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How Positive Psychology Fosters Employee Adaptability Through Resilience and Job Satisfaction among Banking Employees

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Abstract: Digital transformation, regulatory change, and competitive pressure require banking employees to possess a high level of adaptability in order to remain effective in a dynamic work environment. This study aims to examine the effect of positive psychological capital on employee adaptability, with job resilience and job satisfaction serving as mediating variables among employees of international and multinational banks in Indonesia. A quantitative approach was employed using purposive sampling, involving 160 permanent employees working in operational, customer service, and frontline divisions with a minimum tenure of two years. Data were collected through a five point likert scale questionnaire and analyzed using SmartPLS. The findings indicate that all constructs meet the criteria for validity and reliability, and that the proposed model demonstrates adequate explanatory power. Positive psychological capital has a positive and significant effect on employee adaptability, job resilience, and job satisfaction. In addition, job resilience and job satisfaction positively influence employee adaptability and significantly mediate the relationship between positive psychological capital and employee adaptability. This study concludes that employee adaptability in the banking sector is shaped not only by job demands, but also by internal psychological resources that foster resilience and job satisfaction in responding to organizational change.

Keyword: Banking Sector, Positive Psychological, Job Resilience, Job Satisfaction, Employee Adaptability.

INTRODUCTION

The rapid growth of digital technology has led to big changes in many areas, such as banking in Indonesia, which is now under pressure because of the fast pace of digitalization, the unstable global economy, and the ever-changing rules (Priskila, 2025; Tang et al., 2024).

This means that the banking sector needs to adopt new work practices that require employees to not only have technical skills, but also be mentally ready to deal with surprises that could threaten the organization's survival (Adekanmbi & Ukpere, 2022). In this very competitive environment, an organization's success depends a lot on how well its employees can respond to changes (Tang et al., 2024). This means that employees' ability to adapt to changing job demands is a key asset for the future of the banking sector, The urgency of employee adaptability in Indonesian banking is also supported by recent empirical developments in digital financial transactions. Bank Indonesia reported that the volume of digital payment transactions reached 14.26 billion transactions in the fourth quarter of 2025, growing by 39.21% year-on-year. Transactions through mobile and internet applications also increased by 12.10% and 15.10% year-on-year, respectively. In January 2026, digital payment transactions reached 4.79 billion transactions and grew by 39.65% year-on-year. These figures indicate that banking employees increasingly work in a service environment shaped by digital channels, faster transaction flows, changing customer expectations, and continuous procedural adjustment. Therefore, adaptability is no longer only a desirable individual trait, but a practical requirement for maintaining service quality and organizational competitiveness in Indonesian banking

Employee adaptability refers to an individual's capacity to adjust behavior, knowledge, skills, and work strategies in response to changes in technology, job demands, work roles, and organizational conditions (Tang et al., 2024; Priskila, 2025; Wongsuwan & Na-Nan, 2022). In the banking context, adaptability reflects employees' readiness to learn digital systems, follow changing procedures, respond to customer needs, and maintain effective performance under regulatory and technological pressure (Adekanmbi & Ukpere, 2022; Cahyadi et al., 2024). Employees with strong adaptability are better able to remain effective during uncertainty, while low adaptability may increase stress, reduce job satisfaction, and weaken work performance (Han et al., 2023; Tabala et al., 2025).

Positive psychology has become an important resource-based approach for promoting positive organisational outcomes by strengthening individuals' psychological strengths (Tang et al., 2024). Positive psychology in an organisational context emphasises the strengths of human resources and the psychological capacities that can be measured, developed, and effectively managed to enhance performance (Shrestha, 2024). Principles of positive psychology encompass various aspects, including positive emotions, engagement, meaningful relationships, and achievement (Mills et al., 2013; Tang et al., 2024). Psychological Capital (PsyCap), is one of the most important ideas in positive psychology. There are four parts to this: self-efficacy, hope, optimism, and resilience (Prihatsanti, 2017). Research shows that using positive psychology at work helps employees' well-being and is the main reason for positive behavior at work (Shrestha, 2024). Systematic literature reviews demonstrate that elements of positive psychology substantially enhance employees' adaptive performance (Tang et al., 2024). By concentrating on the strengths and positive attributes of individuals, organizations can cultivate a work environment that fosters employee growth and adaptability in the face of external pressures (Pouramini & Fayyazi, 2015).

