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Employees Intentions to Use Performance Management System in Regional Bank: Perspective from Generation-X

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ABSTRACT

Amidst a scarcity of literature on the adoption of information technology among Generation X employees within the banking sector, this study aims to delve into the factors influencing their intention to use Performance Management Systems (PMS). Drawing upon the Technology Acceptance Model, this study endeavors to analyze the impact of self-efficacy, perceived usefulness, and attitude towards PMS on the intention to use such systems among Generation X bank employees. Employing a quantitative methodology, **the study engaged 158 participants** from a regional bank in Indonesia, selected through purposive sampling. Data gathered via online questionnaires underwent analysis using Partial Least Square-Structural Equation Modeling via **SmartPLS 4.0** to evaluate ten research hypotheses. **The findings** revealed that while self-efficacy in PMS did not directly influence the intention to use PMS, perceived usefulness of PMS and attitude to PMS acted as mediators, facilitating the effect of self-efficacy on intention. **These results** can be attributed to the inherent skepticism and pragmatism of Generation X individuals towards novel technologies. **Consequently,** this study yields significant insights for both the advancement of technology acceptance literature and the strategic preparedness of banking institutions in adopting new technologies.

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1. INTRODUCTION

Digitalization drives technological advancement and streamlines data processing, especially in the banking sector, significantly impacting business models. This transformation extends beyond processes, shifting focus from strategies to banking products. Technological disruptions in the financial industry make digitalization essential for maintaining competitiveness. Digital transformation leverages information technology, computing, communication, and connectivity to enhance organizations and build more effective institutions. In banking, digitalization reduces human intervention, minimizes errors, and lowers labor costs. Prior research also highlights that banks consistently prioritize investment in high-quality technology infrastructure and information systems [1]. This transition requires substantial time and effort, particularly given the ingrained nature

of traditional business processes. Shifting from conventional mechanisms to digital platforms demands strong support from stakeholders, especially employees who play critical roles in business operations and the implementation of information systems. However, not all bank employees readily embrace technological changes, particularly Generation X employees [2].

One research examined Generation X acceptance of digitalization, focusing on individuals born between 1961 and 1979 [3]. While stereotypes often depict Generation X as resistant or skeptical toward new technology, previous research challenges these assumptions [2]. The findings demonstrate that Generation X can benefit significantly from technology use, with digitalization offering tools that simplify their work and provide substantial advantages. Another research explored Generation X intention to adopt digitalization, reflecting their awareness of technology potential to achieve specific goals [4]. Based on the Technology Acceptance Model (TAM), this intention is shaped by internal factors, particularly perceived usefulness and attitude [5]. Perceived usefulness refers to the belief that a technology will be beneficial, while attitude is a psychological construct that influences behavior by assessing its impact. Additionally, prior research highlights external factors like self-efficacy, which significantly affect the intention to use technology [6]. Self-efficacy represents an individual confidence in their ability to perform behaviors necessary to achieve desired outcomes.

This study investigates the context of regional banks in Indonesia, which are facing increasing pressure to digitalize their business processes in response to heightened competition within the banking sector [7]. This competition spans both national and international banks. The drive toward digitalization has been accelerated by the COVID-19 pandemic, which has limited physical interactions between customers and bank staff. However, regional banks face unique challenges compared to their larger counterparts, particularly due to resource constraints stemming from their localized operations. As a result, the digitalization of service and operational aspects within regional banks tends to lag behind that of national and international banks. Consequently, regional banks are under significant pressure to execute successful digital transformations, a process that requires strong support from their workforce, including Generation X employees. This study specifically examines the acceptance of a Performance Management System (PMS) among Generation X employees within a regional bank in Indonesia. The PMS serves as a real-time reporting and monitoring system designed to evaluate employee performance, not only recognizing achievements but also assessing alignment with the cultural values of the bank. Furthermore, the PMS adopts a comprehensive 360-degree approach, incorporating feedback from supervisors, peers, subordinates, clients, and self-assessments. The implementation of such a system poses challenges, as it is the first of its kind for regional banks, which may cause employees to question its accuracy or reliability in assessing their performance. Thus, the successful implementation of the PMS is contingent on employee acceptance, as indicated by their consistent use and engagement with the system.

