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Cultivating Digital Readiness and How Employee Perceptions, Trust, and Risk Influence Technology Adoption Intentions Through Attitude in the Workplace

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Abstract :
This study examines how employee perceptions, trust, and risk influence technology adoption intentions through attitude, with digital readiness as a moderating variable in the context of higher education institutions. Using the Unified Theory of Acceptance and Use of Technology (UTAUT) as a theoretical foundation, the research applies a quantitative approach with Partial Least Squares Structural Equation Modeling (PLS-SEM) on data collected from 195 employees. The findings reveal that employee perception, trust, and risk significantly influence both attitude and technology adoption intention, with attitude serving as a full mediator. Conversely, digital readiness does not significantly moderate the relationship between attitude and adoption intention, suggesting that technical capability alone does not enhance behavioral outcomes without psychological commitment. The study reinforces the importance of attitudinal and cognitive factors in driving digital transformation and provides practical implications for higher education management to strengthen trust, manage perceived risk, and cultivate positive perceptions to foster sustainable digital engagement among employees.

INTRODUCTION

In recent years, digital transformation has become a critical driver of organizational efficiency and innovation across sectors, including higher education. The rapid integration of digital technologies into workplaces offers opportunities for enhanced productivity, streamlined administrative processes, and improved learning experiences. However, technology adoption remains inconsistent among employees, even when digital tools are readily available. This inconsistency highlights that merely providing access to technology does not ensure engagement or utilization. Individual-level factors such as employee perception, trust, and perceived risk can strongly influence the willingness to adopt new digital systems (Granić, 2024; Mahmoodi et al., 2023). Understanding these factors is crucial because higher education institutions rely on employee engagement to maximize the benefits of digital transformation. Evidence shows that employees who perceive technology as useful, reliable, and aligned with their roles demonstrate higher adoption intentions (Halim et al., 2023; Jackson & Allen, 2024). Therefore, addressing psychological and cognitive determinants of technology use is vital to ensuring sustainable adoption. In conclusion, this research contributes to societal and

organizational well-being by identifying strategies to foster effective digital engagement among employees.

This study applies the Unified Theory of Acceptance and Use of Technology (UTAUT) as its primary theoretical framework. UTAUT provides a robust model for understanding how performance expectancy, effort expectancy, social influence, and facilitating conditions shape technology adoption behaviors (Koch et al., 2024). To extend the framework in the context of higher education, the study incorporates additional constructs: employee perception, trust, perceived risk, attitude, and digital readiness. Employee perception refers to an individual's evaluation of the relevance and usefulness of technology in their work (Khan & Johannes, 2021), while trust reflects confidence in the reliability and integrity of both the technology and organizational leadership (XU & LIU, 2021). Perceived risk encompasses concerns over system failures, data security, and operational disruption (Priya et al., 2021). Attitude mediates these cognitive and psychological variables by shaping overall motivation toward adoption (Mahmoodi et al., 2023). Digital readiness captures an individual's skill set, mindset, and organizational support for using technology effectively (Mohd Faizal et al., 2022). Together, these theoretical lenses allow a comprehensive analysis of factors influencing adoption intentions.

Despite substantial investment in digital infrastructure, the employee adoption of technology in higher education remains uneven. At Institut Teknologi dan Bisnis Muhammadiyah Polewali Mandar, for example, engagement with learning management systems, academic information systems, and administrative platforms varies widely. Some staff readily embrace new tools, while others hesitate, demonstrating inconsistent digital integration. This gap is often attributed to differences in perceptions of usefulness, digital skills, and prior technology experience (Amoako et al., 2024; Mittal & Bhandari, 2021). Employees who distrust the system or perceive a high risk to data security may resist adoption, even when the tools are well-designed. Such disparities create operational inefficiencies, hinder the institution's digital transformation goals, and limit its ability to provide modernized services. These issues extend beyond a single organization and reflect a broader societal challenge: maximizing the benefits of digital technologies requires attention not only to infrastructure but also to employee attitudes, cognitive readiness, and psychological factors. Addressing these challenges is essential to achieving meaningful, sustainable adoption.

