
TECHNOLOGY INTEGRATION, DIGITAL PROFICIENCY, AND PSYCHOLOGICAL WELL-BEING ON WORK ENGAGEMENT: THE ROLE OF SELF-EFFICACY

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Abstract

The acceleration of digital transformation in Indonesia's banking sector after 2025, driven by Bank Indonesia (BI) and the Financial Services Authority (OJK), focuses on innovation, financial inclusion, and the adoption of advanced technologies. This transformation requires employees' readiness, particularly in technology integration, digital proficiency, and psychological well-being. Within this context, self-efficacy plays a critical role as a psychological mechanism that enables employees to adapt and enhance work engagement in the digital era. This study used a quantitative survey to analyse the influence of technology integration, digital proficiency, and psychological well-being on work engagement, with self-efficacy as a mediating variable among banking employees in the Priangan Timur region. Data were collected through structured questionnaires and analysed using structural equation modelling (SEM). The findings show that technology integration, digital proficiency, and psychological well-being significantly affect self-efficacy, and that self-efficacy, in turn, positively affects work engagement.

Furthermore, self-efficacy mediates the relationships among technology integration, digital proficiency, and psychological well-being in predicting work engagement. These results suggest that employees with higher self-efficacy are better able to adapt to technological change, maintain psychological health, and actively engage in their work. This study contributes to human resource management by highlighting the mediating role of self-efficacy in digital transformation contexts. Practically, it provides recommendations for banks to design strategies that combine technological adoption, digital skills development, and psychological support to sustain employee engagement. Future research may extend this study to other industries affected by digital transformation or adopt additional psychological factors to enrich the model.

Keywords: Technology Integration; Digital Proficiency; Psychological Well-being; Work Engagement; Self-Efficacy

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INTRODUCTION

Digital transformation has become a key strategic agenda in the global banking industry, including in Indonesia. The digitalisation process encompasses not only innovations in technology-based products and services but also fundamentally disrupts organisational work processes, internal structures, and the roles and competencies required of banking human resources. In Indonesia, the acceleration of banking digitalisation is marked by significant growth in digital and mobile banking services, as well as the adoption of artificial intelligence (AI), big data analytics, and blockchain technologies.

This strategic initiative is reinforced by regulations issued by Bank Indonesia (BI) through the Indonesia Payment System Blueprint (BSPI) 2025. BSPI 2025 aims to modernise the retail payment system to become faster, more affordable, secure, and efficient, while supporting the integration of the digital economy and financial ecosystem. Its primary focus areas include Open Banking, Payment System Digitalization, and the Digital Rupiah (Central Bank Digital Currency/CBDC). Digital payment transaction value is projected to grow by 16.73 per cent in 2025. In 2024, the value of digital payment transactions reached IDR 2,491.68 trillion. By 2025, Indonesia's banking digital transformation will emphasise the use of emerging technologies, strengthened interbank collaboration, enhanced customer service sophistication, and more robust risk mitigation.

The Financial Services Authority (OJK) has also developed the Indonesian Banking Development Roadmap (RP2I) 2020–2025 (OJK, 2023), which serves as a key guide for regulators and industry players in responding to the dynamics arising from the COVID-19 pandemic and rapid advancements in information technology. The four main pillars of RP2I include: strengthening industry structure and competitive advantage; accelerating digital transformation; enhancing the banking sector's role in the national economy; and reinforcing regulations, supervision, and licensing mechanisms.

Beyond 2025, digital transformation in Indonesia's banking sector will accelerate further, driven by initiatives from Bank Indonesia (BI) and the Financial Services Authority (OJK), with a focus on innovation, financial inclusion, and the adoption of advanced technologies. The digital ecosystem is expected to reach a higher level of maturity through deeper integration between the banking sector and fintech, alongside expanded adoption of next-generation technologies. BI will continue to promote the development of payment services such as BI-FAST, while OJK will formulate adaptive regulations to support responsible innovation, consumer protection, and risk management. The success of this transformation will depend heavily on close collaboration among regulators, financial institutions, and technology providers to maintain financial system stability in the digital era.



Figure 1 Digital Transaction 2024

Source: antaranews.com

However, this transformation does not come without implications. The banking sector faces substantial challenges related to the readiness of its human resources to adapt to a digitally driven work ecosystem that demands new competencies, particularly in digital literacy and digital proficiency, as well as psychological readiness to cope with dynamic change (C. Tramontano, C. Grant, and C. Clarke, 2021).