To date, research on technology acceptance within the banking sector across various countries has predominantly focused on customers, with little attention given to employees as subjects. Specifically, studies on technology acceptance have centered around customers, such as in the areas of digital banking [8] and e-banking [9]. In other words, research has emphasized the service aspect of banks more than the operational aspect. However, both service and operational functions play pivotal roles in determining a bank success. Previous findings suggest that the adoption of information technology in organizational operations can enhance employee performance [10], thereby contributing to the effective achievement of institutional goals. Several prior research specifically addressing technology acceptance within the banking sector [11, 12]. Additionally, there is recent research that examines the technology acceptance of regional bank employees in Indonesia [7]. However, these research did not specifically examine Generation X employees or the impact of technology on operational aspects, distinguishing this study. Furthermore, the inconsistent findings from these previous research underscore the importance of conducting this study.

This study aims to investigate the factors influencing the intention to use PMS among Generation X employees of regional banks in Indonesia, adopting a TAM perspective. The success of a system largely depends on its ability to facilitate tasks effectively, with users perceptions of its benefits playing a critical role. Thus, this study specifically explores the perceived usefulness of PMS and attitude towards PMS, which mediate self-efficacy in PMS among Generation X employees in regional banks. It is hypothesized that employees are more likely to intend to use the PMS information system regularly when they are confident in their ability to use it. Moreover, it is expected that positive perceptions of usefulness and attitudes towards PMS will be reinforced as employees gain experience with the system, leading to sustained usage. Based on these premises, two research questions (RQ) are formulated as follows:
RQ1: Does self-efficacy in PMS influence the intention to use PMS?

RQ2: How do perceived usefulness of PMS and attitude towards PMS contribute to the intention to use PMS, considering their relationship with self-efficacy in PMS?

2. LITERATURE REVIEW

The TAM is a conceptual framework designed to explain individual adoption and behavior regarding information technology, with the goal of understanding and predicting individual intentions to use technology-driven systems. TAM has been widely applied across diverse domains, from wearable gadgets to mobile apps and online platforms. Specifically, TAM-based studies have been explored in contexts such as healthcare [13], tourism [14], marketing [15] and human resource information systems [16]. This demonstrates TAM strength in explaining the phenomenon of individual acceptance of information system technology across a broad range of contexts, not confined to any particular field. One of the key advantages of TAM is its ability to delve into the psychological factors that influence users technological choices [17]. As a result, TAM provides a comprehensive understanding of the psychological determinants that shape user decisions regarding system or technology utilization. Therefore, this study also adopts TAM as the theoretical foundation to investigate Generation X employees acceptance of PMS in regional banks.

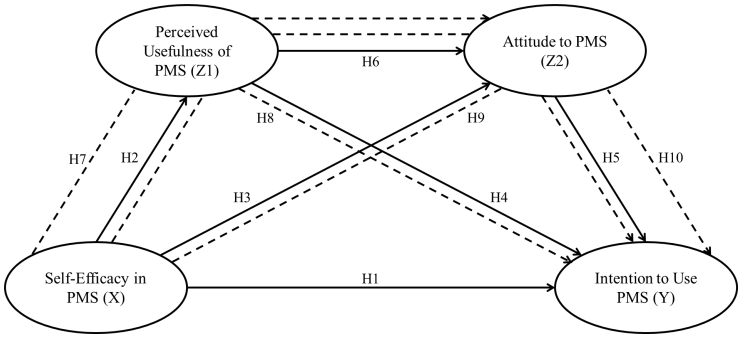

Figure 1. Conceptual Framework

As illustrated in Figure 1, this study adopts the Technology Acceptance Model (TAM) to investigate the factors influencing Generation X employees acceptance of Performance Management Systems (PMS) in regional banks. The conceptual framework highlights the relationships between key variables: self-efficacy in PMS, perceived usefulness of PMS, attitude towards PMS, and intention to use PMS. Specifically, the framework posits that self-efficacy indirectly influences the intention to use PMS through perceived usefulness and attitude towards PMS as mediating variables. The framework also delineates direct and indirect pathways among these constructs, which are hypothesized through ten specific research hypotheses (H1 to H10). This model serves as a theoretical foundation for understanding the psychological determinants driving user adoption of PMS in the banking context.

2.1. Self-Efficacy as Antecedent

Self-efficacy refers to an individual belief in their ability to successfully perform specific tasks, and it plays a crucial role in shaping confidence toward the use of technology [18]. Derived from mastery experiences, social persuasion, vicarious learning, and physiological states, self-efficacy has been shown to positively impact key predictors of technology adoption, such as perceived usefulness, attitude, and intention to use [19]. Individuals with high self-efficacy tend to perceive technology as easier to use and more beneficial for achieving their goals, reinforcing its perceived usefulness [20]. Moreover, users with higher self-efficacy are more likely to develop positive attitudes toward technology, as their confidence in navigating systems leads to greater comfort and a more favorable outlook [21]. Previous research underscores that self-efficacy not only enhances intention to use technology but also shapes users perceptions of its value and fosters a positive attitude toward it [22]. This study aims to extend these findings by examining the role of self-efficacy in the adoption of a PMS among Generation X employees in regional banks, positing that self-efficacy in PMS has a positive and significant influence on intention to use PMS, perceived usefulness of PMS, and attitude toward PMS.