Previous studies have investigated determinants of technology adoption in organizational contexts. Employee perception consistently influences adoption intentions, as those who view technology as relevant and beneficial are more likely to engage with it (Halim et al., 2023)(Shaliha & Marsasi, 2024). Trust in both technological systems and organizational leadership has been shown to strengthen willingness to adopt, while perceived risk often acts as a barrier or conditional influence (Desri & Utomo, 2025; Purwantini & Anisa, 2021). Attitude serves as a mediator, translating perceptions and trust into behavioral intentions (Wijaya et al., 2024). Digital readiness further shapes how effectively employees can implement technological tools, particularly when combined with positive psychological factors (Cimbaljević et al., 2024). These findings indicate that multiple cognitive and emotional factors interact to determine adoption, underscoring the need for integrative studies.

However, gaps remain in the literature. Many studies focus on individual variables in isolation or on Western contexts, with limited examination of how employee

perception, trust, risk, and digital readiness collectively influence adoption in non-Western higher education institutions (Ashrafi & Easmin, 2023; Sartono et al., 2024). Conflicting results regarding the moderating role of digital readiness and the direct impact of trust on adoption intention suggest that context-specific mechanisms require further exploration. Moreover, the mediating function of attitude within UTAUT extensions has been insufficiently investigated, particularly in academic institutions undergoing digital transformation (de Freitas & da Rosa, 2022; Kaur, 2024). Addressing these research gaps is important for both theory and practice, as it allows institutions to develop targeted interventions that strengthen psychological readiness and digital engagement among employees, thereby enhancing the effectiveness of technology investments.

Based on the identified gaps, this study examines how employee perceptions, trust, and risk influence technology adoption intentions through attitudes, with digital readiness as a potential moderating variable. The research argues that attitude mediates the relationships between cognitive and emotional factors and adoption intention, while digital readiness may either enhance or constrain this effect, depending on individual preparedness. By integrating all five constructs within the UTAUT framework, the study contributes to theory by providing a holistic understanding of adoption behaviors in Indonesian higher education. In practice, the findings offer guidance for institutional leaders seeking to foster positive perceptions, enhance trust, mitigate risk, and develop digital skills, thereby ensuring that technological innovations are effectively embraced. The expected contribution is a model that can inform policies to strengthen employee engagement, facilitate sustainable digital adoption, and optimize the return on digital transformation initiatives.

RESEARCH METHODS

This study employs a quantitative approach using SmartPLS-based Partial Least Squares Structural Equation Modeling (PLS-SEM) to analyze the relationships among employee perceptions, trust, risk, attitude, and digital readiness with respect to technology adoption intentions. The population consists of 195 employees from Institut Teknologi dan Bisnis Muhammadiyah (ITBM) Polewali Mandar, including academic, administrative, and support staff who interact with the institution's digital systems. Data will be collected through a structured online questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree) to measure each construct and its indicators. The sampling technique used is census sampling, inviting all employees to participate, which ensures comprehensive representation and captures diverse perspectives across departments (Sugiyono, 2017). By including the entire population, the study aims to reduce sampling error and achieve a more accurate understanding of the factors influencing technology adoption intentions within the institution.

A potential limitation of census sampling is unequal response rates among different groups, which could bias results if certain demographics are under- or overrepresented. To mitigate this, strategies such as reminders, anonymity to encourage honest feedback, and participation incentives will be implemented. If demographic imbalances occur, post-hoc analyses such as weighting or stratified analysis may adjust for bias. Instrument reliability and validity will be assessed using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE), while outer and inner model assessments will test indicator loadings, discriminant validity, and path significance

via bootstrapping procedures (Edeh et al., 2023).

