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Digital Agility and Human Resource Adaptation in Facing Digital Disruption at PT BPR Cahaya Wiraputra, West Kalimantan

Laila Nurfitrah Lubis[1]*, Magdalena Depriyani[2], Eka Mustika Sari[3]
[1*23]Department of Business Administration, Politeknik Negeri Pontianak, West Kalimantan, Indonesia

**Corresponding Author: lailanlubis@polnep.ac.id*

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ABSTRACT

Digital disruption has changed the competitive landscape of banking, and small institutions such as rural banks (Bank Perekonomian Rakyat, BPR) face pressure from commercial banks and fintech while still serving customers who rely on face-to-face relationships. OJK Regulation No. 34 of 2025 on information technology implementation by BPR and BPRS adds a regulatory push toward digitalization. This study analyzes the level of employee digital agility, the process of human resource (HR) adaptation, and the barriers faced by HR at PT BPR Cahaya Wiraputra, West Kalimantan, in facing digital disruption. A qualitative descriptive case study was used. Data were collected through in-depth interviews with purposively selected employees and management, non-participant observation, and documentation, and were analyzed through data reduction, data display, and conclusion drawing and verification, guided by Dynamic Capabilities Theory, Person-Environment Fit, and Resistance to Change. The findings show that sensing is good, seizing is fairly good but not yet optimal, and transforming proceeds gradually through the strengthening of internal foundations and IT staffing. Supplies-values fit has formed positively through training and an open climate, while demands-abilities fit is adequate for current operations but not yet for more complex digital demands. Barriers take the form of adaptation constraints rather than open resistance: incomplete information on the operational impact of change, a double workload during transition, and differing views on the urgency and pace of digitalization. The findings indicate that digital agility in a rural bank develops gradually and depends on structured training, clear transition guidance, and a hybrid model that preserves relationship banking.

INTRODUCTION

Advances in information technology over the past decade have placed many industries in a phase of fundamental change. *Digital disruption*, a basic change in an industry or market triggered by the emergence of new and innovative digital technologies, has reshaped the competitive landscape of business, and traditional business models that rely on physical assets are being displaced by digital platforms. Rogers (2016) emphasizes that digital disruption is not merely a matter of updating technology but a change in strategy and ways of thinking in order

to meet increasingly dynamic customer expectations. Organizations are therefore required to be highly flexible so that they are not left behind.

In the financial services sector, digital disruption has given rise to a financial technology (*fintech*) ecosystem that offers high efficiency and access that is not limited by geography. The competitors of conventional banks are no longer only other banks but also technology companies that have entered the financial sector, which increases competitive pressure, especially for institutions with a smaller scale of operation. Chanias et al. (2019) show that digital transformation strategy in financial services requires the alignment of business strategy and IT strategy, while Vial (2019) argues that digital transformation involves deep structural change in which organizations must balance operational efficiency with business model innovation.

Rural banks (Bank Perekonomian Rakyat, BPR) in Indonesia are among the institutions most affected by this shift. The Financial Services Authority (OJK) issued OJK Regulation No. 34 of 2025 on the implementation of information technology by BPR and Sharia BPR (Otoritas Jasa Keuangan [OJK], 2025) as part of efforts to accelerate the digitalization of the BPR industry in line with its 2024–2027 roadmap. The regulation emphasizes IT governance, risk management, data protection, and the ability to detect and handle cyber incidents, and it requires BPR to build reliable IT while maintaining good governance, prudence, and customer protection. Because BPR mainly serve micro, small, and medium enterprises through close, personal service (*personal touch*), they face a dilemma between maintaining local closeness and meeting the demand for digitalization. Kane et al. (2019) stress that the greatest challenge of digital transformation lies not in technology itself but in the readiness of people and organizational culture to adapt; without a change in work culture, technology in a BPR risks becoming a cost burden that does not improve performance.

The ability of human resources (HR) to respond to such change is referred to as *digital agility*. Digital agility is the ability of an organization and the individuals within it to respond quickly to, adapt to, and make use of digital change, such as new technologies, digital platforms, and changing customer behavior, through changes in work processes, organizational structure, and HR competencies (Juninda et al., 2024). It concerns not only technology adoption but also speed, flexibility, and learning capacity, and it has been linked to digital competitiveness and innovative performance (Kő et al., 2022). At the level of the workforce, agility has been shown to develop through continuous learning, organizational practices, and psychological empowerment (Alviani et al., 2024; Muduli, 2017; Qin & Nembhard, 2015).