Employee resilience, a fundamental aspect of positive psychology, serves as a vital primary mediator in the connection between psychological resources and adaptation (Luthans et al., 2007). Resilient employees can "bounce back" from failure, problems, or conflict and adjust to new demands in their environment (Ceschi et al., 2017; Eghbali & Najafi, 2020). Resilience is an internal mechanism that converts psychological capital into tangible work results (Samo et al., 2021). Management practices in the banking sector that focus on building resilience have been shown to not only help people deal with stress better, but also to partially mediate improvements in broader organisational outcomes (Samo et al., 2021). Resilient bank employees can deal with daily problems positively and see them as

opportunities to learn rather than problems (Eghbali & Najafi, 2020). So, resilience is an internal mechanism that turns positive energy into real adaptability when dealing with work problems (Wongsuwan & Na-Nan, 2022). For example, it helps employees remain emotionally stable when targets or procedures change, making the adaptation process smoother (Han et al., 2023; Samo et al., 2021). Resilience is not just a trait; it is a skill that can be learned through effective human resource management, making employees better prepared to deal with change (Dechawatanapaisal, 2021; Samo et al., 2021). Strong character and positive emotions give people the "fuel" they need to keep going when things get tough (Elvira & Salas-Vallina, 2021).

Job satisfaction is another factor that connects positive mental states to adaptive behaviour, along with resilience. Job satisfaction is an individual's subjective assessment of their work environment, significantly shaped by personality traits and resilience (Eghbali & Najafi, 2020). When employees are happy with their jobs, their brains work better, which helps them do their jobs better (Kašpárková et al., 2018). Job satisfaction influences employees' adaptability and adjustment in their careers (Lestari, 2021; Wongsuwan & Na-Nan, 2022). Employees who are very resilient are more likely to be happy with their jobs, which makes them more likely to stay with the company and do their best (Nafei, 2015). Job satisfaction is a motivator that helps employees accept new ways of doing things and keep their performance steady during times of crisis or big changes (Han et al., 2023). Job satisfaction is an important link between individual psychological resources and the level of engagement and adaptive performance in the workplace (Kašpárková et al., 2018; Mayende et al., 2025). Employees who are satisfied with their jobs because they have high hopes and optimism will be more willing to put in extra effort to learn new ways of working (adaptation) than those who are not satisfied (Ibrahim & Hussein, 2024; Kašpárková et al., 2018). Satisfied employees also tend to be more committed and open to organisational change, which in turn leads to better performance (Sabuhari et al., 2020; Said, 2024). When workers feel valued and happy, they are more likely to want to learn new skills and adapt to new ways of doing things at work (Sabuhari, 2021; Zamir, 2023).

Despite the growing importance of employee adaptability in the banking sector, existing studies in Indonesia have not sufficiently explained adaptability as a specific employee response to digital banking transformation. Previous studies have more often examined general employee outcomes, such as performance, motivation, workload, job stress, and job satisfaction. These studies provide valuable insights, but they do not specifically position employee adaptability as a critical capability for dealing with digital service transformation, regulatory changes, new work procedures, and increasing competitive pressure in banking. In addition, most prior studies have examined the direct relationship between psychological capital and employee outcomes, while the psychological mechanisms that explain how psychological capital strengthens employee adaptability remain underexplored. This study addresses this gap by developing and testing a positive psychology-based model of employee adaptability among Indonesian banking employees. The novelty of this study lies in its examination of job resilience and job satisfaction as two mediating pathways between psychological capital and employee adaptability. Job resilience explains how employees recover, persist, and remain productive when facing change, while job satisfaction explains how positive work evaluation encourages employees to accept new systems, procedures, and work patterns. Therefore, this study contributes to the literature by clarifying how positive psychological resources influence employee adaptability directly and indirectly through resilience and satisfaction in the context of Indonesian banking digital transformation.

