e-HRM Adoption with Job Tenure, Gender, and Corona Fear as Moderating Variables Using UTAUT-1

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Abstract

The COVID-19 pandemic increasing e-HRM adoption for many companies, especially in Financial Institution. Job Tenure, Gender, and Corona Fear are possibly moderate the using of e-HRM. This study seeks what is the influential factors for e-HRM adoption and which moderating variables will moderate strongly for acceptance of DigiHC Technology adoption.

This study was using quantitative method and the UTAUT-1 model that consisted of Performance Expectancy, Effort Expectancy, Social Influence, Facilitating Condition, Behavioral Intention, and Use Behavior. Social Isolation was the extended variable because it was the innate variables of Corona Fear Variable. Job Tenure, Gender, and Corona Fear will be the moderating variables. The survey was conducted by 395 employees of a Financial Institution with Proportionate Stratified Random Sampling and analyzed by SmartPLS using SEM techniques.

This study found the most influential factors was Social Influence to Behavioral Intention. Job Tenure moderates the relation of Effort Expectancy and Behavior Intention, Gender moderates the relation of Social Isolation, Corona Fear moderates the relation of Social Influence and Behavior Intention, as the moderating variables.

Keywords
e-HRM, UTAUT-1, Job Tenue, Gender, Corona Fear.

1. Introduction
The COVID-19 pandemic forces various sectors to adapt to digitalization both in terms of companies and individuals (Vahdat, 2022). This is evident from The World Economic Forum (2020) where 91.7% of companies implement a policy of Working From Home (WFH). This survey is also supported by Katadata (2021) where 58% stated that the main reason employees who did WFH is fear of the risk of being exposed to COVID-19 while traveling or in an office environment. Of course, this policy must be supported by the readiness of technology and digitalization. In the same survey, 75% of companies accelerate digitization in their work processes. The existence of increasingly massive digital developments makes business processes from upstream to begin downstream slowly to experience digitalization in every company.

The Human Resource (HR) department is one of the most important departments in a company. Therefore, this department must do digitization, for example using e-HRM technology. E-HRM is one of the innovations in the field of Human Resources Management (HRM), which is a new wave of technology that has now begun to develop (Yusliza and Ramayah 2012). E-HRM technology is a way to implement HR strategies, both regulatory and practical, where this technology can connect managers, employees, and HR Professionals to extract data or change information data that is important for managing company HR through web-based or mobile technology. Financial and Insurance institution are the highest sectors that have used the Human Resource Management System (HRMS) to support their business needs (Statista 2022). This is because this sector has many workers.

Information and Communication Technology (ICT) is present and always changing. This change causes the need for employee skills to increase. This also encourages a demand for workers with certain skills, and in some cases required to conduct training to support the improvement of these skills (Mello 2011). Kuusisto (2017) stated that the readiness of the HR Division to be involved in digital transformation needs to be prepared. However, adaptation to digital

transformation will change many ways of working and will take a long time (Beaudry et al. 2005). The World Economy Forum (2020) states that 55.4% of companies complain about the HR Skill Gap which is the main obstacle in technology adoption. Based on The Amazon Web Services (2021) stated that there are only 19% of the workforce in Indonesia who have digital skills and are able to apply them in their work. Furthermore, in the same survey it was stated that Indonesia still needs 946 million digital training in the next 5 years to improve the digital capabilities of domestic workers in their daily work. These obstacles can occur due to factors of age, gender, job tenure of employees. Based on the Statista (2022) stated that it was stated that the percentage of internet users in Indonesia in 2019 was from the 17-25 year age category as much as 85.40% and followed by users from the 26-35 year age category as much as 65.60%. Meanwhile, the category with the smallest percentage of internet users is in the 55–65-year age group, which is 19.60%. This is also in line with a study conducted by Eom et al. (2016) stated that younger employees with lower positions and shorter tenures showed higher levels of intention and use of technology compared to other groups of employees. Apart from the factors mentioned above, the acceptance of technology by employees can also be strengthened by the current COVID-19 pandemic. As of August 25, 2022, the total number of COVID-19 cases in Indonesia amounted to approximately 6.33 million. Up until now the death toll in Indonesia has risen more than 157 thousand (Statista, 2022).