PT BPR Cahaya Wiraputra in West Kalimantan is a regional financial institution that collects funds from the public in the form of time deposits and savings and extends credit to small entrepreneurs and rural communities. The bank currently faces a complex adaptation dynamic: it must continue to serve traditional customers, including older customers, who still need direct interaction, while also meeting the digital reporting and service requirements set by OJK. A problem arises when the skills of employees who are used to manual ways of working do not yet match the demands of digital systems, which can affect the quality of service.

Previous studies have examined HR and digital disruption from several angles. Rahman et al. (2024), in a literature review, conclude that a comprehensive HR development strategy is an imperative rather than an option in facing IT disruption. Hasanuddin et al. (2025), through a qualitative literature study, find that competency-based HR management has a positive effect on organizational readiness, HR competency development, and competitiveness in the era of technological disruption. Priskila (2025), in a single case study of an employee at a private

bank, shows that high learning agility enables adaptation to digital change, a positive attitude toward new challenges, and the use of prior experience in new situations. In the banking context more broadly, digital transformation has been shown to change workplaces and job content (Nesindande et al., 2024) and to depend on leadership that creates meaningful employee experiences (Lydiana et al., 2025). These studies, however, rely mostly on literature reviews, individual cases, or large banks, and offer limited evidence on how employees of a small regional rural bank outside Java respond to digital disruption under the new OJK regulation.

The novelty of this study lies in three related emphases. First, it combines digital agility and HR adaptation within a single analysis of a regional micro-banking institution, using Dynamic Capabilities Theory, Person-Environment Fit, and Resistance to Change as complementary lenses. Second, it examines how a local BPR in West Kalimantan manages limited resources in order to remain competitive against commercial banks and fintech while preserving relationship-based service. Third, it is among the early studies that relate HR readiness to OJK Regulation No. 34 of 2025, treating digital adaptation not only as a strategic choice but also as a regulatory obligation that protects the security of customer data.

Based on this framework, the study aims to describe the level of digital agility of employees of PT BPR Cahaya Wiraputra in responding to digital disruption, to analyze the HR adaptation process in facing digital disruption, and to identify the barriers faced by HR in this process. The results are expected to contribute to the literature on digital agility in small banks and to provide practical input for the bank in bridging HR competency gaps.

RESEARCH METHOD

Research Design

This study uses a qualitative descriptive method with a case study approach. The approach was chosen because the study seeks an in-depth understanding of how employees perceive and respond to digital disruption, how they adapt, and what barriers they face, rather than statistical measurement. The descriptive analysis is used to describe and summarize the data so that patterns can emerge in line with the conditions found in the field (Miles et al., 2020), and it is supported by a literature review to compare field findings with existing theories (Snyder, 2019).

Research Site and Informants

The study was conducted at PT BPR Cahaya Wiraputra, West Kalimantan, over approximately four months from May to August 2026, in accordance with the schedule set by the Center for Research and Community Service of Politeknik Negeri Pontianak. This period covered permits, scheduling and conducting interviews, transcription, and the writing of the research report. Informants were employees and management of the bank selected through purposive sampling, that is, the selection of informants based on certain considerations (Sugiyono, 2022). The criteria were a minimum length of service of two to three years; a position directly related to digital operations or to HR policy-making; daily use of the core banking system or the latest customer service applications; and willingness to be interviewed.

Data Sources and Instruments

Primary data consisted of in-depth interviews on employees' perceptions of digital agility, the adaptation process, and the psychological barriers they face in digital disruption. Secondary data consisted of the company profile, organizational structure, number of employees, length of service, employment status, and educational background of employees, as well as the relevant OJK regulation and supporting literature. Data were collected through non-participant

observation of the work atmosphere, interactions, and activities of employees, which was used to see the gap between employee abilities and the demands of new work systems; in-depth interviews; a literature study; and documentation to validate the interview results. The instruments were a semi-structured interview guide derived from the grand theories used, a digital audio recorder to support verbatim transcription, a laptop and camera to document the interview context, and field notes. Recording and photography were carried out with the full consent of the informants. The analysis was organized around the constructs and indicators summarized in Table 1.