Figure 1 illustrates the structural relationships among employee perceptions (X_1), trust (X_2), and risk (X_3) as exogenous variables influencing attitude (Z), which subsequently shapes technology adoption intentions (Y), with digital readiness (M) moderating the effect of attitude on intention. Employee Perceptions (X_1) are measured through three indicators—usefulness, ease of use, and relevance—that represent evaluations of practicality and the alignment of digital tools with tasks (HM et al., 2024). Trust (X_2) includes trust in technology, management or leadership, and data security, emphasizing confidence in system reliability and institutional integrity (Nasri, 2021; Roh et al., 2023; Widyanto et al., 2022). Risk (X_3) comprises perceived system failure, data loss, job disruption, and privacy concerns, capturing threats that may inhibit adoption despite acknowledged benefits Claresta et al., 2024; Priya et al., 2021; SULEIMAN, 2025).

The mediating variable, Attitude (Z), is measured through five indicators—enjoyment in using technology, belief in performance enhancement, compatibility with work style, positive emotional response, and willingness to learn—reflecting evaluative and affective responses toward digital tools (Khayer, 2023; Schmitz et al., 2022; Zhang et al., 2023). The dependent variable, Technology Adoption Intentions (Y), comprises six indicators: willingness to use, frequency of intended use, preference for manual processes, readiness to integrate, continuance intention, and advocacy toward system use (Granić, 2024; Prakash, 2025; Verma et al., 2025). Lastly, Digital Readiness (M) is reflected through digital skills and technological infrastructure support, ensuring both user capability and institutional resources for effective technology use (Mohd Faizal et al., 2022; Piros & Fehér, 2024; Schnitzler & Bohnet-Joschko, 2025). This framework integrates the cognitive, affective, and contextual dimensions of the Unified Theory of Acceptance and Use of Technology (UTAUT) and is tailored to the educational setting of ITBM Polewali Mandar.

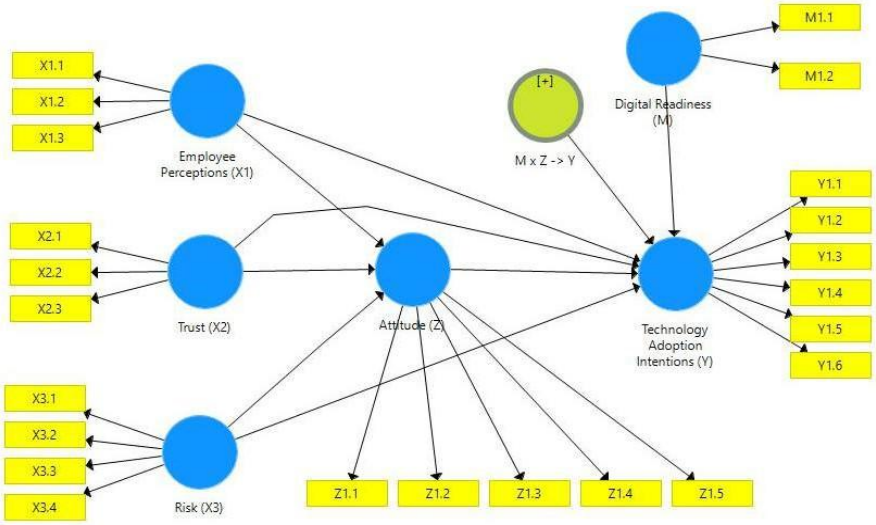

Figure 1. Conceptual Framework

RESULTS AND DISCUSSION

Results

The results of this study present the empirical findings derived from the analysis using SmartPLS-based Structural Equation Modeling (PLS-SEM). This section outlines the outcomes of both the outer and inner model assessments, including indicator reliability,

construct validity, discriminant validity, and hypothesis testing. Through statistical analysis of responses from 195 employees at Institut Teknologi dan Bisnis Muhammadiyah (ITBM) Polewali Mandar, the findings provide an in-depth understanding of how employee perceptions, trust, and risk influence technology adoption intentions through attitude, and how digital readiness strengthens these relationships. The results not only confirm the robustness of the measurement model but also reveal the magnitude and significance of each path coefficient, offering valuable insights into the key psychological and contextual factors driving digital transformation in higher education institutions.