1.1 Objectives

DigiHC is an e-HRM technology that is present at one of the financial institutions in Indonesia that is used to support operations in their company. UTAUT-1 is one of the technology adoption models that can better describe the acceptance of a technology than the 8 previous technology adoption models, and has succeeded in explaining 70% of user variance (Venkatesh et al. 2003). In addition, this model has been widely used and describes better the acceptance of technology in various institutions in the context of mandatory settings. The author wants to know whether job tenure, gender, and corona fear can moderate the use of DigiHC using UTAUT-1. The integration of the UTAUT-1 models to answer the following questions:

1. What is the most influential factor in the adoption of e-HRM using UTAUT-1?
2. Do the Job Tenure, Corona Fear, and Gender moderate the acceptance of DigiHC adoption using UTAUT-1?

2. Literature Review

2.1 The Unified Theory Acceptance and the Use of Technology (UTAUT) Model

Abdillah (2018) stated that Venkatesh et al. (2003) developed The Unified Theory Acceptance and the Use of Technology (UTAUT) as an integrative development model for IT adoption. UTAUT is a model resulting from the combination of the main constructs in eight other technology acceptance models. The UTAUT variables consist of Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions as the influence of user intention in using new technology.

2.2 Corona Fear

In early 2020, the world faced a new infectious disease called the coronavirus disease or COVID-19 that originated in Wuhan, China. According to a report by the World Health Organization (WHO), more than 170 million people worldwide were infected with COVID-19 at the end of May 2021 and the total number of deaths exceeded 3.7 million (Berdibayev and Kwon 2021). With infection rates and death rates high, people are starting to worry about COVID-19. Fear (fear) is then continued and even more intense than the actual impact of this disease. With high levels of fear, people are unable to think clearly and rationally about COVID-19 (Ahorsu et al. 2020). Due to these impacts, governments in the world are trying to minimize the spread of the pandemic by restricting the lockdown, which triggers Social Isolation and affects the acceptance of digitalization.

2.3 Social Isolation

As a result of the COVID-19, apart from the lockdown, the government has also implemented a physical distancing policy. This physical distancing policy is also promoted by the World Health Organization (WHO) that greatly encouraged people to stay away from crowds, isolate and not carry out activities that meet other people during the pandemic period. Therefore, due to the fear of COVID-19 and concern for their families, people remain at home, doing social isolation and physical distancing (Berdibayev and Kwon 2021).

3. Methods

This research uses quantitative method involving a population of 27.177 employees of a Financial Institution who had used DigiHC Application as indicated in Table 1. Based on The Slovin formula with Proportionate Stratified Random Sampling the amount of samples size is 395 employees. The surveys which developed by Ahorsu et al. (2020); Al-Ajlouni et al. (2019); Raza et al. (2021) are used with 5-point Likert scale. Data collection was done by distributing questionnaires with Google Form (online) and helped by Human Capital Division in Financial Institution for one month (July 2022 – August 2022). The result was measured by Structural Equation Modelling (SEM) technique and analyzed by SmartPLS verse 3.29.

Table 1. Total Population and Sample.

Region Unit Office	Total Population	% Population	Sample per unit
Headquarters	5.036	18,53%	72
Region Office Medan (01)	1.170	4,31%	17
Region Office Padang (02)	1.493	5,49%	22
Region Office Palembang (03)	1.494	5,50%	22
Region Office Bandung (04)	1.663	6,12%	24
Region Office Semarang (05)	1.087	4,00%	16
Region Office Surabaya (06)	1.868	6,87%	27
Region Office Makassar (07)	1.364	5,02%	20
Region Office Denpasar (08)	1.411	5,19%	21
Region Office Banjarmasin (09)	1.642	6,04%	24
Region Office Jakarta Senayan (10)	1.045	3,85%	15
Region Office Manado (11)	881	3,24%	13
Region Office Jakarta Kota (12)	1.158	4,26%	17
Region Office Jakarta BSD (14)	1.325	4,88%	19
Region Office Jakarta Kemayoran (15)	1.379	5,07%	20
Region Office Papua (16)	479	1,76%	7
Region Office Yogyakarta (17)	1.359	5,00%	20
Region Office Malang (18)	1.323	4,87%	19
Grand Total	**27.177**	**100,00%**	**395**

3.1 Hypothesis without Moderating Variables

Venkatesh et al. (2003) stated that Performance Expectancy is the extent to which a person believes that using a system will help them gain an advantage in their job performance. Raza et al. (2021) stated that Performance Expectancy has a positive effect on students who use LMS as a mandatory system in a university. Al Ajlouni et al. (2020) also stated the same thing for employees who use e-HRM, Performance Expectancy has a positive effect on Behavioral Intention. Therefore, the following hypothesis is proposed. We hypothesized that.