Table 1. Constructs and indicators used in the analysis

Construct	Dimensions or indicators	Basis
Digital agility	Sensing (detecting opportunities and threats); seizing (allocating resources and deciding to capture value); transforming (changing structure, processes, and culture)	Dynamic Capabilities Theory (Teece et al., 1997; Teece, 2007)
HR adaptation	Supplies-values fit (organizational resources match employee needs and values); demands-abilities fit (job demands match employee skills and knowledge)	Person-Environment Fit (Kristof-Brown et al., 2005; Armstrong & Taylor, 2023)
Barriers to adaptation	Parochial self-interest; misunderstanding and lack of trust; low tolerance for change; different assessment	Resistance to Change (Kotter & Schlesinger, 2008)

Source: Adapted from Teece (2007), Armstrong & Taylor (2023), and Kotter & Schlesinger (2008)

Data Analysis Technique

Data were analyzed qualitatively and descriptively in three stages (Sugiyono, 2022). In the data reduction stage, interview and documentation data were summarized, and the main points were selected and grouped according to the three research focuses and the indicators in Table 1. In the data display stage, the data were presented as narrative summaries and tables showing relationships between categories so that patterns could be identified. In the conclusion drawing and verification stage, provisional conclusions were checked against the evidence gathered and revised when they were not supported, so that they answered the research questions. Interview statements were also compared with observation notes and documents to assess their consistency.

Research Stages

The research was carried out in seven stages: a preliminary survey and interviews to observe the phenomenon; determination of the research theme and problem formulation; a literature study; development of the focus on digital agility and HR adaptation; data collection and processing; data analysis and conclusion drawing; and the preparation of the research report and scientific article.

RESULTS AND DISCUSSION

Overview of the Findings

The results are organized around the three research focuses: the level of employee digital agility, the HR adaptation process, and the barriers faced by HR. Digital disruption at PT BPR Cahaya Wiraputra is marked not only by the use of digital applications and services but also by changing customer expectations, new patterns of competition, changes in work processes, and demands for security and regulatory compliance. Some customers expect more practical and efficient services, while the bank must maintain face-to-face services for traditional customers, especially older customers and those who are not yet used to digital technology. The transformation therefore requires a balance between innovation, personal relationships, efficiency, security, and compliance.

Level of Employee Digital Agility

From the perspective of Dynamic Capabilities Theory, the ability of an organization to survive and gain competitive advantage depends on its capacity to sense change, seize opportunities, and transform continuously (Teece, 2007). Employee digital agility is thus understood as the ability to recognize digital change, respond to it quickly and appropriately, learn new technologies, and adjust work processes without neglecting banking risks and provisions. Table 2 summarizes the findings for each dimension.

Table 2. Summary of employee digital agility at PT BPR Cahaya Wiraputra

Dimension	Main findings	Assessment
Sensing	Awareness of changing customer behavior toward fast, easy, and practical services; digital shift seen as both opportunity and challenge; proactive monitoring of OJK regulations, including IT governance, risk management, data protection, and cyber incident handling	Good
Seizing	Gradual service development through a hybrid model; establishment of a digital marketing division; internal training; role adjustment and inter-departmental communication; openness to measured partnerships with technology or fintech firms	Fairly good, not yet optimal
Transforming	No fundamental restructuring or dedicated digital unit yet; gradual strengthening of HR competencies, internal governance, and business processes; priority on internal infrastructure and additional IT staff before expanding digital services	Gradual and systematic

Source: Interview, observation, and documentation results, 2026

Sensing

The interviews show that the bank has a good ability to sense change. This is reflected in the awareness that customers increasingly want services that are fast, easy, and practical. The

bank views the shift in banking services as both an opportunity and a challenge that motivates it to improve service quality and maintain competitiveness. Sensing is also reflected in the proactive monitoring and review of the latest OJK regulations and the corresponding internal adjustments. In a highly regulated industry, regulatory change is an important part of the external environment that must be recognized. OJK Regulation No. 34 of 2025 emphasizes IT governance, risk management, data protection, and the ability to detect and handle cyber attacks (OJK, 2025), so employees' attention to regulatory compliance shows that their understanding of digital disruption covers not only technological developments but also legal, security, and governance aspects. This is consistent with Teece (2007), who defines sensing as the ability to detect and assess opportunities and threats in the environment, such as new technologies, changing customer preferences, or the arrival of digital competitors.