This study advances the literature in several important ways. First, it extends prior research on digital transformation by moving beyond fragmented examinations of technological capability or employee well-being and instead proposing an integrated framework that combines structural (technology integration), competence-based (digital proficiency), and psychological (well-being) resources within a single explanatory model. Second, the study theorises and empirically validates self-efficacy as a central psychological mechanism that translates digital and well-being resources into work engagement. By positioning self-efficacy as a mediating cognitive resource, this research deepens the understanding of how employees internalise technological change and transform external demands into motivational energy. Third, the study contributes to refining the Job Demands–Resources (JD–R) perspective in digital contexts by clarifying how digital-related resources operate not only as direct predictors of engagement but also as antecedents of personal resources. Finally, by providing empirical evidence from Indonesia’s rapidly digitalising banking sector—an underrepresented yet strategically important emerging economy—this research enhances the contextual robustness of engagement theory. It broadens its applicability beyond Western and highly industrialised settings.

Another novelty lies in the empirical context of research on Indonesia’s banking sector, which remains relatively underrepresented in the global literature despite rapid and dynamic digitalisation. The complexity of regulation, varying levels of digital

literacy, and the unique organisational cultures of Indonesian banking institutions make this context particularly relevant for scholarly investigation. Therefore, the findings of this study provide not only theoretical contributions but also substantial practical implications, especially in guiding organisations to design adaptive human resource development strategies. The results are expected to serve as a foundation for designing interventions such as digital training, psychological well-being enhancement programs, and self-efficacy-strengthening initiatives to support organisational readiness to face digital transformation challenges.

The study adopts a quantitative survey approach to address the research problem. The central issue concerns the level of work engagement among bank employees in the digital era and the variables that influence it. The research aims to examine how Technology Integration, Digital Proficiency, Psychological Well-being, and Self-Efficacy affect Work Engagement among banking employees. The findings are expected to provide practical benefits for industry practitioners, particularly in the banking sector, by highlighting the importance of integrating technology, developing digital skills, and fostering psychological well-being to enhance employee work engagement through the mediating role of self-efficacy. These insights will help organisations recognise that the success of technology adoption depends not only on technological infrastructure but also on employees' mental readiness and confidence in using these technologies. By strengthening self-efficacy through digital training, psychological support, and adaptive work environments, organisations can enhance motivation, productivity, and workforce retention amid continuous digital transformation.

This research will examine the existing literature on these constructs to develop a theoretical framework outlining their relationships. Based on this framework, a conceptual model illustrating the hypothesised relationships will be developed. Data will be collected through a structured questionnaire, and the analysis will employ Structural Equation Modelling (SEM) to test the proposed hypotheses. The results will be interpreted to determine whether the data support the theoretical model, which may lead to model refinement and further research questions for future studies. The research questions include: How do Technology Integration, Digital Proficiency, and Psychological Well-being influence Self-Efficacy?, How does Self-Efficacy influence Work Engagement?, How do Technology Integration, Digital Proficiency, and Psychological Well-being influence Work Engagement through Self-Efficacy as a mediating variable?

The integration of technology into banking work processes has fundamentally altered job characteristics and employee roles (T. K. Maran, S. Liegl, S. Moder, and S. Kraus, 2021). Many traditional functions have been automated, while new roles increasingly require mastery of software applications, data analysis, and interaction with digital systems (E. Stofberg, L.; Strasheim, A.; Koekemoer, 2021). These changes impose substantial adaptive demands on banking employees, who must transition from

conventional work systems to fully digitalised environments. In this context, the success of digital transformation is determined not only by technological infrastructure but also by employees' readiness and adaptive capacity to embrace change.

Technology integration and digital skills must be mastered to adapt to modern work environments, foster innovation, and maintain organisational competitiveness. However, the success of integration depends heavily on employees' self-efficacy and psychological adaptability, which influence both their engagement and well-being (E. A. Barton and S. Dexter, 2019).

Psychological well-being can be positively enhanced through digital mental health interventions, which also improve work effectiveness and engagement. Features such as structured support, short intervention periods, and persuasive technologies (e.g., self-monitoring tools) have been shown to increase engagement and adherence (S. Carolan, P. R. Harris, and K. Cavanagh, 2017).

Employees with high levels of psychological well-being are better able to manage stress, demonstrate enthusiasm at work, and exhibit strong commitment to their organisations. Conversely, an inability to adapt to technology may trigger psychological strain, reduced work motivation, and even mental health issues.