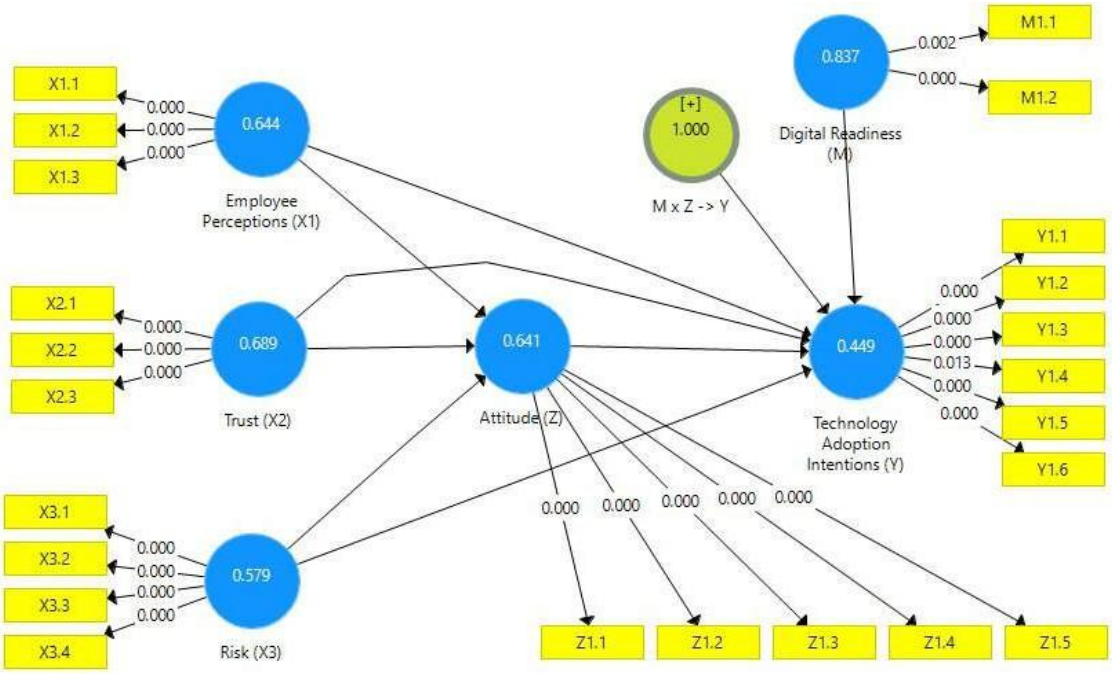

Figure 2. Outer Loading & AVE

Figure 2 presents the results of the outer model evaluation, illustrating the loading values for each indicator and the corresponding Average Variance Extracted (AVE) for all constructs. The analysis shows that all outer loadings are significant at $p < 0.05$, indicating that each indicator contributes meaningfully to its respective latent variable. These results confirm that the observed indicators for employee perceptions (X_1), trust (X_2), risk (X_3), attitude (Z), digital readiness (M), and technology adoption intentions (Y) are reliable and valid representations of their constructs.

The AVE values for all variables are reported above 0.4, suggesting acceptable convergent validity and demonstrating that each construct explains a substantial portion of variance in its indicators. Specifically, the latent variables show AVE coefficients as follows: employee perceptions (0.644), trust (0.689), risk (0.579), attitude (0.641), digital readiness (0.837), and technology adoption intentions (0.449). Although the AVE for technology adoption intentions is relatively lower, it still meets the minimum threshold for exploratory research, signifying adequate construct validity. Overall, the outer model results confirm that all measurement items meet reliability and validity requirements, enabling the continuation of inner model testing to examine the structural relationships among the study variables.