METHOD

This study employed a quantitative research design to examine the relationship among psychological capital, employee resilience, job satisfaction, and employee adaptation. A quantitative approach was considered appropriate because this study aimed to test the direct and indirect relationships among latent variables using numerical data and statistical analysis (Sugiyono, 2022). In this study, psychological capital was positioned as the independent variable, employee resilience as the first mediator, job satisfaction as the second mediator, and employee adaptation as the dependent variable. The research population consisted of employees working in the international or multinational banking sector. This sector was selected because international and multinational banks operate under strong pressure from globalization, digitalization, regulatory change, and customer-oriented service transformation. These conditions require employees to adopt new systems, adjust to changing procedures, and maintain service quality in a dynamic work environment (Juliana et al., 2024). Employees were selected as the unit of analysis because they have direct experience with organizational policies, work demands, service procedures, and digital transformation within the banking sector.

This study used purposive sampling. This technique was selected because the study required respondents who met specific criteria and had relevant experience with the phenomenon being examined. Purposive sampling was considered appropriate because not all banking employees have the same level of exposure to digital service transformation, customer pressure, operational change, and organizational adaptation. Therefore, respondents were selected based on the following criteria: permanent employees in the international or multinational banking sector, employees with at least two years of work experience, and employees working in operational, customer service, or frontliner roles. The two-year tenure criterion was used to ensure that respondents had passed the initial work adjustment stage and had sufficient experience to evaluate psychological capital, resilience, job satisfaction, and employee adaptation in the workplace (Gupta et al., 2024; Zamir, 2019). Operational, customer service, and frontliner employees were selected because these roles directly interact with customers and represent the bank's service quality and reputation. These roles also face high performance pressure, customer-related demands, changing procedures, and technological adjustments. Therefore, they provide a relevant context for examining employee resilience and adaptation in the banking sector (Gupta et al., 2024; Sok et al., 2021).

Variable	Operational Definition	Indicator	Number of Items	Sources
Psychological Capital	Employees' positive psychological capacity that helps them achieve work goals and deal with difficulties.	Self-efficacy, hope, optimism, resilience	4	Luthans et al. (2007)
Employee Resilience	Employees' ability to recover, persist, and remain effective when facing work pressure, uncertainty, and organizational change.	Recovery from pressure, persistence, emotional stability, flexibility	4	Sok et al. (2021); Zamir (2019)
Job Satisfaction	Employees' positive evaluation of their work, work environment, and organizational	Satisfaction with work, work environment, organizational support, overall job	4	Ferreira and Gomes (2022)

	experience.	experience		
Employee Adaptation	Employees' ability to adjust behavior, knowledge, skills, and work strategies in response to changing job demands and organizational conditions.	Adjustment to new tasks, learning new systems, response to change, maintaining performance	4	Gupta et al. (2024); Sok et al. (2021)

Table 1 presents the operational definition of each variable, including the indicators, number of items, and sources of measurement scales. The indicators were adapted from previous studies and modified to fit the context of international and multinational banking employees.

The sample size was determined based on the minimum sample size guideline for PLS-SEM. This study followed the 10-times rule proposed by Hair et al. (2021), which states that the minimum sample size should be ten times the largest number of indicators in a construct or ten times the largest number of structural paths directed at an endogenous construct. Since this study used 16 indicators, the minimum sample size was 160 respondents. Therefore, the final sample of 160 respondents was considered adequate for PLS-SEM analysis. Primary data were collected using a structured questionnaire. The questionnaire used a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. All measurement items were adapted from previous studies and adjusted to the context of employees in the international or multinational banking sector. The use of adapted instruments was intended to ensure that the indicators had a strong theoretical basis and were relevant to the constructs measured in this study. The indicators of psychological capital were adapted from the psychological capital framework developed by Luthans et al. (2007), which consists of self-efficacy, hope, optimism, and resilience. Employee resilience indicators were adapted from previous studies that explain resilience as the ability to recover, persist, and remain effective when facing work pressure and change (Sok et al., 2021; Zamir, 2019). Job satisfaction indicators were adapted from previous studies that measure employees' positive evaluation of their work, work environment, and organizational experience (Ferreira & Gomes, 2022). Employee adaptation indicators were adapted from studies on adaptive performance and employee adaptability, which emphasize employees' ability to adjust to changing tasks, learn new systems, respond to work uncertainty, and maintain performance during organizational change (Gupta et al., 2024; Sok et al., 2021). This study used Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was selected because this study aimed to explain and predict employee adaptation through direct and indirect relationships among latent variables. Compared with covariance-based SEM (CB-SEM), which is more appropriate for theory confirm