Mental well-being reflects an individual's psychological state, how they feel, and how effectively they navigate daily challenges. Individuals with strong well-being tend to be more confident, innovative at work, consistently engaged, and able to offer solutions in various situations due to heightened self-efficacy (T. J. Trudel-fitzgerald et al, 2019). Employees with strong well-being also tend to be more productive, more loyal to the organisation, more highly engaged, and more capable of demonstrating greater innovation in their work activities (M. K. A. N. U. M. Fadhilah, 2023).

Psychological well-being should align with organisational activities to ensure employees remain engaged under any adopted work model. Evidence from prior studies (J. Greenier, V; Derakhshan, A; Fathi, 2021) suggests that psychological well-being is a stronger predictor of work engagement. Research (S. Çankir, B Şahin, 2018) further demonstrates that psychological well-being and work engagement are inseparable constructs. Psychological well-being contributes positively to organisational goals by influencing work engagement (R. Radic, A., et al., 2020).

Self-efficacy is not a fixed trait but a set of beliefs that employees hold about their capability to produce desired outcomes through their actions; without such belief, persistence in difficult situations may diminish, directly affecting individual achievement (Y. H. Arain, G. A; Bhatti, Z. A; Hameed, I; Fang, 2020)(N. A. Nasution, et al, 2023). Self-efficacy refers to the belief that one can overcome any obstacle through one's own effort Bandura, 1977, in T. K. Maran, S. Liegl, S. Moder, and S. Kraus, 2021). This belief is associated with various desirable outcomes, including enhanced performance, problem-solving behaviour, effort toward achievement, intrinsic interest, and even physiological stress responses (Bandura, 1982, in T. K. Maran, S. Liegl, S.

Moder, and S. Kraus, 2021). Higher levels of self-efficacy lead individuals to develop stronger expectations of success, recognise and utilise situational opportunities, and persist through challenges in their goal pursuits (Bandura, 2012; Bandura & Locke, 2003 in T. K. Maran, S. Liegl, S. Moder, and S. Kraus, 2021).

Table 1: Summary of Prior Empirical Studies

No.	Authors, Year	Title of Study	Key Findings
1	Tramontano, C., Grant, C., & Clarke, C. (2021) [2]	Development and validation of the e-Work Self-Efficacy Scale to assess digital competencies in remote working.	The findings reinforce the importance of focusing on digital resilience competencies to promote sustainable, productive, engaging, and healthy remote work. The Self-Efficacy Scale is a practical, effective organisational tool for managers and employees to assess and build digital resilience in alignment with the Digital Resilience Competency Framework.
2	Maran, T., Liegl, S., Davila, A., Moder, S., Kraus, S., & Mahto, R. (2021) [3]	Who fits into the digital workplace? Mapping digital self-efficacy and agility onto psychological traits.	The study concludes that self-efficacy can facilitate workforce agility.
3	Orgambidez, A., Borrego, Y., & Vázquez-Aguado, O. (2020) [14]	Linking Self-efficacy to Quality of Working Life: The Role of Work Engagement	Work engagement partially mediates the relationship between self-efficacy and job satisfaction, and simultaneously mediates the relationship between self-efficacy and affective organisational commitment.
4	Ruth, A., Meddour, H., & Majid, A. (2024) [15]	Unleashing work engagement: Sighting the influence of technology self-efficacy and the mediating role of ICT adoption.	The findings highlight the need for organisations to recognise the role of technological advancement and ICT adoption in enhancing work engagement.
5	Fan, S., Yu, Z., Zheng, X., & Gao, C. (2023) [16], Frontiers in Psychology	Relationship between psychological adaptability and work engagement of college teachers within smart teaching environments: the mediating role of digital information literacy self-efficacy.	Results show that all four dimensions of teachers' psychological adaptability significantly influence work engagement, self-efficacy, and digital information literacy.
6	Aida Fani & Muhammad Irfan Nasution (2024) [17]	Self-Efficacy, Psychological Well-Being Toward Innovative Work Behaviour mediated by Work Engagement	The study demonstrates a positive and significant influence of self-efficacy on work engagement.

The multidimensional approach that integrates technology adoption, develops digital skills, and supports psychological well-being while simultaneously fostering self-confidence (self-efficacy) creates a positive cycle that directly enhances employee work engagement (M. I. Beas and M. Salanova, 2006). Self-efficacy is a key psychological mechanism that enables employees to thrive in a dynamic, rapidly changing digital work environment (A. Ruth, A.; Meddour, H.; Majid, 2023). In modern organisations, Work Engagement is understood as a positive psychological and behavioural condition that precedes high performance outcomes (A. Orgambidez and Y. Borrego, 2020).