H1: Self-efficacy in PMS has a positive and significant influence on the intention to use PMS.

H2: Self-efficacy in PMS has a positive and significant influence on perceived usefulness of PMS.

H3: Self-efficacy in PMS has a positive and significant influence on attitude to PMS.

2.2. Perceived Usefulness of PMS and Intention to Use PMS

Perceived usefulness pertains to individuals beliefs regarding the degree to which employing a specific system will enhance their job performance. Previous research within the banking sector indicates that perceived usefulness plays a significant role in reinforcing employees inclination to adopt new technology [7]. In the realm of technology, perceived usefulness can be defined as the user assessment of the advantages derived from utilizing the technology [23]. A high perception of usefulness is expected to exert a considerable influence on sustained intention to use, consequently leading to actual adoption of the technology [17]. Therefore, the perceived usefulness of PMS is considered an important factor influencing the intention to use PMS, as it centers on the functionality of PMS.

H4: Perceived usefulness of PMS has a positive and significant influence on intention to use PMS.

2.3. Attitude to PMS and Intention to Use PMS

Attitude reflects an individual evaluation of the consequences of performing certain behaviors, directly influencing their intention to use a system [24]. It encompasses both positive and negative feelings about using the desired technology, acting as a comprehensive assessment of one general preference for or against the behavior [25]. When individuals hold positive attitudes toward a system, they are more likely to develop a strong intention to use it. For instance, previous research found that a positive attitude toward services significantly influences customers decisions to adopt those services [4]. In the context of digital banking, customers with favorable views of the service are more inclined to accept and use it, demonstrating a clear link between attitude and intention to use [8]. In this study, a positive attitude toward the PMS enhances the intention to use it, indicating that the more favorable an employee attitude toward PMS, the stronger their intention to adopt and continue using it in their work activities.

H5: Attitude to PMS has a positive and significant influence on intention to use PSM.

2.4. Perceived Usefulness of PMS and Attitude to PMS

Attitude toward technology use is significantly influenced by perceived usefulness, which suggests that the more beneficial a system is perceived to be, the more likely it is to foster a positive attitude towards its adoption [26]. Perceived usefulness refers to an individual belief that using a particular technology will enhance their work efficiency. When users perceive that a system or service is beneficial, they tend to develop a positive attitude towards it [25]. Research indicates that individuals who recognize the benefits of technology are more inclined to adopt it [24]. Numerous research have empirically confirmed that perceived usefulness is a critical factor driving attitudes towards the adoption of technology. Thus, the greater the perceived usefulness of a technology, the more favorable the individual attitude toward its use.

H6: Perceived usefulness of PMS has a positive and significant influence on attitude to PMS.

2.5. Mediating Role of Perceived Usefulness of PMS

In line with the previously formulated hypotheses, this study proposes that the perceived usefulness of the PMS serves as a mediating factor, linking self-efficacy in PMS, attitude toward PMS, and intention to use PMS. While not exclusively studied in the context of regional banks, existing research has demonstrated the mediating role of perceived usefulness across various settings. Numerous research have shown that perceived usefulness significantly mediates the relationship between self-efficacy and attitudes toward technology. For example, a research on e-learning adoption in India supports this concept [22]. Within the PMS framework, employees with higher self-efficacy are more likely to perceive the system as useful, thereby fostering a positive attitude toward its usage. This positive attitude, influenced by perceived usefulness, subsequently strengthens the intention to use the system. Moreover, as the perceived usefulness of PMS increases, employees are more inclined to maintain their intention to use it consistently. This assertion is further supported by recent research [20, 27].

H7: Perceived usefulness of PMS significantly mediates the positive influence of self-efficacy in PMS on attitude to PMS.

H8: Perceived usefulness of PMS significantly mediates the positive influence of self-efficacy in PMS on intention to use PMS.