RESULT AND DISCUSSION

The respondents in this study comprised 160 banking employees drawn from the operations, customer service, and frontline divisions, thereby providing a relevant empirical basis for examining positive psychology, resilience, job satisfaction, and employee adaptability. In terms of gender, the respondents were predominantly male, with 87 individuals (54.4%), while 73 respondents (45.6%) were female. With respect to educational attainment, the majority held a bachelor's degree for 123 respondents (76.9%), followed by master's degree for 27 respondents (16.9%) and doctoral degree for 10 respondents (6.3%). Based on job category, most respondents were employed in customer service roles in total 63 individuals (39.4%), followed by operations staff in total 51 individuals (31.9%) and frontline

personnel in total 46 individuals (28.8%). In terms of monthly income, the largest group fell within the range of IDR 7,000,000–8,999,999, comprising 85 respondents (53.1%). Meanwhile, regarding length of service, most respondents had worked for 2–4 years, totaling 68 individuals (42.5%), indicating the predominance of employees with moderate work experience in the banking sector.

Tabel 1. Construct Reliability And Validity Results

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
EA (Employee Adaptation)	0,904	0,905	0,933	0,777
JR (Employee Resilience)	0,914	0,917	0,940	0,796
JS (Job Satisfaction)	0,903	0,903	0,932	0,775
PP (Positive Psychology)	0,904	0,908	0,933	0,777

Source: Data processed by the author (2026)

Based on Table 1, all constructs satisfied the criteria for reliability and convergent validity. The Cronbach's alpha and composite reliability values (rho_a; rho_c) for EA, JR, JS, and PP were all above 0.70, indicating very good internal consistency. In addition, the AVE values for each construct exceeded 0.50, suggesting that the indicators were able to explain the construct variance adequately. Therefore, the measurement model can be considered reliable and valid for further analysis, in accordance with the guidelines of Hair et al. (2021), across the research instrument employed in this study as a whole.

Tabel 2. R-square Results

Variable	R-square	R-square adjusted
EA (Employee Adaptation)	0,608	0,600
JR (Employee Resilience)	0,497	0,494
JS (Job Satisfaction)	0,341	0,336

Source: Data processed by the author (2026)

The R-square values presented in Table 2 indicate that EA is explained by the model at 60.8% (moderate), JR at 49.7% (moderate), and JS at 34.1% (weak to moderate). The adjusted R-square values, which are very close to the R-square values, suggest that the model is sufficiently stable. Based on the criteria proposed by Hair et al. (2021), the model demonstrates the strongest predictive capability for EA, followed by JR and then JS in this study overall. The f-square analysis was conducted to evaluate the practical effect size of each exogenous variable on the endogenous variables. The f-square results indicate that positive psychology has a large effect on employee resilience (0.989) and job satisfaction (0.517), showing its strong practical contribution to employees' psychological and attitudinal resources. Job satisfaction has a medium effect on employee adaptation (0.161), while employee resilience shows a small to moderate effect (0.133). Positive psychology has a small direct effect on employee adaptation (0.087), suggesting stronger indirect influence through mediating variables.

Tabel 3. Heterotrait-monotrait ratio (HTMT) Results

Variable	EA (Employee Adaptation)	JR (Employee Resilience)	JS (Job Satisfaction)	PP (Positive Psychology)
EA (Employee Adaptation)	0,881			
JR (Employee Resilience)	0,664	0,892		
JS (Job Satisfaction)	0,622	0,446	0,880	
PP (Positive Psychology)	0,697	0,705	0,584	0,881

Source: Data processed by the author (2026)

The HTMT matrix presented in Table 3 shows that all inter-construct values range from 0.491 to 0.771, all of which fall below the 0.90 threshold. These results indicate that EA, JR, JS, and PP have satisfied discriminant validity. Therefore, each construct is empirically distinct and appropriate for use in further analysis according to the criteria proposed by Hair et al. (2021).

