distributed online to banking employees in Indonesia, the return rate of the questionnaire had met the minimum requirements of the research sample and all data collected from 109 respondents were eligible for further analysis. The characteristics of the respondents are presented in Table 1.

Table 1. Respondent Characteristics

Category	Groups	Frequency	Percentage
Gender	**Male**	**42**	**38,5%**
	Women	**67**	**61,5%**
Age	**< 30 years old**	**42**	**38,5%**
	30–39 years old	**49**	**45,0%**
	40–49 years old	**17**	**15,6%**
	> 50 years old	**1**	**0,9%**
Tenure	**1–4 years**	**37**	**33,9%**
	5–9 years	**45**	**41,3%**
	10–15 years	**25**	**22,9%**
	> 15 years	**2**	**1,8%**

Source: Primary data processed, 2026

The majority of respondents were female (61.5%), aged 30–39 years (45.0%) who reflected a fairly mature work experience, and had a working period of 5–9 years (41.3%), indicating that most of the respondents had gone through several annual cycles in the workplace so that they had a deep understanding of the dynamics of work in the banking sector.

Measurement Model (Outer Model)

At the evaluation stage of the measurement model, the validity and reliability of the research instrument were tested. The results of data processing in the SmartPLS software are shown in Figure 2.

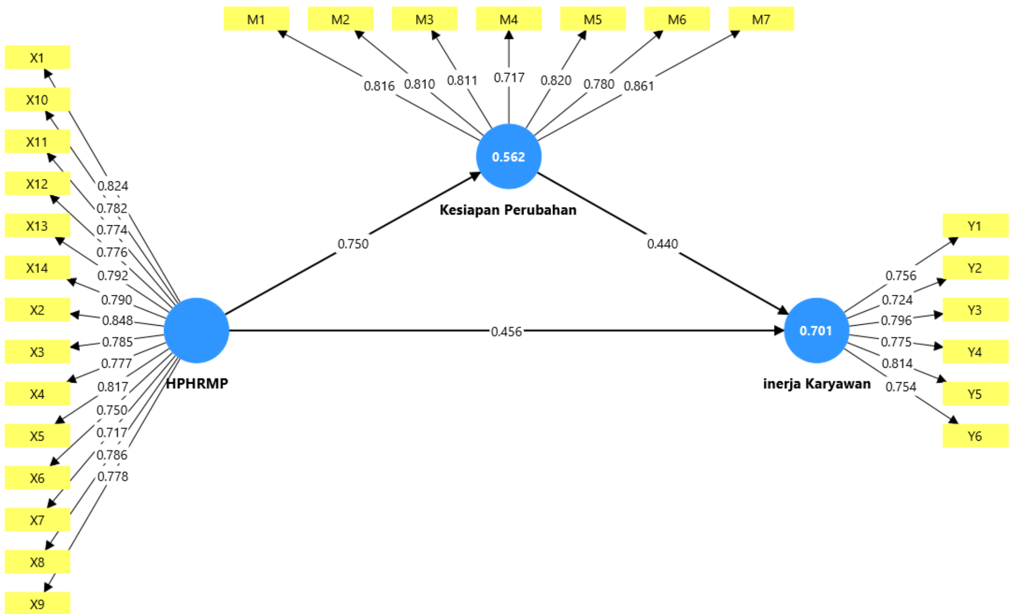

Figure 2. Outer Model Test Results

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The convergent validity test was carried out by evaluating the outer loading and Average Variance Extracted (AVE) values with thresholds of > 0.70 and > 0.50, respectively (Ghozali & Kusumadewi, 2023). The test results showed that all indicators in the Employee Performance variable, the High Performance HRM Practices variable, and Readiness to Change variabel had a loading factor value of > 0.70, so all variabel are declared valid.

Composite reliability is used to measure the internal consistency of a construct, where a value of ≥ 0.70 indicates a reliable construct (Hair et al., 2022).

Table 2. Construct Reliability and Validity

Variabel	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
HPHRMP	0.952	0.953	0.958	0.618
Readiness to Change	0.908	0.911	0.927	0.645
Employee Performance	0.863	0.864	0.897	0.594

Source: SmartPLS Output, 2026.