Seizing

In the seizing dimension, digital agility can be categorized as fairly good but not yet optimal. The bank has taken several steps to capture digital opportunities, including developing services gradually, establishing a digital marketing division, improving internal efficiency, conducting training, and opening the possibility of cooperation with technology or fintech companies. These steps show an effort to translate awareness of change into concrete organizational action. The hybrid approach is a way of capturing opportunities that fits the characteristics of the bank's customers and its internal capacity: conventional services are not removed but complemented by digital services as an additional alternative. This allows employees to maintain the advantages of relationship banking while introducing new ways of working and new services. In this context, digital agility does not mean replacing all conventional processes with technology at once, but the ability to choose and apply technology that adds value for customers and matches the organization's readiness.

The bank also responds to HR readiness through structured training, adjustment of work roles, and stronger inter-departmental communication, which is consistent with the view that workforce agility develops through continuous learning and supportive organizational practices (Muduli, 2017; Qin & Nembhard, 2015). Its openness to strategic partnerships with technology or fintech companies is an option for accelerating innovation, but such collaboration is approached cautiously, taking into account data security, regulatory compliance, value for users, and the workload of internal staff. The creation of the digital marketing division to widen market reach likewise does not remove the bank's comparative advantage in personal relationships, in line with the argument that technology acts as an enabler that strengthens rather than replaces the trust an organization has built with its customers (Kane et al., 2019). Nevertheless, the use of digital opportunities is still constrained by limited HR capacity, the cost of technology investment, cyber security threats, and the risk of operational disruption (Vial, 2019). Employees have shown adaptive responses, but these abilities are still developing and depend heavily on training, mentoring, management support, and adequate infrastructure (Alviani et al., 2024).

Transforming

The transforming dimension concerns the ability of the organization and its employees to adjust structure, processes, competencies, culture, and the division of work to support a digital environment (Teece, 2007). The bank has not yet carried out fundamental restructuring or formed a dedicated unit for digital transformation, but it is flexible in adjusting its governance in the future according to business developments and technology integration needs. Its approach

is systematic and oriented toward gradual readiness. Rather than making instant changes, the bank builds its foundation through the selection and development of HR competencies, the strengthening of internal governance, and periodic adjustment of business processes, so that the reconfiguration of workflows does not disrupt operational continuity or the quality of service to existing customers.

The main priority in facing technological disruption is the strengthening of internal infrastructure and the addition of HR capacity, especially in the IT unit. This step is intended to build efficient, accurate, and secure operating systems and to reduce risks to the integrity of customer data before digital services are expanded. The priority is consistent with the requirements of OJK Regulation No. 34 of 2025 on IT implementation by BPR and BPRS (OJK, 2025) and with the view that digital transformation requires structural preparation rather than technology adoption alone (Vial, 2019). The literature on digital transformation in banking likewise shows that success is influenced by internal factors, such as employees' communication skills and understanding, and by external factors, including regulation, customers' digital experience, competition, and technological readiness (Vebtasvili, 2024).

HR Adaptation Process

The HR adaptation process at the bank takes place mainly through continuous strengthening of digital literacy, organizational support, and the adjustment of employee abilities to new job demands. Following Armstrong and Taylor (2023), the process is read through two dimensions of Person-Environment Fit: supplies-values fit and demands-abilities fit. Table 3 summarizes the findings.

Table 3. Summary of the HR adaptation process at PT BPR Cahaya Wiraputra

Dimension	Main findings	Areas that still need strengthening
Supplies-values fit	Education, training, socialization, and internal learning provided proactively; employees trust management to provide adequate infrastructure and tools; open culture that makes employees feel safe to give input and learn	Renewal of electronic devices; more intensive and targeted digital competency training
Demands-abilities fit	Basic digital skills sufficient for daily operations; high willingness to learn; workload relatively balanced with capacity; peak workloads seen as learning	Specific skills for digital banking applications, data security, cloud-based databases, and automated data analysis

Source: Interview, observation, and documentation results, 2026

Supplies-values fit

In the supplies-values fit dimension, an organization is adaptive when it provides resources, support, and a work environment that match what employees need and value. According to the informants, the bank proactively provides education, training, socialization, and internal learning to help employees understand developments in banking technology and to improve the efficiency of daily work. These efforts are not one-off; they are directed at building digital

readiness and capabilities gradually according to future needs. The fit is also reflected in employees' trust in management to facilitate the transformation: employees believe that the bank can provide adequate infrastructure, tools, and systems and balance them with training and workflow adjustments so that the transition remains comfortable and efficient. The organizational culture supports openness and innovation, so employees feel safe to give input, learn new things, and accept change as long as it improves work effectiveness and service quality. This reflects the psychological safety described by Edmondson (1999), in which a shared belief that it is safe to take interpersonal risks supports learning behavior in teams.