Bank employees who possess strong digital proficiency, experience healthy psychological well-being, and have high levels of self-efficacy in using technology are better able to adapt to the demands of digitalisation. Individuals with these characteristics are more likely to demonstrate high work engagement—characterised by vigour, dedication, and absorption—allowing them to work actively, energetically, and enthusiastically in carrying out their tasks (L. Hampel, N Sassenberg, K Scholl, A; Ditrich, 2023).

Therefore, this study aims to comprehensively examine the influence of Technology Integration, Digital Proficiency, and Psychological Well-being on Work Engagement among banking employees in Indonesia, while also exploring the mediating role of Self-Efficacy in these relationships. This approach not only makes theoretical contributions to the development of the human resource management and organisational psychology literature but also offers significant practical implications. The findings are expected to serve as a foundation for banking institutions in designing adaptive human resource strategies, including digital training, psychological well-being programs, and interventions to strengthen employees' self-efficacy. These efforts are essential to ensuring effective and sustainable digital transformation within the national banking sector.

METHODS

This study employed a survey research design to examine the influence of Technology Integration, Digital Proficiency, and Psychological Well-being on Work Engagement, with Self-Efficacy serving as a mediating variable among banking employees in Tasikmalaya. Consistent with Sugiyono (2019), survey research used questionnaires to collect data from a selected sample representative of a larger population. This approach enabled the analysis of relative occurrences, distributions, and sociopsychological relationships among variables.

Data Collection Procedures

Two primary data collection techniques were used:

1. Field Research, Interviews: Semi-structured interviews were conducted to obtain supporting factual information directly from selected respondents. Questionnaires: Structured questionnaires were distributed to respondents to capture their perceptions of the research variables.

2. Library Research: Relevant literature, theories, and empirical findings were reviewed to strengthen the theoretical foundation and support instrument development.

Population and Sampling Technique

The population consisted of employees working in banking institutions in Tasikmalaya. A judgment/purposive sampling technique was applied, selecting respondents based on predetermined criteria to ensure their suitability for representing the studied constructs. The sample size followed the recommendation of Hair et al (2017), stating that an adequate SEM sample ranges from 100 to 200 participants. To ensure sufficient statistical power, 200 questionnaires were distributed.

Research Variables

Two categories of variables were examined:

1. Independent Variables (X): Technology Integration, Digital Proficiency, and Psychological Well-being.
2. Dependent Variables (Y): Work Engagement and Self-Efficacy (the latter also functioned as a mediating variable).

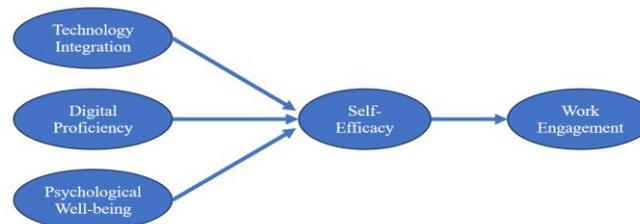


Figure 2 Research Model

The main research instrument was a structured questionnaire consisting of closed-ended statements, measured using a 10-point bipolar adjective-interval scale derived from the semantic differential scale (I. Ghazali, 2018). This scale enabled respondents to express their perceptions along a continuum between two opposing descriptors, generating interval-level data.

Data Analysis Procedures

After all completed questionnaires were collected, the data were coded, processed, and analysed through several stages:

1. Validity Testing

Confirmatory Factor Analysis (CFA) was conducted using AMOS 21 to assess construct validity.

2. Reliability Testing

Internal consistency reliability was evaluated using Cronbach's Alpha with the assistance of SPSS 21 for Windows.

3. Structural Equation Modelling (SEM)

SEM was employed to estimate the structural relationships among variables. This technique enabled the analysis of simultaneous regression equations, allowing a variable to serve as both a dependent and an independent variable within the model.

SEM Assumption Testing (Ghozali, 2017)

1. Sample Size: Consistent with SEM requirements, the final sample exceeded 100 observations and met the recommended range of 100–200 respondents for Maximum Likelihood estimation.
2. Normality: Univariate normality was assessed using skewness and kurtosis values with a critical ratio (CR) threshold of ± 2.58 . Multivariate normality was evaluated based on the assessment of normality output in AMOS.
3. Outliers: Outliers were examined using the Mahalanobis Distance, with degrees of freedom equal to the number of indicators, at $p < 0.05$.