Based on Table 2, each research variable has a composite reliability value that exceeds 0.70, so that all variables are declared to have passed the reliability and validity test. And the three variables have an AVE value of > 0.50, so that the convergent validity in this research model is met.

Discriminant validity was tested using the Heterotrait-Monotrait Ratio (HTMT) approach, where the construct is declared to have good discriminant validity if the HTMT value < 0.90 (Hair et al., 2022)

Tabel 3. Nilai Heterotrait-Monotrait Ratio (HTMT)

Relationships Between Constructs	HTMT Value
Readiness to Change <-> HPHRMP	0.802
HPHRMP <-> Employee Performance	0.865
Employee Performance <-> Readiness to Change	0.879

Source: SmartPLS Output, 2026.

Based on Table 3, the entire HTMT value is below 0.90, which indicates that each construct in the research model has a good discriminant level, meaning that each variable is a different construct from each other without significant overlap of measurements.

Evaluation of Structural Models (Inner Model)

R-Square is used to measure the predictive capacity of structural models, categorized as strong (0.75), moderate (0.50), and weak (0.25).

Table 4. R-Square Value

Variabel	R-Square	R-Square Adjusted
Readiness to Change	0.562	0.558
Employee Performance	0.701	0.696

Source: SmartPLS Output, 2026.

Based on Table 4, the R-Square value of the Readiness to Change variable is 0.562 (moderate category), which means that 56.2% of the variance can be explained by HPHRMP, while the rest is explained by other variables outside the model. The R-Square value of the Employee Performance variable is 0.701 (strong category), which means that 70.1% of the variance can be explained by HPHRMP and Readiness to Change together.

F-Square is used to determine the relative influence of each independent variable on the dependent variable, categorized as small (0.02), medium (0.15), and large (0.35) influences.

Table 5. F-Square Test Results

Jalur	HPHRMP	Readiness to Change	Employee Performance
HPHRMP	-	1.285	0.304
Readiness to Change	-	-	0.283
Employee Performance	-	-	-

Source: SmartPLS Output, 2026.

Based on Table 5, the effect of HPHRMP on Readiness to Change had an f^2 value of 1.285 (> 0.35), indicating a large influence. The effect of HPHRMP on Employee Performance has an f^2 value of 0.304 (medium category), and the effect of Readiness to Change on Employee Performance has an f^2 value of 0.283 (medium category).

Uji Hypothesis (Bootstrapping)

Hypothesis testing was carried out using the bootstrapping method on SmartPLS, with hypothesis criteria accepted if the T-statistical value ≥ 1.96 and/or P-values ≤ 0.05 at the significance level of α = 5% (Hair et al., 2022)

Tabel 6. Path Coefficient dan Specific Indirect Effect

Jalur	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
HPHRMP -> Employee Performance	0.456	0.467	0.143	3.190	0.001
HPHRMP -> Change To Readiness	0.750	0.754	0.062	12.186	0.000
Change To Readiness -> Employee Performance	0.440	0.428	0.160	2.753	0.003
HPHRMP -> Change To Readiness -> Employee Performance	0.330	0.322	0.123	2.677	0.004

Source: SmartPLS Output, 2026

The results of the first hypothesis test showed that HPHRMP had a positive and significant effect on Employee Performance, with an original sample coefficient of 0.456, T-statistic of 3.109 (> 1.96), and P-values of 0.001 (< 0.05), so that H1 was accepted. The results of the second hypothesis test showed that HPHRMP had a positive and significant effect on Readiness to Change, with a coefficient of 0.750, T-statistic 12.18 (> 1.96), and P-values of 0.000, so H2 was accepted. The results of the third hypothesis test showed that Readiness to Change had a positive and significant effect on Employee Performance, with a coefficient of 0.440, T-statistic 2.753(> 1.96), and P-values of 0.003, so that H3 was accepted. The results of the fourth hypothesis test showed that Readiness to Change was proven to mediate the influence of HPHRMP on Employee Performance, with a specific indirect effect coefficient of 0.330, T-statistic of 2.667(> 1.96), and P-values of 0.004, so that H4 was accepted. Given that the direct influence of HPHRMP on Employee Performance (coefficient of 0.456) remains significant even if the mediation pathway is also taken into account, Readiness to Change acts as a partial mediator, rather than a full mediator, in the relationship between HPHRMP and Employee Performance.