This fit is not yet fully optimal. Although organizational support is considered adequate, there is still a need to renew electronic devices and to provide more intensive digital competency training. Supplies-values fit has therefore formed positively because the bank provides support that employees value, but it needs to be strengthened so that it can be maintained as digitalization widens. Such support and an open climate are regarded in the digital transformation literature as prerequisites for readiness and acceptance of digital change (Gfrerer et al., 2021).

Demands-abilities fit

In the demands-abilities fit dimension, adaptation occurs when employee abilities match changing job demands. Employees consider their basic digital skills sufficient to support daily operations and show a high degree of self-directed readiness and eagerness to learn, so they regard digital change as a learning need to be answered actively rather than as a threat. The fit is reinforced by a division of workload that is relatively balanced with employees' capacity, skills, and responsibilities. Although there are periods of heavier workload, these tasks are generally manageable and are even seen as a learning process that enriches adaptive experience. Adjustment at the bank thus depends not only on technical ability but also on learning agility, the willingness and ability to learn from experience and apply it in new situations (De Meuse et al., 2010), and on readiness for change (Armenakis et al., 1993).

The interviews also show that digital banking will require more specific skills, such as mastery of digital banking applications, data security, cloud-based databases, and automated data analysis. Demands-abilities fit is therefore adequate for current operational needs but not yet mature for more complex digital demands. This is consistent with studies showing that digital transformation in banks requires more than basic technical skills, as its success depends on continuous learning, psychological readiness, and structured training before new technology is implemented (Lydiana et al., 2025).

Barriers Faced by HR

Employees of the bank basically show a positive attitude toward digital transformation. They do not see digitalization as a threat to job security, position, or the relevance of their roles; technology is understood as a tool that can improve efficiency, speed up services, reduce overtime, and support the bank's competitiveness. The barriers found are therefore not open rejection but adaptation constraints, a need for clearer information, and operational readiness. Following Kotter and Schlesinger (2008), these barriers are examined through four sources of resistance, summarized in Table 4.

Table 4. Barriers to HR adaptation based on the sources of resistance to change

Indicator	Main findings	Implication
Parochial self-interest	Not a dominant form of resistance; employees do not see digitalization as a threat to their positions; comfort with manual routines coexists with willingness to learn	Potential risk if roles, performance evaluation, and career paths are not clarified
Misunderstanding and lack of trust	Reasons for digitalization have been explained, but details of its impact on tasks, procedures, responsibilities, and future jobs have not been fully conveyed; most employees optimistic, some still skeptical	Need for consistent two-way communication and detailed transition guidance
Low tolerance for change	Employees open to change and willing to switch if systems prove efficient and facilities are adequate; main constraint is the double workload of learning new systems while doing daily tasks	Gradual, position-specific training, mentoring during implementation, and realistic adaptation time
Different assessment	Shared view that digitalization is needed in the long term; differences on urgency and pace; preference for a hybrid model that retains relationship banking	Phased implementation that considers internal readiness and customer characteristics

Source: Interview, observation, and documentation results, 2026

Parochial self-interest

Parochial self-interest refers to the tendency to resist change for fear of losing something of value, such as job security, authority, status, income, or comfort in carrying out tasks (Kotter & Schlesinger, 2008). This form of resistance did not appear as dominant. Employees do not regard digitalization as a threat to their positions; they understand that technological change does not automatically eliminate job functions but changes how they are carried out, which indicates low job insecurity and little anxiety about overlapping roles. Employees currently feel comfortable with manual systems because they are familiar with the workflow, yet they see digital transformation as a means of learning and a tool that can make work easier, and they are confident that new skill demands can be met as long as there is personal willingness to learn, a clear division of tasks, and full support from the company.