Goodness-of-Fit Evaluation

Model fit was evaluated using common fit indices, including Chi-square, CFI, TLI, RMSEA, GFI, and AGFI, as summarised in Table 2.

Table 2 Goodness-of-fit Indices

<i>Goodness-of-fit Indices</i>	<i>Cut-off Value</i>
χ^2 - Chi Square	Diharapkan kecil
Probabilitas	> 0,05
CMIN/df	< 2 / < 3
GFI	$\geq 0,90$
AGFI	$\geq 0,90$
CFI	$\geq 0,95$
TLI	$\geq 0,95$
RMSEA	$\leq 0,08$

Hypothesis testing followed the standard SEM approach, where regression weights were assessed using the Critical Ratio (CR) in AMOS, analogous to the t -test. Following Ghazali (20017), A hypothesis was supported when $CR > 1.96$ and $p < 0.05$. A hypothesis was not supported when $CR < 1.96$ and $p > 0.05$.

RESULTS AND DISCUSSION**Measurement and Structural Model Analysis**

The first step in the SEM procedure was specifying the causal relationships among the latent constructs by developing a path diagram and structural equations. At this stage, two major tasks were performed: (1) constructing the structural model by linking endogenous and exogenous latent variables, and (2) developing the measurement model by connecting latent constructs with their manifest indicators. The overall measurement model is illustrated in Figure 3.

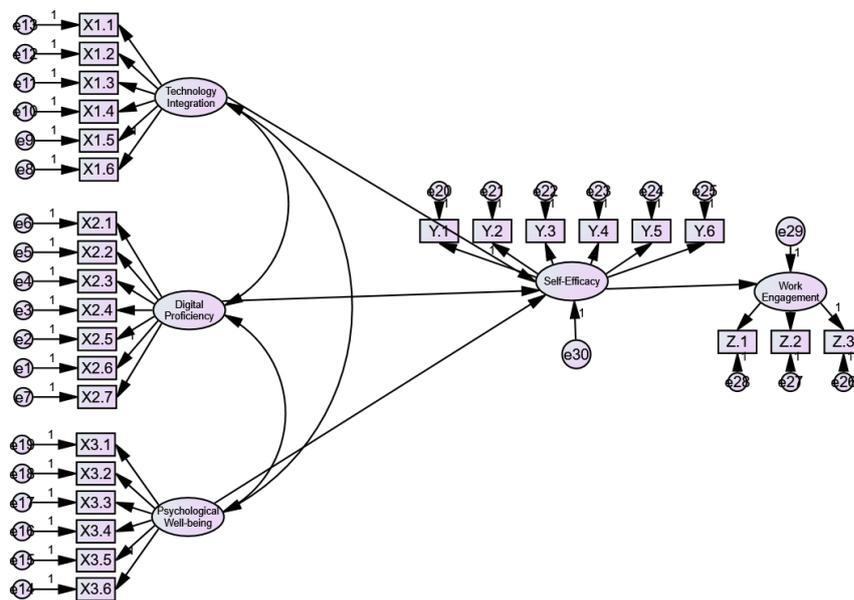


Figure 3. Measurement Model Path Diagram

Assessment of SEM Assumptions

Normality Testing

SEM requires normally distributed data, free from both univariate and multivariate outliers. Normality was assessed using the Critical Ratio (C.R.) of skewness and kurtosis at a significance level of 0.01, with a threshold of ± 2.58 (Suliyanto, 2019).

The univariate normality test indicated that all items met the requirement, as the C.R. values fell within the ± 2.58 range. Multivariate normality was also supported, with a multivariate C.R. value of 2.466, which was within the acceptable threshold. This result indicated that the dataset was suitable for further SEM analysis.

Goodness-of-Fit Evaluation

The results showed that the SEM model achieved acceptable fit across major and supplementary indices, indicating that it was suitable for hypothesis testing and further interpretation.

Table 2. Goodness-of-Fit Indices

Indicator	Value	Cut-off Value	Keterangan
Chi-Square (CMIN)	148.769	Diusahakan kecil	Fit
Probability (p)	0.000	< 0.05	Fit
CMIN/df	1.891	< 2 / < 3	Fit
GFI	0.890	≥ 0.90	Marginal Fit
AGFI	0.970	≥ 0.90	Fit
CFI	0.981	≥ 0.95	Fit
TLI	0.991	≥ 0.95	Fit

Indicator	Value	Cut-off Value	Keterangan
RMSEA	0.048	≤ 0.08	Fit

Overall, the indicators demonstrated that the model had a good fit.