H1: Performance Expectancy influences Behavioral Intention.

Venkatesh et al. (2003) stated that Effort Expectancy is the extent to which the ease of use of a system. Furthermore, Venkatesh et al. (2003), stated that this variable is significant in the context of voluntary and mandatory settings. Therefore, the following hypothesis is proposed.

H2: Effort Expectancy influences Behavioral Intention.

Venkatesh et al. (2003) define that Social Influence is the extent to which an individual perceives that the people who are important to him feel that the individual should use a system. Social Influence is a direct determinant of Behavioral Intention. In the study of Venkatesh et al. (2003) it was stated that Social Influence was seen to be significant in the mandatory settings compared to the voluntary settings. We hypothesized that.

H3: Social Influence influences Behavioral Intention.

De' et al. (2020) states that Social Isolation is an objective characteristic of a situation and refers to a network of relational relationships. People with low relational scores are considered socially isolated. Research has shown that people who are socially isolated have a greater risk of being lonely. This variable is the impact of the COVID-19 Pandemic which makes everyone feel afraid and finally forced to do social isolation. Raza et al. (2021) stated that Social Isolation is one of the dominant constructs in the study of using Learning Management System (LMS) in Pakistan and affects other variables. We hypothesized that.

H4: Social Isolation influences Behavioral Intention.

Venkatesh et al. (2003) define that Facilitating Condition assesses the extent to which an individual believes that organizational infrastructure and techniques exist to support the use of the system. The existence of Facilitating Condition aspects such as training and support is available and can be freely used in an organization. Therefore, Facilitating Condition has a significant impact on Use Behavior but not on Behavioral Intention because the convenience aspect encourages someone to immediately adopt the system.

H5: Facilitating Condition influences Use Behavior.

Behavioral Intention is the level of commitment that a person shows to engage in specific behavior (Ngai and Wat 2006). Raza et al. (2021) stated that in a mandatory setting such as the use of Learning Management System (LMS) at a university, Behavioral Intention has a positive effect on Use Behavior.

H6: Behavioral Intention influences Use Behavior.

3.2 Hypothesis with Moderating Variables

Eom et al. (2016) stated that employees who are younger and have lower positions and shorter tenures use technology more than other groups of employees. Furthermore, they also stated that this variable is in line with the Age variable that can moderate other variables. In addition, Yoerger et al. (2015) stated that Job Tenure with other variables was included to measure employee engagement and significant results were obtained, where employee engagement increased compliance with organizational norms so that it could be a driver of Behavioral Intention in technology adoption.

H7a: Job Tenure moderates t\he relationship between Performance Expectancy and Behavioral Intention DigiHC.

H7b: Job Tenure moderates the relationship between Effort Expectancy and Behavioral Intention DigiHC.

H7c: Job Tenure moderates the relationship between Social Influence and Behavioral Intention DigiHC.

H7d: Job Tenure moderates the relationship between Social Isolation and Behavioral Intention DigiHC.

H7e: Job Tenure moderates the relationship between Facilitating Condition and Use Behavior DigiHC.

Wang and Shih (2009) stated that there is a gender moderation towards technology acceptance in e-government, which is in line with Venkatesh et al. (2003) that performance expectancy which is influenced by behavioral intention to use information kiosk is stronger in men than women. This is because men usually have a higher achievement motivation, while women are more influenced by the people closest to them to persuade them. Therefore, gender is predicted to moderate the behavior of employees in accepting a technology. We hypothesized that.

H9a: Gender moderates the relationship between Performance Expectancy and Behavioral Intention DigiHC.