Table 1. Reliability Test

	Composite Reliability	rho_A	Cronbach's Alpha
Attitude (Z)	0.899	0.866	0.858
Digital Readiness (M)	0.911	0.999	0.818
Employee Perceptions (X1)	0.844	0.758	0.730
Risk (X3)	0.846	0.798	0.764
Technology Adoption Intentions (Y)	0.815	0.808	0.727
Trust (X2)	0.869	0.777	0.775

Table 1 displays the results of the reliability analysis for each latent variable using Composite Reliability (CR), rho_A, and Cronbach's Alpha values. The results indicate that all constructs exceed the minimum recommended reliability threshold of 0.70, confirming internal consistency across all indicators. The Composite Reliability values range from 0.815 to 0.911, suggesting that the constructs have strong internal reliability and are free from random measurement error. Similarly, the rho_A values, which assess construct reliability using consistent estimators, range between 0.758 and 0.999, further validating the stability of the latent variables.

The Cronbach's Alpha coefficients, ranging from 0.727 (Technology Adoption Intentions) to 0.858 (Attitude), also support satisfactory reliability for all variables. Among the constructs, Digital Readiness (CR = 0.911; ρA = 0.999; α = 0.818) demonstrates the highest reliability, indicating high consistency among its indicators. Overall, these results confirm that all measurement instruments used in this study are statistically reliable, allowing for valid interpretation in subsequent structural model analysis.

Table 2. Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Attitude (Z) -> Technology Adoption Intentions (Y)	0.467	0.469	0.064	7.290	0.000
Employee Perceptions (X1) -> Attitude (Z)	0.444	0.442	0.087	5.115	0.000
Employee Perceptions (X1) -> Technology Adoption Intentions (Y)	0.169	0.174	0.071	2.376	0.018
Risk (X3) -> Attitude (Z)	0.316	0.320	0.078	4.075	0.000
Risk (X3) -> Technology Adoption Intentions (Y)	0.162	0.157	0.065	2.502	0.012
Trust (X2) -> Attitude (Z)	0.123	0.123	0.055	2.248	0.025
Trust (X2) -> Technology Adoption Intentions (Y)	0.290	0.285	0.050	5.841	0.000

Table 2 presents the results of the direct-effect analysis among the latent constructs in the structural model. The findings indicate that all direct relationships among variables are statistically significant at $p < 0.05$, confirming the hypothesized linkages in the proposed framework. The path from Attitude (Z) → Technology Adoption Intentions (Y) shows the highest standardized coefficient (β = 0.467; t = 7.290; p =

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0.000), demonstrating that employees' positive attitudes strongly enhance their intention to adopt digital technologies. This finding underscores the mediating importance of attitude as a psychological driver of behavioral intention in workplace digitalization.

Furthermore, Employee Perceptions (X_1) exhibit significant positive effects on both Attitude (Z) (β = 0.444; t = 5.115; p = 0.000) and Technology Adoption Intentions (Y) (β = 0.169; t = 2.376; p = 0.018), suggesting that favorable perceptions regarding usefulness, ease of use, and relevance of technology increase both cognitive and behavioral readiness to adopt new systems. Similarly, Trust (X_2) significantly affects Attitude (Z) (β = 0.123; t = 2.248; p = 0.025) and Technology Adoption Intentions (Y) (β = 0.290; t = 5.841; p = 0.000), highlighting that employees' confidence in system reliability and institutional integrity plays a key role in shaping both attitude and intention.

The results also reveal that Risk (X_3) has a significant positive influence on Attitude (Z) (β = 0.316; t = 4.075; p = 0.000) and Technology Adoption Intentions (Y) (β = 0.162; t = 2.502; p = 0.012). Interestingly, this suggests that when risks are perceived as manageable or outweighed by potential benefits, they can motivate rather than hinder adoption. Collectively, these findings validate the theoretical assumptions of the extended UTAUT framework, emphasizing that perception, trust, and risk significantly shape both employee attitudes and behavioral intentions toward digital technology adoption in higher education environments.