Studies of digital transformation in banking show that fear of job loss and pressure to learn new technology can reduce employee engagement and trigger resistance (Lydiana et al., 2025; Nesindande et al., 2024). A potential barrier may therefore still arise if digitalization is introduced without explanations of changes in job descriptions, performance evaluation, or career development, especially when digital systems take over administrative tasks that were previously done manually. The positive attitude of employees shows that self-interest can be managed through an understanding that digitalization provides opportunities for continuous upskilling, which is consistent with work that places employees' digital skills, digital

leadership, and organizational resource readiness among the key capabilities for successful transformation (Rizana et al., 2025).

Misunderstanding and lack of trust

Misunderstanding occurs when employees do not understand the reasons, objectives, process, or consequences of change, while lack of trust arises when they doubt management's competence, planning, or consistency (Kotter & Schlesinger, 2008). Management has explained that digitalization is important to meet customer needs, increase efficiency, improve service quality, and maintain competitiveness, but this communication is still at an early stage. Information on the impact of digitalization on tasks, work procedures, the division of responsibilities, and the future of jobs has not yet been conveyed in detail. Management is seen as fairly open in communicating general information, but specific details have not been fully shared because digitalization has not yet been fully implemented. The main barrier in this indicator is thus not rejection of the goals of digitalization but an incomplete understanding of how it will be implemented.

Most employees remain optimistic that management can manage the change on the basis of internal conditions, HR readiness, and customer needs. However, the skepticism of some employees shows that this trust is not yet fully strong and that doubts may arise if digitalization policies change frequently, training is inadequate, or management support is inconsistent. This is in line with a review of resistance to digital transition that identifies weak communication, limited employee involvement, and the absence of guiding principles and post-integration plans as important challenges (Resende et al., 2026). Communication therefore needs to explain not only why digitalization is necessary but also what will change, when, who is responsible, how employees will be trained, and how performance will be evaluated.

Low tolerance for change

Low tolerance for change refers to limited ability to cope with uncertainty, pressure, changes in routine, or the need to learn new ways of working; a person may accept the goal of change yet still feel anxious, confused, or burdened when leaving procedures that have been mastered. Employees of the bank show openness and a positive tolerance for uncertainty. Although they are comfortable with manual systems because they understand their flow and operational controls, this comfort does not lead to outright rejection of new technology, and they are willing to switch to digital systems if the new technology proves more efficient and is supported by adequate facilities. This adaptive attitude is consistent with the concept of readiness for change (Armenakis et al., 1993).

The main barrier is the double workload and the adjustment process. Employees are expected to learn new systems in a short time while completing daily operational tasks, which divides their attention, causes mental fatigue, and slows the mastery of new technology. The difficulty is therefore a practical constraint rather than a refusal to change. The review by Resende et al. (2026) groups the causes of resistance to digital transition into personal, technical, digital literacy, and organizational factors, which fits this case, since employees' difficulties relate not only to willingness but also to system mastery, time to learn, the quality of mentoring, and organizational support. The risk can be reduced through gradual training, hands-on practice, mentoring during implementation, and realistic adaptation time, with training tailored to the needs of each position, such as service, credit, administration, and supervisory staff (Armstrong & Taylor, 2023).

Different assessment

Different assessment occurs when management and employees perceive the urgency, benefits, risks, and organizational readiness for change differently (Kotter & Schlesinger, 2008). Management generally sees digitalization as a strategic necessity, while employees may assess it from the perspective of workload, ease of use, risk of error, and impact on customer service; managers and employees are known to perceive digital readiness differently (Gfrerer et al., 2021). At the bank, management and employees tend to share the view that digital transformation is needed to respond to changing customer behavior, increase efficiency, improve service quality, and sustain the business, which is an important asset because the goals of change are not seen as conflicting.

Differences nevertheless appear in the urgency and speed of implementation. Most employees consider digitalization important in the long term but want it implemented gradually and in a measured way, and a small number consider it not yet very urgent. Employees do not reject digitalization; they want a realistic transition that takes into account internal readiness, HR capacity, and customers who are still used to manual transactions. Differences in assessment are also visible in employees' preference for a hybrid business model that combines digital innovation with relationship banking. Technology is seen as a tool to increase speed and efficiency, not as a substitute for personal interaction, trust, and closeness with customers, which is important because the operating characteristics of a BPR cannot be equated with those of a national commercial bank.