H9b: Gender moderates the relationship between Effort Expectancy and Behavioral Intention DigiHC.

H9c: Gender moderates the relationship between Social Influence and Behavioral Intention DigiHC.

H9d: Gender moderates the relationship between Social Isolation and Behavioral Intention DigiHC.

Pakpour and Griffiths (2020) state that unexpected and extraordinary situations such as the spread of disease can cause fear among the public and this is one of the psychological aspects of the COVID-19 pandemic. Therefore, Corona Fear is predicted to moderate the behavior of employees in accepting a technology. We hypothesized that.

H8a: Corona Fear moderates the relationship between Performance Expectancy and Behavioral Intention DigiHC.

H8b: Corona Fear moderates the relationship between Effort Expectancy and Behavioral Intention DigiHC.

H8c: Corona Fear moderates the relationship between Social Influence and Behavioral Intention DigiHC.

H8d: Corona Fear moderates the relationship between Social Isolation and Behavioral Intention DigiHC.

H8e: Corona Fear moderates the relationship between Facilitating Condition and Use Behavior DigiHC.

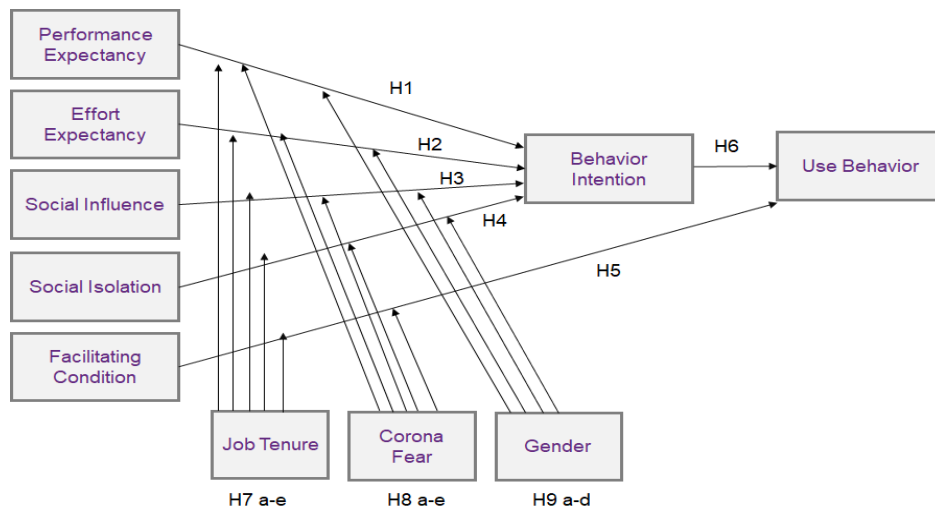The proposed model framework can be described as follows: (Figure 1)

Figure 1. The Proposed Model

4. Result

There are three steps to get the result. The first step for the analysis of SEM is the Measurement Model (Outer Model). At the outer model analysis stage, there are two things to be analyzed, namely Validity Analysis that consist of Construct Validity, Convergent Validity, and Discriminant Validity; and Reliability Analysis that consist of Cronbach's Alpha and Composite Reliability. Ghozali (2014) stated that the Rule of Thumb used for Construct Validity is Loading Factor Value must be > 0.70; for Convergent Validity is Average Variance Extracted Value must be > 0.5. Discriminant Validity is used to prove whether the indicator in a construct will have a greater value in the shape of the construct than the value with other constructs. After the validity test measured, Ghozali (2014) stated that the next will be testing the Reliability Analysis. The Rule of Thumb for Cronbach's Alpha and Composite Reliability must be > 0.7 although 0.6 is still acceptable. Table 2 shows that Validity Test (Construct Validity and Convergent Validity) and Reliability Test. It can be concluded that all latent variables passed the validity and reliability test. Table 3 shows the Validity Test for Discriminant Validity. The results of the cross-loading show that the correlation value of the construct with its indicators is greater than the correlation value with other constructs.