Table 3. Indirect Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Employee Perceptions (X1) -> Attitude (Z) -> Technology Adoption Intentions (Y)	0.207	0.207	0.050	4.162	0.000
Risk (X3) -> Attitude (Z) -> Technology Adoption Intentions (Y)	0.148	0.150	0.041	3.563	0.000
Trust (X2) -> Attitude (Z) -> Technology Adoption Intentions (Y)	0.057	0.058	0.028	2.078	0.038
M x Z -> Y	-0.082	-0.077	0.049	1.671	0.095

Table 3 presents the results of the indirect effect analysis, which examines the mediating role of Attitude (Z) and the moderating role of Digital Readiness (M) in the relationship between the independent variables and Technology Adoption Intentions (Y). The findings indicate that all mediated paths through Attitude (Z) are statistically significant at $p < 0.05$, confirming the mediating function of attitude in linking employee perceptions, trust, and risk with behavioral intentions.

Specifically, Employee Perceptions ($X_1 \rightarrow Z \rightarrow Y$) demonstrate the strongest indirect influence (β = 0.207; t = 4.162; p = 0.000), suggesting that when employees perceive technology as useful, easy to use, and relevant, it enhances their positive attitudes, which in turn strengthen their intention to adopt digital tools. Similarly, Risk (X_3* $Z \rightarrow Y$) shows a significant indirect effect (β = 0.148; t = 3.563; p = 0.000), indicating that even when risks are perceived, a positive attitude can mitigate hesitation and convert awareness of risk into constructive engagement with technology. The path Trust

(X_2 → Z * Y) also exhibits a significant mediating effect (β = 0.057; t = 2.078; p = 0.038), highlighting that trust enhances adoption intentions primarily through the development of favorable attitudes toward digital systems.

In contrast, the moderating effect of Digital Readiness (M × Z → Y) is statistically insignificant (β = –0.082; t = 1.671; p = 0.095), implying that digital readiness does not significantly strengthen or weaken the relationship between attitude and technology adoption intention. This finding suggests that although employees may possess sufficient digital skills and infrastructure, such readiness alone does not amplify the attitudinal impact on behavioral intention. Instead, psychological readiness and affective orientation appear to play a more decisive role. Collectively, these results confirm that Attitude functions as a full mediator, while Digital Readiness fails to act as an effective moderator in the ITBM context.