Measurement Model Evaluation

Validity Testing: Construct validity was assessed using standardised factor loadings. A minimum loading of ≥ 0.40 was considered acceptable, while ≥ 0.70 was deemed ideal (Hair et al., 2009). All indicators in this study demonstrated factor loadings above the recommended thresholds, confirming adequate convergent validity.

Reliability Testing, reliability analysis was conducted to determine the consistency of the measurement instruments. The results showed that all constructs met the reliability criteria, confirming that the measurement items consistently captured the underlying latent variables. Overall, the instrument used in this study was valid and reliable (Suliyanto, 2019).

Hypothesis Testing: hypothesis testing was performed using the Critical Ratio (CR) generated by AMOS 24. Following Ghozali (2018), hypotheses were supported when $CR > 1.96$ and $p < 0.05$.

Table 3. Significance Testing of Structural Coefficients

Relationship	Estimate	S.E.	C.R.	p
$Y \leftarrow X1$ (Technology Integration \rightarrow Work Engagement)	0.195	0.033	2.319	0.020
$Y \leftarrow X2$ (Digital Proficiency \rightarrow Work Engagement)	0.274	0.046	3.019	0.003
$Y \leftarrow X3$ (Psychological Well-being \rightarrow Work Engagement)	0.276	0.028	3.546	***
$Z \leftarrow Y$ (Work Engagement \rightarrow Self-Efficacy)	0.918	0.076	5.279	***

All paths were statistically significant.

Discussion

Effects of Technology Integration, Digital Proficiency, and Psychological Well-being on Self-Efficacy

The findings indicated that Technology Integration, Digital Proficiency, and Psychological Well-being significantly enhanced employees' self-efficacy:

Technology Integration and Self-Efficacy: effective integration of technology created a supportive digital work environment that fostered employee confidence in using digital tools. This aligns with Tramontano et al. (2021), who found that digital readiness strengthens technology-related self-efficacy.

Digital Proficiency to Self-Efficacy: Employees with strong digital skills felt more competent in navigating technological demands, reinforcing self-efficacy. This result is consistent with Maran et al. (2022), who emphasised the role of digital agility in boosting

self-efficacy.

Psychological Well-being to Self-Efficacy, positive psychological well-being enhanced perceptions of personal capability. This finding aligns with Carolan et al. (2017) and Greenier et al. (2021), who highlighted the contribution of mental health to personal confidence and adaptive capability.

The effect of Self-Efficacy on Work Engagement: Self-efficacy significantly increased work engagement. Employees with higher levels of self-efficacy were more motivated, resilient, optimistic, and committed—key attributes of engaged employees. This result supports Orgambidez & Borrego (2020) and Ruth et al. (2024), who emphasised the role of self-efficacy in improving engagement through ICT adoption and psychological functioning. Similarly, Fan et al. (2024) found that digital literacy self-efficacy enhances engagement in technology-based environments.

Mediating Role of Self-Efficacy: Self-efficacy served as a significant mediating variable linking Technology Integration, Digital Proficiency, and Psychological Well-being to Work Engagement. This finding is consistent with the Job Demands–Resources (JD-R) framework, which positions self-efficacy as a key personal resource (Buulolo et al., 2025; Dewi, 2025).

Indirect effects indicated that improvements in technological support, digital competence, and psychological well-being contributed to higher self-efficacy, which, in turn, elevated work engagement. These results corroborate Fan et al. (2024), who demonstrated that digital information literacy self-efficacy mediated adaptive and engagement outcomes in tech-driven environments.

Overall, the findings underline the importance of strengthening digital skills, psychological well-being, and technology support to enhance self-efficacy and work engagement within Indonesia's banking sector.

This section begins with the answer or settlement of the research hypothesis developed in the literature review (only mentioning the effect or influence of the independent variables on the dependent variables, without providing statistical numbers). Then, the research implication has to be explained, connected to the description, and linked to related science. The results of other relevant research should also be explained and compared in this section.

CONCLUSION

This study demonstrated that Technology Integration, Digital Proficiency, and Psychological Well-being had significant positive effects on employees' Work Engagement, with Self-Efficacy serving as an essential mediating variable. These results suggest that digital capability development, when combined with support for psychological well-being, enhances employees' commitment and active involvement in their work.

Practical implications include: Organisations should invest in continuous digital

skills training, firms must implement mental health and well-being programs, interventions should target self-efficacy building as a central mechanism for improving work engagement, and future research should utilise longitudinal designs and examine cross-industry variations

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