The second step for the analysis of SEM is the Structural Model (Inner Model). At the inner model analysis stage, there will test to know the model correctly. There are three things to be analyzed, the first analysis in structural model was Goodness-of-Fit (GoF) measurements. Latan (2012) stated that the GoF measurements indicates whether the model is acceptable or not. Wetzels et al. (2009) stated that the classification of GoF is 0.1 indicates Bad-Fit, 0.25 indicates Good-Fit, and 0.36 indicates Perfect-Fit. Table 4 shows the result of R^2 and Average Variance Extracted (AVE) that leads to the calculation for GoF measurements. The calculation as follows:

$$GoF = \sqrt{AVE} \times R^2 \qquad (3)$$

$$= \sqrt{0.741} \times 0.188^2 \qquad (4)$$

$$= 0.373 \qquad (5)$$

Based on the above calculations, the model in this study has a GoF value of 0.373. This indicates that model has Perfect-Fit Model. It means that this model has a good performance of the measurement model and structural model.

Table 2. Measurement Model Results.

Latent Variables	Item Number	Loading Factor (λ)	Cronbach's Alpha (α)	Composite Reliability (CR)	Average Variance Extracted (AVE)
Performance Expectancy (PE)	PE1	0.924	0.838	0.888	0.727
	PE2	0.799			
	PE3	0.830			
Effort Expectancy (EE)	EE1	0.775	0.823	0.893	0.737
	EE2	0.909			
	EE3	0.887			
Social Influence (SI)	SI1	0.876	0.848	0.908	0.766
	SI2	0.870			
	SI3	0.880			
Facilitation Condition (FC)	FC1	0.884	0.845	0.906	0.763
	FC2	0.893			
	FC3	0.844			
Behavioral Intention (BI)	BI1	0.864	0.848	0.908	0.766
	BI2	0.892			
	BI3	0.870			
Use Behavior (UB)	UB1	0.908	0.898	0.936	0.829
	UB2	0.915			
	UB3	0.909			
Social Isolation (SIS)	SIS1	0.905	0.784	0.876	0.704
	SIS2	0.896			
	SIS3	0.701			
Corona Fear (CF)	CF1	0.723	0.858	0.898	0.639
	CF2	0.843			
	CF3	0.864			
	CF4	0.828			
	CF5	0.725			

The second analysis in structural model was the Stone-Geisser measurement that shown at Table 5, where this measurement was used to know the predictive relevancy of the model. Ghozali (2014) stated that the value of Q^2 (Q square) is more than 0, then the model has met the predictive relevance where the model has been reconstructed

properly. The value of Q^2 is used to see the goodness in the structural model where if $Q^2 > 0$ indicates the model has predictive relevance; if the model $Q^2 < 0$ indicates the model has no predictive relevance.

The third analysis in structural model was the F^2 (F square) measurement that shown at Table 6, where this measurement was used to assess the effect of exogenous latent variables on endogenous variables. Ghozali (2014) stated that the value of F^2 was 0.02 is categorized as a weak influence; 0.15 is categorized as sufficient influence; and 0.35 is categorized as a strong influence of latent predictor variables at the structural level.

Table 3. Loadings and Cross-Loadings for Discriminant Validity.