Tabel 4. Outer Loadings Results

Variable	Item	Loadings
EA (Employee Adaptation)	EA1	0,900
	EA2	0,893
	EA3	0,866
	EA4	0,866
JR (Employee Resilience)	JR1	0,922
	JR2	0,894
	JR3	0,884
	JR4	0,868
JS (Job Satisfaction)	JS1	0,918
	JS2	0,875
	JS3	0,858
	JS4	0,868
PP (Positive Psychology)	PP1	0,897
	PP2	0,873
	PP3	0,876
	PP4	0,880

Source: Data processed by the author (2026)

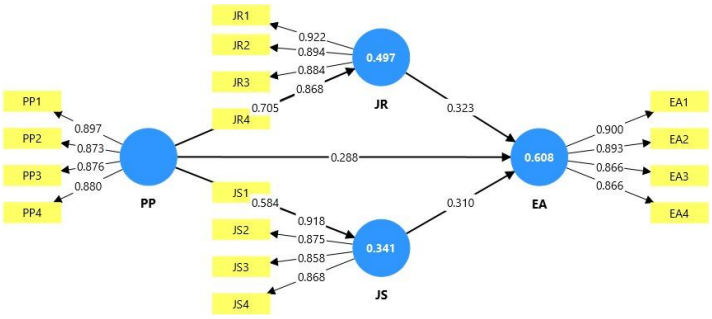
The outer loading results show that all indicators exceeded the recommended threshold of 0.70, confirming adequate indicator reliability and convergent validity (Hair et al., 2021). Loadings ranged from 0.858 to 0.922, indicating that each item strongly represented its respective construct. JR1 produced the highest loading of 0.922, followed by JS1 of 0.918 and EA1 of 0.900, while JS3 showed the lowest but still acceptable loading of 0.858. Therefore, all indicators were retained for subsequent structural model analysis.

Tabel 5. Path Coefficients (Direct And Indirect Effect) Results

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
JR -> EA	0,323	0,324	0,066	4,895	0,000
JS -> EA	0,310	0,309	0,066	4,703	0,000
PP -> EA	0,288	0,289	0,074	3,916	0,000
PP -> JR	0,705	0,706	0,041	17,250	0,000
PP -> JS	0,584	0,585	0,048	12,186	0,000
PP -> JS -> EA	0,181	0,181	0,041	4,380	0,000
PP -> JR -> EA	0,228	0,229	0,050	4,529	0,000

Source: Data processed by the author (2026)

Based on the path analysis results, all direct and indirect relationships were significant, as indicated by p-values of 0.000 and t-statistics greater than 1.96. The strongest effect was observed from PP to JR (0.705), followed by PP to JS (0.584). The mediating roles of JR and JS in the relationship between PP and EA were also significant, indicating that the research hypotheses were fully supported within this structural model.



Source: Data processed by the author (2026)

Figure 1. PLS-SEM Model Results

The structural model indicates that PP exerts a strong effect on JR (0.705) and JS (0.584), while its direct effect on EA is comparatively weaker (0.288). JR (0.323) and JS (0.310) also contribute positively to EA. The R^2 values further confirm that the model explains 60.8% of the variance in EA, 49.7% in JR, and 34.1% in JS, suggesting that the model demonstrates an overall adequate explanatory power.

This study uses positive psychology as the theoretical foundation, but the discussion focuses specifically on psychological capital as the measurable construct in the model. Therefore, the interpretation of the findings emphasizes how self-efficacy, hope, optimism, and resilience operate as psychological resources that support resilience, satisfaction, and adaptation among banking employees. Positive psychology in the organizational context is often represented through the concept of Psychological Capital, which encompasses self-efficacy, hope, optimism, and resilience (Kappagoda et al., 2014; Ma et al., 2021). In the banking industry, which is characterized by high work pressure and dynamic regulatory changes, job resilience functions both as a defensive mechanism and as a driver of adaptability (Ma et al., 2021).

This study reinforces Conservation of Resources Theory by demonstrating that positive psychology, as an initial resource, stimulates the development of subsequent resources, particularly resilience and job satisfaction, which ultimately enhance individual adaptability (Han et al., 2023). Positive psychology exerts a direct and significant effect on the adaptability of banking employees, indicating that individuals with stronger positive psychological capital tend to be more flexible and better prepared to cope with dynamic changes in the work environment (Tang et al., 2024). At the same time, positive psychology serves as a strong predictor of both resilience and job satisfaction (Taştan et al., 2020). For example, employees with a positive psychological condition possess the internal strength to recover from failure and cope with negative events in the workplace, and such resilience flourishes when employees are driven by optimism and self-efficacy (Karpagavalli & Subhashini, 2017; Taştan et al., 2020). This is particularly relevant in the banking sector: when employees possess strong psychological capital, including self-efficacy, optimism, hope, and resilience, they demonstrate a higher level of agility in responding to organizational change. Accordingly, individuals with stronger positive psychology are more likely to perceive new technological challenges or changes in banking regulations as opportunities for professional growth rather than as threats that trigger stress (Tang et al., 2024). In the highly demanding banking industry, PP equips employees with a “psychological