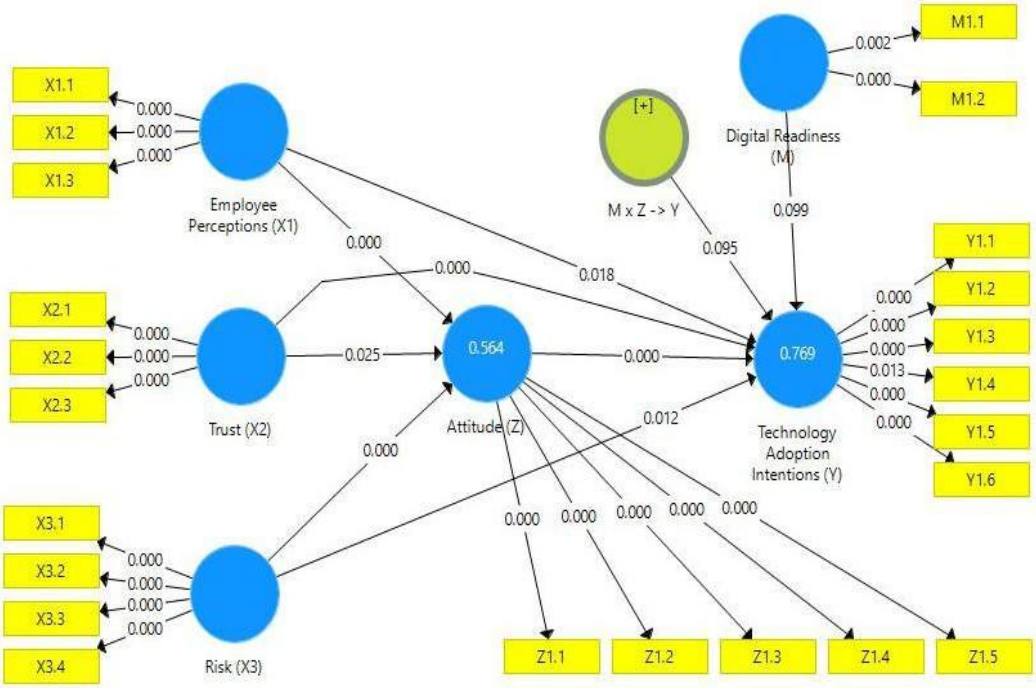

Figure 3. R2 Adjusted

Figure 3 illustrates the coefficient of determination (R^2 adjusted) for the endogenous constructs Attitude (Z) and Technology Adoption Intentions (Y) within the structural model. The results show that the adjusted R^2 for Attitude (Z) is 0.564, indicating that 56.4% of the variance in Attitude is explained by the combined influence of Employee Perceptions (X_1), Trust (X_2), and Risk (X_3). This demonstrates a moderate explanatory power, implying that employees' attitudes toward digital technologies are strongly shaped by their cognitive perceptions, confidence in the system, and risk evaluations.

Meanwhile, the adjusted R^2 value for Technology Adoption Intentions (Y) is 0.769, signifying that 76.9% of the variance in employees' intention to adopt technology is accounted for by Attitude (Z), Employee Perceptions (X_1), Trust (X_2), Risk (X_3), and Digital Readiness (M). This represents a substantial level of predictive accuracy, as indicated by the classification, indicating that the model effectively captures the primary determinants of technology adoption intentions in the ITBM context. These results affirm that attitudinal and readiness factors collectively form a strong foundation for predicting digital transformation success among higher education employees.

Discussion

The findings of this study reinforce the theoretical proposition that employee perceptions, trust, and risk are critical determinants of both attitudes and behavioral intentions toward technology adoption in higher education workplaces. In line with HM et al. (2024) and Toader et al. (2023), the strong influence of employee perception indicates that when individuals view digital systems as useful, easy to use, and relevant to their professional tasks, they are more likely to develop favorable cognitive and affective responses that translate into behavioral engagement. This underscores that perceived usefulness and relevance are not merely technical considerations but psychological motivators that drive openness to digital change (Shukla et al., 2024). Favorable employee perceptions thus serve as a foundational antecedent of digital transformation readiness, aligning with the UTAUT perspective, which emphasizes performance and effort expectancy as precursors to behavioral intention (Koch et al., 2024).

The positive association between trust and both attitude and technology adoption intention reflects the importance of confidence in digital systems and the institution that implements them. As suggested by Nasri (2021) and Roh et al. (2023), trust serves both cognitive and affective roles by reducing uncertainty and facilitating psychological acceptance of technological innovations. When employees trust that the institution safeguards data integrity and operates transparently, they are more inclined to integrate technology into their work routines (Widyanto et al., 2022). This finding also supports the contention by XU & LIU (2021) and Suryawan & Santikasari (2024) that organizational trust strengthens perceived reliability, leading to stronger user commitment to digital tools. In educational contexts like ITBM, trust is particularly critical because technology adoption often involves sensitive academic and administrative information that requires a secure, credible environment.

Interestingly, the study reveals that risk perception positively affects both attitude and behavioral intention, suggesting that perceived risk, when framed as controllable or outweighed by benefits, can motivate rather than hinder adoption. This result echoes the arguments of Priya et al. (2021) and Claresta et al. (2024), who propose that individuals who recognize risks but feel empowered to manage them often develop adaptive coping mechanisms that lead to proactive technology use. In this context, employees who perceive potential risks (such as data loss or system failure) as manageable through institutional safeguards may experience greater confidence and a greater readiness to adopt technology. The result supports SULEIMAN (2025), who emphasizes that risk does not always act as a deterrent; instead, it interacts with trust and perceived control to shape positive behavioral outcomes.

The mediating role of attitude found in this study provides further evidence that psychological readiness bridges cognitive evaluations and behavioral outcomes. This aligns with Khayer (2023) and Schmitz et al. (2022), who highlight that attitudes function as psychological filters through which beliefs about technology are transformed into action-oriented intentions. Employees who find technology enjoyable, compatible with their work style, and beneficial for performance enhancement tend to form stronger adoption intentions (Zhang et al., 2023). This mediating mechanism reinforces the premise of Mahmoodi et al. (2023) and Wijaya et al. (2024) that attitude is a central motivational determinant in digital adoption processes, converting cognitive acceptance

into behavioral commitment.