	PE	EE	SI	FC	BI	UB	SIS	CF
PE1	**0.924**	0.120	0.071	0.160	0.266	0.224	0.246	0.135
PE2	**0.799**	0.050	0.092	0.141	0.067	0.076	0.239	0.076
PE3	**0.830**	0.070	0.087	0.138	0.157	0.116	0.293	0.114
EE1	0.152	**0.775**	0.024	0.088	0.120	0.008	0.045	0.163
EE2	0.091	**0.909**	0.056	0.098	0.182	0.005	-0.033	0.189
EE3	0.055	**0.887**	0.079	0.101	0.174	0.044	0.010	0.175
SI1	0.132	0.121	**0.876**	0.153	0.306	0.183	0.176	0.042
SI2	0.055	-0.009	**0.870**	0.100	0.260	0.147	0.130	-0.016
SI3	0.047	0.049	**0.880**	0.139	0.310	0.090	0.117	0.049
FC1	0.147	0.091	0.130	**0.884**	0.106	0.149	0.145	0.236
FC2	0.139	0.111	0.137	**0.893**	0.133	0.135	0.189	0.247
FC3	0.167	0.091	0.130	**0.844**	0.111	0.123	0.159	0.266
BI1	0.219	0.160	0.254	0.136	**0.864**	0.226	0.277	0.164
BI2	0.216	0.154	0.316	0.119	**0.892**	0.138	0.189	0.107
BI3	0.177	0.180	0.313	0.094	**0.870**	0.171	0.251	0.183
UB1	0.152	0.028	0.164	0.144	0.187	**0.908**	0.402	0.053
UB2	0.132	-0.014	0.184	0.138	0.152	**0.915**	0.427	0.073
UB3	0.227	0.041	0.100	0.143	0.212	**0.909**	0.536	0.176
SIS1	0.226	-0.026	0.151	0.157	0.227	0.467	**0.905**	0.110
SIS2	0.182	-0.011	0.181	0.155	0.264	0.421	**0.896**	0.125
SIS3	0.372	0.054	0.059	0.164	0.193	0.390	**0.701**	0.313
CF1	0.183	0.158	0.017	0.254	0.147	0.065	0.138	**0.723**
CF2	0.147	0.197	-0.037	0.247	0.086	0.140	0.172	**0.843**
CF3	0.075	0.179	0.043	0.210	0.190	0.090	0.169	**0.864**
CF4	0.064	0.148	0.003	0.198	0.143	0.122	0.196	**0.828**
CF5	0.102	0.132	0.125	0.259	0.110	0.036	0.138	**0.725**

Table 4. Goodness-of-Fit measurements.

Variables	R Square (R^2)	Average Variance Extracted (AVE)
Performance Expectancy		0.727
Effort Expectancy		0.737
Social Influence		0.766
Facilitating Condition		0.763

Behavioral Intention	0.304	0.766
Use Behavior	0.072	0.829
Social Isolation		0.704
Corona Fear		0.639
Average	**0.188**	**0.741**

Table 5. Measurement Analysis of Q^2.

	Q^2 (=1-SSE/SSO)
BI	0.196
CF	
CFEE	
CFFC	
CFPE	
CFSI	
CFSIS	
EE	
FC	
G	
GEE	
GPE	
GSI	
GSIS	
JT	
JTEE	
JTFC	
JTPE	
JTSI	
JTSIS	
PE	
SI	
SIS	
UB	0.049

Table 6. Measurement Analysis of F^2.

	BI	CF	EE	FC	PE	SI	SIS	UB
BI								0.030
CF								
EE	0.020							
FC								0.013
PE	0.032							
SI	0.089							

SIS	0.034							
UB								

Final step for the analysis of SEM is testing the influence between variables that will be proven in hypothesis testing. Original Sample explains the direction for PE, EE, SI, and SIS to BI is positive; FC and BI to UB is positive. It means relationship between them will be proportional or vice versa. T-statistic value and P-value will prove the hypothesis research. Ghozali (2014) stated that the t-statistic value must be compared with the Z-score (1.96) and the P-value must be compared with P-value correlation (0.05). These two values are set as a critical value for significant testing. Table 7 shows hypothesis testing without moderating variables. All variables showed supported. The most influential factor was the relation between Social Influence on Behavioral Intention. Table 8 shows hypothesis testing with moderating variables, Job Tenure (JT) moderates the relationship between Effort Expectancy (EE) and Behavioral Intention (BI), Gender (G) moderates the relationship between Social Isolation and Behavioral intention (BI), and Corona Fear (CF) moderates the relationship between Social Influence (SI) and Behavioral Intention (BI). Other variables found insignificant.

Table 7. Hypothesis Testing without Moderating Variables.

Variables			Original Sample	T-Statistics (|O/STDEV|)	P-Value	Result
PE	→	BI	0.160	2.962	0.003	Supported.
EE	→	BI	0.153	2.688	0.007	Supported.
SI	→	BI	0.262	5.100	0.000	Supported.
SIS	→	BI	0.170	3.559	0.000	Supported.
FC	→	UB	0.115	2.033	0.043	Supported.
BI	→	UB	0.170	3.686	0.000	Supported.

Note:

██ Negative Effect

░░ Insignificant Factors

Table 8. Hypothesis Testing with Moderating Variables.