The results of the first hypothesis test confirmed that HPHRMP had a positive and significant effect on employee performance. These findings are in line with Salman et al., (2024) in the Indian banking sector who found that training, performance appraisals, and employee engagement have a positive effect on organizational performance, as well as with Alqudah et al., (2022) who affirm that clear communication and job descriptions encourage positive employee work behavior.

The results of the second hypothesis test showed that HPHRMP had a positive and significant effect on readiness to change, with the highest coefficient in the entire model (supported by an f^2 value of 1.313, a large influence category). These findings are consistent with Alqudah et al., (2022) who are the main reference for this research model, as well as with Khudadad et al., (2025) who found that HPHRMP affects organizational commitment as the foundation of change readiness.

The results of the third hypothesis test show that readiness to change has a positive and significant effect on employee performance, in line with Alqudah et al., (2022) who explain this relationship through the framework of Ability, Motivation, and Opportunity (AMO), as well as with Maulia et al., 2024) who affirm readiness to change as a prerequisite for the successful implementation of change in the banking sector. Employees who are psychologically and emotionally prepared for change tend to show greater commitment to supporting organizational goals through the achievement of optimal performance, just as supportive management practices are responded to by employees through increased readiness for change and better performance(Malik et al., 2024).

The results of the fourth hypothesis test confirmed that readiness to change mediated the influence of HPHRMP on employee performance. Given that HPHRMP's direct influence on employee performance remains significant even if the mediation pathway is taken into account, readiness to change plays a role as a partial mediator. These findings reinforce the results of Alqudah et al., (2022) who found a similar pattern, although the mediation mechanism involves sequential affective commitments, and is in line with the view of Salman et al., (2024) that the impact of HRM practices on performance is often bridged by changes in employees' work attitudes first. These findings provide new empirical evidence that in the context of Indonesian banking, readiness to change significantly serves as a bridge that strengthens the influence of HPHRMP on employee performance in the midst of ongoing digital transformation.

CONCLUSION

This study concludes that High Performance HRM Practices (HPHRMP) have a positive and significant effect on employee performance, both directly and through readiness to change as a partial mediator. HPHRMP has also been shown to have a positive effect on readiness to change, and readiness to change has a positive effect on employee performance. These findings reinforce the relevance of Social Exchange Theory in explaining how organizational investment through high-performance HRM practices is responded to by employees through improved psychological readiness and work performance.

Theoretically, this study strengthens the findings of Alqudah et al., (2022) as the main reference of the model, while at the same time opening up opportunities for further research that develops the relationship between HPHRMP, readiness to change, and employee performance by adding other variables, considering that the R-Square value of employee performance of 0.708 indicates that there are still other factors outside the model that also have an effect.

Practically, banking management is advised to maintain and strengthen the implementation of selective recruitment and selection, continuous training and development, an objective performance management system, and employee involvement in decision-making, as these four dimensions have been proven to drive employee performance both directly and through readiness to change. Management also needs to improve internal communication related to changes, for example through regular discussion forums and openness of leaders in receiving employee input, so that employees feel more involved and psychologically prepared in facing digital transformation in the banking sector.

This research has several limitations. First, the research was only conducted on banking employees in Indonesia in general, so the results could not be generalized to other industries or the context of countries with different organizational cultures. Second, this study only focuses on three main variables without considering other factors such as organizational culture, affective commitment, or leadership style. Third, the research design is cross-sectional with data measured based on the respondents' self-perception at one point in time, so it has the potential to cause subjective perception bias. Fourth, the use of non-probability sampling techniques through purposive sampling causes the research results to not fully represent the banking employee population in Indonesia as a whole. Further research is suggested to expand the scope of the research sector and region, add other relevant variables, as well as consider longitudinal design to capture the dynamics of relationships between variables over time.

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