shield." Employees who are optimistic and hopeful are better able to manage failed transactions or customer complaints with composure, thereby accelerating their mental recovery and strengthening their resilience (Taştan et al., 2020). Such resilience does not emerge spontaneously; rather, it is cultivated through self-confidence and hope, which constitute the core dimensions of positive psychology (Karpagavalli & Subhashini, 2017). Furthermore, dimensions of positive psychology such as hope and optimism contribute significantly to employees' levels of job satisfaction (Jung & Yoon, 2015). Individuals who feel psychologically empowered tend to develop more favorable perceptions of their work environment, which in turn enhances their job satisfaction (Eghbali & Najafi, 2020). In the banking sector, job satisfaction is often challenged by heavy workloads; however, positive psychological capital helps employees continue to find meaning and satisfaction in their tasks, thereby reducing the negative impact of job-related pressure (Eghbali & Najafi, 2020).

Employee resilience and job satisfaction are also directly effect, in that resilience enables employees to make positive adjustments to change and remain steadfast in difficult situations (Taştan et al., 2020). Resilient employees are better able to navigate an uncertain labor market and adapt to new conditions (Othman et al., 2018). In other words, resilient banking employees possess the capacity to make functional adjustments when confronted with adversity (Wongsuwan & Na-Nan, 2022). When sudden changes occur in bank operational procedures, resilient employees do not become overwhelmed by anxiety; instead, they promptly seek ways to rebalance job demands with their personal capacities (Taştan et al., 2020). Resilience facilitates a smoother transition from old working methods to new ones, which lies at the core of career adaptability (Othman et al., 2018). Meanwhile, high job satisfaction provides employees with intrinsic motivation to contribute more to the organization, including in terms of flexibility and self-adjustment to changing job demands (Jung & Yoon, 2015; Wongsuwan & Na-Nan, 2022). Employees who feel satisfied tend to develop a stronger emotional attachment to the organization, which motivates them to support change initiatives (Jung & Yoon, 2015). Job satisfaction also provides the "peace of mind" employees need to focus on learning new skills required in the process of work adaptation (Wongsuwan & Na-Nan, 2022).

Employee resilience and job satisfaction also mediate the relationships among variables, particularly the link between positive psychology and employee adaptability. In this context, positive psychology not only directly makes employees more adaptive, but also operates by first strengthening their resilience capacity. Resilience acts as an internal psychological mechanism that transforms positive capital into adaptive behavior in practice (Wongsuwan & Na-Nan, 2022). This indicates that resilience is not merely a passive ability to endure, but rather a proactive approach to "bouncing back" from adversity and adjusting to a continuously changing business environment (Javid & Rehman, 2018; Tang et al., 2019). Employees with strong positive psychological resources tend to possess higher resilience, which enables them to interpret challenges as opportunities rather than threats (Orkibi & Brandt, 2015). This resilience capacity becomes a crucial bridge; when employees are able to manage stress and obstacles effectively, they become more flexible in adjusting their behavior and work strategies to new organizational demands, thereby enhancing employee adaptability (Tang et al., 2019). Thus, resilience mediates this relationship by converting internal psychological capacity into tangible adaptive action in the workplace (Han et al., 2023).