However, the moderating role of digital readiness was found to be insignificant, suggesting that the availability of digital infrastructure and skills alone does not necessarily strengthen the link between attitude and intention. This finding can be interpreted through the lens of Mohd Faizal et al. (2022) and Schnitzler & Bohnet-Joschko (2025), who argue that digital readiness, while essential, is a necessary but not sufficient condition for behavioral change. In the ITBM context, where digital tools are institutionally available, variations in adoption intentions appear to be more influenced by psychological and affective dimensions than by technical capacity. According to Piros and Fehér (2024), readiness enhances confidence only when accompanied by strong internal motivation and trust in institutional leadership. Thus, when employees already possess adequate access and competence, their adoption decisions may hinge more on perceived value, organizational support, and emotional attachment than on readiness itself. In other words, attitude emerges as a more proximal driver of behavior than the moderating influence of readiness, which plays a supporting, not amplifying, role in this setting.

From a theoretical perspective, these findings substantiate the extended UTAUT framework as a robust model for understanding technology adoption in academic institutions. By confirming that perception, trust, and risk jointly influence attitude and intention, the study supports the evolving view of UTAUT as a multidimensional construct integrating cognitive, emotional, and contextual determinants (Cao & Peng, 2025; Chomistriana & Mulyono, 2024; Kaur, 2024). At the same time, the insignificant moderation of digital readiness reveals an important boundary condition: technological infrastructure and skills may set the stage for adoption, but do not automatically ensure it without internalized motivation and affective commitment.

This study contributes to the growing body of literature emphasizing the psychological foundations of digital transformation. It validates the proposition that attitudinal constructs mediate the effects of cognitive and contextual factors, thereby enriching UTAUT applications in the education sector (Freitas & Rosa, 2022; Reyes-Mercado et al., 2023). The results call for further refinement of UTAUT extensions by incorporating affective constructs and contextual moderators, particularly in environments where technology is institutionally mandated but variably accepted.

The findings also highlight several implications for higher education management. First, institutional leaders should focus on enhancing employee perceptions and trust through transparent communication, participatory design, and consistent technical support, as these factors are decisive in shaping both attitudes and intentions. Second, risk management strategies, including data security training and assurance of system reliability, can transform risk awareness into a source of empowerment rather than fear. Third, although digital readiness remains vital, the results suggest that its effectiveness depends on concurrent efforts to build a positive organizational culture and psychological safety, ensuring that emotional acceptance and trust complement technological capabilities. This study underscores that the success of digital transformation in educational institutions like ITBM lies not merely in providing digital tools or infrastructure, but in cultivating digital trust, managing risk perception, and fostering positive attitudes that sustain long-term behavioral change.

CONCLUSION

This study demonstrates that human factors primarily drive successful digital transformation in higher education. Employees' perceptions of technology, trust in systems and leadership, and a balanced sense of risk collectively shape positive attitudes, which in turn drive technology adoption intentions. Attitude serves as the critical psychological bridge that converts cognitive evaluations into actual behavioral commitment. While digital readiness in terms of skills and infrastructure provides necessary support, it does not amplify the motivational influence of a positive attitude. Therefore, merely providing technological resources is insufficient; fostering the right mindset and confidence among employees is essential for effective adoption.

The findings emphasize that cultivating favorable perceptions, institutional trust, and manageable risk is more impactful than infrastructure expansion alone. Attitude mediates the effect of these factors on adoption intentions, highlighting the importance of psychological and cultural readiness. For institutions aiming to achieve meaningful digital transformation, pairing adequate technological tools with initiatives that build trust, confidence, and engagement will maximize adoption outcomes. In essence, successful digital adoption relies not just on the availability of technology but on creating an environment where employees genuinely want to use it and feel empowered to integrate it into their daily work practices.

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