Discussion

Digital agility as a gradually developing dynamic capability

The findings show that the three dimensions of dynamic capability do not develop at the same pace. Sensing is the strongest, seizing is in progress, and transforming is deliberately gradual. This pattern suggests that, in a small regional bank, digital agility is less a single trait of employees than a capability that is built step by step as awareness is translated into resources, routines, and structures (Teece, 2007; Teece et al., 1997). The bank's choice to strengthen infrastructure, data security, and IT staffing before expanding digital services reflects the regulatory context of OJK Regulation No. 34 of 2025 and the view that digital transformation involves structural preparation rather than technology adoption alone (Vial, 2019). The case also extends the individual-level finding of Priskila (2025) on learning agility in a private bank by showing that, at the organizational level of a BPR, agility depends heavily on training, mentoring, and management support, as the workforce agility literature suggests (Alviani et al., 2024; Muduli, 2017).

Person-environment fit as the mechanism of adaptation

The adaptation process shows that supplies-values fit is currently stronger than demands-abilities fit. The bank supplies training, an open climate, and trust, which employees value, while the abilities required by future digital banking, such as data security, cloud-based systems, and data analysis, are only partly in place. This asymmetry indicates where the next investment should go: from general digital literacy toward role-specific technical competence. It supports the conclusions of Rahman et al. (2024) and Hasanuddin et al. (2025) that competency-based HR development is essential in technological disruption, and it adds field evidence from a rural bank to what those studies derived mainly from the literature. As a single case, however, these

patterns describe conditions at one institution and should not be generalized to other BPR without further evidence.

Barriers as adaptation constraints rather than resistance

Across the four indicators of Kotter and Schlesinger (2008), the barriers found are better described as adaptation constraints than as resistance. Employees do not fear losing their positions, accept the goals of digitalization, and share management's long-term view. What they lack is detailed information on how change will affect their work, time to learn while carrying out daily tasks, and a pace of transition that respects customers who still depend on personal service. These are the organizational and technical factors that Resende et al. (2026) identify as sources of resistance when left unmanaged. For the bank, the findings imply that clear transition guidance, gradual and position-specific training, and a hybrid service model are the areas in which HR adaptation can be strengthened most directly.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study shows that the digital agility of employees of PT BPR Cahaya Wiraputra, West Kalimantan, is developing unevenly across the three dimensions of dynamic capability. Sensing is good: employees and management are aware of customers' demand for practical services and proactively monitor OJK regulations on IT governance and security. Seizing is fairly good but not yet optimal: the bank has adopted a hybrid service model, formed a digital marketing division, and conducted internal training, but it is constrained by limited HR capacity, the cost of infrastructure, and cyber risk. Transforming proceeds gradually and systematically, with a focus on strengthening internal foundations, adjusting workflows, and adding IT staff before deeper restructuring.

The HR adaptation process shows that supplies-values fit has formed positively through training, open communication, and a psychologically safe climate, although devices and targeted digital training still need to be improved. Demands-abilities fit is adequate for current daily operations and supported by good learning agility, but it is not yet mature for the complexity of future digital banking, such as cloud-based systems, advanced data analysis, and cyber security procedures.

The barriers faced by HR are adaptation constraints rather than open resistance. No resistance was found that stems from fear of losing positions; the barriers arise from incomplete details on the impact of change on daily workflows and performance evaluation, the double workload expected during the transition, and differing views on the urgency and pace of change, with employees preferring a gradual approach that preserves relationship banking.

Research Limitations

This study has several limitations. It is a single-case qualitative study of one rural bank, so the findings describe conditions at PT BPR Cahaya Wiraputra and should be generalized to other BPR with caution. The data rely mainly on the perceptions of informants who met the purposive criteria and on the documents that the bank could provide. In addition, parts of the bank's digitalization had not yet been fully implemented at the time of data collection, so some findings, particularly on workload during transition, reflect anticipated rather than fully observed conditions.

Recommendations

PT BPR Cahaya Wiraputra is encouraged to align individual competencies with organizational support through applied simulation-based training, continuous learning mechanisms, and technology partnerships that comply with governance and risk management requirements, so that employees can strengthen their capacity to sense change, seize opportunities, and reconfigure work processes consistently without sacrificing personal relationships and customer trust. To reduce misunderstanding and lack of trust, management is advised to prepare detailed transition guidelines covering new job descriptions, performance evaluation mechanisms, and career development paths for employees affected by the modernization of workflows, and to schedule training so that learning does not add to peak operational workload. Future research could involve several BPR in West Kalimantan, include customers' perspectives, and combine interviews with measures of digital agility or digital maturity.

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