Hence, job satisfaction functions as an emotional bridge. Employees who receive positive psychological support tend to feel more satisfied with their jobs, which in turn creates a mental condition that facilitates a rapid and effective work adjustment process (Wongsuwan & Na-Nan, 2022). Job satisfaction acts as an affective mediator linking positive psychological orientation to employee adaptability. Positive psychological resources, such as

optimism and hope, help employees evaluate their work and work environment more positively (Orkibi & Brandt, 2015). Such positive evaluations enhance workplace well-being and satisfaction with their roles (Mauludin, 2020; Orkibi & Brandt, 2015). High job satisfaction fosters emotional stability and strong commitment, which encourage employees to become more open to change (Gori & Topino, 2020). In the banking sector, job satisfaction has been shown to be positively associated with career adaptability (Zhang et al., 2020). Employees who feel satisfied are more likely to possess sufficient psychological energy to learn new skills and adjust to changing banking technologies or procedures without experiencing excessive emotional burden (Han et al., 2023; Le et al., 2021). As a mediator, job satisfaction ensures that the positive energy possessed by individuals is translated into attitudes that are supportive of organizational change, thereby enhancing the effectiveness of the employee adaptation process (Tang et al., 2019).

These findings have specific implications for the Indonesian banking industry. The rapid growth of digital banking services, mobile banking, internet banking, and cashless transactions has changed the nature of frontline and operational work. Employees are now required to understand digital systems, respond quickly to customer problems, follow updated procedures, and maintain service quality under increasing transaction intensity. Therefore, employee adaptation in Indonesian banking should not be viewed only as an individual responsibility. It should be supported through structured human resource policies, continuous digital training, psychological capital development, resilience-building programs, and work environment improvements that increase job satisfaction. For international and multinational banks operating in Indonesia, these findings are particularly relevant because employees must respond not only to domestic banking regulations, but also to global service standards, digital security requirements, and cross-cultural organizational practices. Banks that fail to strengthen employee adaptation may face lower service quality, higher employee stress, weaker customer experience, and slower implementation of digital transformation. Therefore, psychological capital, employee resilience, and job satisfaction should be treated as strategic human resource assets in the digital transformation of banking.

CONCLUSION

This study concludes that employee adaptation in the banking sector is shaped by psychological capital, employee resilience, and job satisfaction. The findings show that psychological capital strengthens employees' capacity to remain confident, hopeful, optimistic, and resilient when facing digital transformation, regulatory change, service pressure, and changing work procedures. Employee resilience and job satisfaction also function as important mechanisms that help translate psychological resources into adaptive behavior. Resilience enables employees to recover from pressure and maintain effectiveness, while job satisfaction increases employees' willingness to accept change and adjust to new work demands.

This study provides several theoretical contributions. First, it extends the application of psychological capital theory by positioning psychological capital as a key antecedent of employee adaptation in the banking sector. Second, it contributes to adaptive performance literature by showing that employee adaptation is not only influenced by external organizational demands, but also by internal psychological and motivational mechanisms. Third, this study clarifies the mediating roles of employee resilience and job satisfaction in explaining how psychological capital influences employee adaptation. Therefore, the study offers a more integrated explanation of employee adaptation by linking positive psychological resources, resilience, satisfaction, and adaptive work behavior in the context of international and multinational banking.

The practical implication of this study is that banks should not treat employee adaptation only as a matter of technical training. Adaptation also requires psychological readiness. Banking management needs to strengthen psychological capital through coaching, mentoring, goal-setting programs, resilience training, and positive leadership practices. In addition, banks should improve job satisfaction through fair workload distribution, supervisor support, open communication, career development, and a supportive digital work environment. These efforts are especially important for operations, customer service, and frontline employees who directly face customer demands, digital service issues, and procedural changes.

This study has several limitations. First, the sample was limited to permanent employees in international and multinational banks, particularly those working in operations, customer service, and frontline divisions. Therefore, the findings should be generalized with caution to other banking segments or industries. Second, this study used a cross-sectional design, so it could not capture changes in employee adaptation over time. Third, the use of self-report questionnaires may create subjective response bias, although the measurement model met the required validity and reliability criteria.

Future research should examine this model in more specific and comparative contexts, such as state-owned banks, private national banks, Islamic banks, regional development banks, and digital banks. Future studies should also compare frontline employees with back-office employees to identify whether the predictors of adaptation differ across job roles. In addition, longitudinal research is recommended to observe how psychological capital, resilience, job satisfaction, and adaptation develop across different stages of digital transformation. Future research may also use supervisor-rated adaptation, performance records, or multi-source data to reduce self-report bias. Finally, future studies can test more focused variables, such as digital leadership, psychological safety, change communication, digital literacy, or work engagement, as moderators or mediators in the relationship between psychological capital and employee adaptation.

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