2.6. Mediating Role of Attitude to PMS

Attitude toward PMS is posited to mediate the relationship between self-efficacy in PMS and perceived usefulness of PMS, ultimately influencing the intention to use PMS. Research in the context of open educational resource utilization among librarians across various countries [28], as well as e-learning adoption among students in India [22], supports this proposition. These research highlight the critical role of attitude in bridging the gap between self-efficacy and the intention to use technology. Employees confidence in their ability to effectively use PMS fosters positive expectations, which, in turn, cultivates a favorable attitude toward the system. This positive attitude encourages sustained engagement with PMS over time. Additionally, a favorable attitude is shaped not only by self-efficacy but also by the perception that PMS enhances work efficiency, particularly in reporting and monitoring employee performance. Thus, perceived usefulness exerts an indirect influence on the intention to use PMS by fostering a positive attitude toward it. This assumption is supported by previous findings on e-learning adoption in India [22], further reinforcing the importance of attitude as a mediator in technology adoption processes.

H9: Attitude to PMS significantly mediates the positive influence of self-efficacy in PMS on intention to use PMS.

H10: Attitude to PMS significantly mediates the positive influence of perceived usefulness of PMS on intention to use PMS.

3. RESEARCH METHOD

The sample for this study comprises employees of a regional bank located in South Kalimantan Province, Indonesia. Specifically, the focus is on Generation X employees, born between 1961 and 1979 [29]. Data collection took place from November 14, 2022 to December 12, 2022, following a trial period for PMS implementation among employees. Consequently, respondents ages at the time of data collection ranged from 42 to 60 years. According to the bank records, the population for this study is 166 employees. Purposive sampling was employed to select the sample, with the following criteria:

- Individuals aged between 42 and 60 years.
- Having worked for two years or more.

The selection of employees with at least two years of tenure was based on the premise that they had experienced a period when PMS was not yet digitalized. Data collection was conducted using an online questionnaire administered through Google Forms. The questionnaire consisted of four sections. The first section outlined the research objectives and requested respondents willingness to participate, affirming their right to decline participation. In the second section, respondents provided personal information such as name, gender, age, length of employment, and highest level of education. The third section contained 19 statement items related to the research variables. Finally, the fourth section served as a closing, expressing gratitude for the respondents participation. During the questionnaire distribution process, researchers collaborated with the HR department of the bank. Initially, the questionnaire link was provided to the HR department, which then disseminated it to 158 Generation X employees via an online messaging application. Subsequently, reminders were sent to each respondent twice, on November 28, 2022, and December 12, 2022, through the HR department. Following distribution, it was determined that all 158 employees completed and submitted the questionnaire in its entirety. Table 1 provides a tabulation of the respondents characteristics. Consequently, this study utilizes data from 158 Generation X employees of a regional bank for subsequent analysis.

3.1. Measurement

The measurements for self-efficacy in PMS (4 items), perceived usefulness of PMS (5 items), attitude to PMS (5 items), and intention to use PMS (5 items) were adopted from previous research [30, 31]. Each item was assessed using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), which is a common method for measuring someone opinion or attitude toward something. Respondents were asked to select a response between points 1 to 5, indicating their level of agreement with the statement of each measurement item for each item.

3.2. Data Analysis

In analyzing the data, this study employed Partial Least Squares-Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. PLS-SEM was chosen because it enables the testing of both structural and

measurement models simultaneously [32]. Additionally, this study examines indirect effect, which are best analyzed using PLS-SEM. Technically, the PLS-SEM analysis in this study follows the guidelines outlined by Hair, which involves testing the model both measurement and structura [32]. Measurement model assessment primarily focuses on assessing convergent validity, discriminant validity, and internal consistency reliability. Subsequently, testing the structural model encompasses various assessment aspects, such as the coefficient of determination (R2), effect size (f2), and path coefficient. Furthermore, hypothesis testing in this study was conducted using bootstrapping, adopting a one-tailed approach, with 5000 subsamples as the default standard for the bootstrapping procedure in SmartPLS 4.0.

4. RESULT AND DISCUSSION

A total of 158 Generation X employees from a regional bank fully completed the questionnaire. The respondents ranged in age from 42 to 57 years, with no participants over 57, likely due to the typical retirement age of 58 in both public and private sectors in Indonesia. A notable portion of respondents fell within the 42-45 age range, suggesting that many still have a significant period before reaching retirement. Additionally, 98.10% of respondents reported having more than eight years of work experience. The data further indicate that the majority of respondents hold undergraduate degrees, and the sample was predominantly male.

4.1. Measurement Model Assessment

This section presents the findings of the measurement model assessment, which includes an evaluation of internal consistency reliability, convergent validity, and discriminant validity. Assessing this measurement model is crucial to ensure that the instruments utilized to measure variables in this study demonstrate good consistency, particularly considering that these instruments were adopted from research conducted in different contexts.