Moderating Variables	Variables			Original Sample	T-Statistics (|O/STDEV|)	P-Value	Result
Job Tenure (JT)	JTPE	→	BI	0.022	0.348	0.728	Not Supported.
	JTEE	→	BI	0.184	2.947	0.003	Supported.
	JTSI	→	BI	0.005	0.081	0.936	Not Supported.
	JTSIS	→	BI	0.038	0.767	0.443	Not Supported.
	JTFC	→	UB	0.032	0.570	0.569	Not Supported.
Corona Fear (CF)	CFPE	→	BI	0.059	0.773	0.440	Not Supported.
	CFEE	→	BI	-0.029	0.603	0.547	Not Supported.
	CFSI	→	BI	0.144	2.563	0.011	Supported.
	CFSIS	→	BI	-0.101	1.810	0.071	Not Supported.
	CFFC	→	UB	0.069	1.602	0.110	Not Supported.
	GPE	→	BI	-0.055	0.813	0.417	Not Supported.

Gender (G)	GEE	→	BI	-0.044	0.927	0.354	Not Supported.
	GSI	→	BI	-0.111	1.900	0.058	Not Supported.
	GSIS	→	BI	0.107	2.239	0.026	Supported.

Note:

	Negative Effect
	Insignificant Factors

5. Discussion

In this study, without using moderating variables, all relationships between variables were found supported. This is in line with studies conducted by Casey and Wilson-Evered (2012); Dwivedi et al. (2011); Gupta et al. (2008); Šumak et al. (2011); Venkatesh et al. (2003); Zhou et al. (2010). This finding contradicts with Zwain (2019) which states that the relationship between Performance Expectancy and Effort Expectancy to Behavioral Intention is not significant. Facilitating Condition and Use Behavior are in line with the study conducted by Venkatesh (2003). Social Isolation which is the extended variable from the UTAUT-1 model, which also supported, these findings consistent with the study conducted by Raza et al. (2021). This indicates that isolated employees are more likely to use DigiHC for Work from Home (WFH).

Regarding the calculation using moderating variables, it can be seen in table 8 which states that the Job Tenure variable moderates the relationship between Effort Expectancy and Behavioral Intention; the Gender variable moderates the relationship between Social Isolation and Behavioral Intention; and the Corona Fear variable moderates the relationship between Social Influence and Behavioral Intention. The other relationship was found not supported with these moderating variables. The relationship between Effort Expectancy and Behavior Intention moderated by Job Tenure shows that employees with certain tenures have different understandings of technology. This findings in line with Eom et al. (2016). Therefore, tenure can accelerate the adoption of a technology. Meanwhile, the Gender variable was proven to moderate the relationship between Social Isolation and Behavioral Intention. This can happen because the reaction to social isolation varies based on the characteristics of certain sexes. The other variables, the Corona Fear variable has been shown to moderate the relationship between Social Influence and Behavior Intention. This can happen because the Corona Fear has an impact on the reaction of employees who are worried about COVID-19, thus accelerating the adoption of a technology. This is in line with research conducted by Raza et al. (2021) on Learning Management System (LMS) toward students in university. In his study stated that this will expect the influence by their friends and family to do so.

6. Conclusion and Implication

Without Moderating Variables, we found that the most influential factor was the relationship between Social Influence (SI) to Behavioral Intention (BI). The other found supported. Meanwhile, with moderating variables, we found that only a few variables successfully moderated the adoption of technology. There were Job Tenure (JT) Moderates the relationship between Effort Expectancy (EE) to Behavioral Intention (BI); Gender (G) moderate relationship between Social Isolation (SIS) and Behavioral Intention (BI); Corona Fear (CF) moderates Social Influence (SI) to Behavioral Intention (BI). It means that the moderating variables can strongly moderates adopting DigiHC in a Financial Institution in Indonesia. This study is expected to provide further insight to develop business strategies in the context of digital transformation adoption. For the companies, the study is expected to serve as a reference or input regarding the adoption of digital transformation so that they can develop their digital programs and digital applications better. In addition, the extent to which Job Tenure, Gender, and Corona Fear affect technology acceptance could provide insight to the company, specifically on identifying which employees could be given training in technology acceptance so that the requirement of these employees could be specifically given. It is recommended for future studies to use other various moderating variables, to obtain broader characteristics of technology acceptance for employees in a company.
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