Table 1. Reliability and Convergent Validity Assesment Results

Variable(s)		Item(s)	OL	CA	AVE
Self-Efficacy in PMS	SE1	I have the knowledge necessary to use PMS	0.74	0.86	0.71
	SE2	I feel comfortable using PMS	0.89		
	SE3	I am confident in using PMS	0.89		
	SE4	Learning to use PMS would be easy for me	0.84		
Perceived Usefulness of PMS	PU1	I find that PMS are useful in my daily working life	0.89	0.94	0.80
	PU2	Using service PMS increases my productivity	0.92		
	PU3	Using PMS make my work convenient	0.91		
	PU4	Using PMS saves me time in reporting and monitoring my job performance	0.89		
	PU5	Using PMS allows me to complete reporting and monitoring of my job performance more quickly	0.87		
Attitude to PMS	ATT1	I prefer to use the PMS information system over previous performance management mechanisms	0.75	0.89	0.69
	ATT2	I like to use PMS	0.84		
	ATT3	I enjoy using PMS	0.89		
	ATT4	I am happy to use PMS	0.84		
	ATT5	Overall, my attitude toward PMS is favorable	0.82		
Intention to Use PMS	IU1	I intend to use PMS in the long-term	0.71	0.89	0.70
	IU2	I plan to use PMS frequently	0.84		
	IU3	I predict I will use PMS on a regular basis	0.88		
	IU4	I plan to use PMS in my daily working life	0.90		
	IU5	I intend to use PMS in the course of my working activity in the short term	0.83		

Note: OL= Outer Loading; CA = Cronbach Alpha; AVE = Average Variance Extracted

Referring to Table 1, two measures are utilized to assess measurement reliability, namely outer loading and Cronbach alpha [32]. At the indicator level, each measurement item demonstrates an outer loading value exceeding 0.70, meeting the criteria for reliability. This indicates that each measurement item consistently reflects the variable it is intended to measure. Furthermore, at the variable level, reliability is evaluated using Cronbach alpha. It is evident from Table 1 that the Cronbach alpha value for each variable surpasses 0.60,

meeting the reliability standards at the variable level. These findings suggest that the measurement instruments exhibit general consistency in measuring variables within the context of this study. Furthermore, convergent validity is assessed through the Average Variance Extracted (AVE) value, which exceeds 0.5 for each variable. These results signify that each variable in this study accounts for more than 50% of the average variance in each item, indicating adequate convergent validity. The next validity test conducted is discriminant validity, which assesses how distinct a variable is from other variables empirically [32]. Discriminant validity evaluation is based on the Heterotrait-Monotrait Ratio (HTMT). Technically, HTMT measures the true correlation between two variables that are both perfectly measured (meeting reliability criteria). A correlation value closer to 1 indicates low discriminant validity. The HTMT value above 0.90 suggests similarity between two variables. All variables in this study exhibit HTMT values below 0.90, meeting the criteria for discriminant validity. These findings imply that each variable under study is distinct and represents phenomena that do not overlap with each other.

4.2. Structural Model Assessment

This section presents the findings of the structural model assessment, which includes an evaluation of the coefficient of determination and effect size. These aspects are assessed to determine the explanatory power of the model under study, indicating the strength of the relationships established in the PLS-SEM model [32]. Subsequently, hypothesis testing was conducted using a bootstrapping mechanism with a one-tailed approach and a significance level of 0.05. This analysis aimed to ascertain whether the research hypotheses were accepted or rejected based on the observed data.

Table 2. Structural Model Assesment Results

Variable(s)	**R2**	**Effect Size (f2)**		
		Perceived Usefulness of PMS	**Attitude to PMS**	**Intention to Use PMS**
Self-Efficacy in PMS		1.13	0.11	0.01
Perceived Usefulness of PMS	0.53		0.11	0.11
Attitude to PMS	0.59			0.23
Intention to Use PMS	0.65			

Referring to Table 2, the R2 value for intention to use PMS is 0.65. This indicates that self-efficacy in PMS, perceived usefulness of PMS, and attitude to PMS collectively account for 65% of the variance in intention to use PMS, with the remaining 35% being explained by other variables not included in this model. Such a high R2 value reflects the robust influence of the included variables, particularly in understanding the behavioral intention towards adopting PMS. Similarly, the variance in attitude to PMS is explained by 59% through self-efficacy in PMS and perceived usefulness of PMS, underscoring the critical interplay between these factors in shaping employee attitudes. Additionally, 53% of the variance in perceived usefulness of PMS is attributable to self-efficacy, indicating that individual confidence significantly enhances the perceived benefits of PMS.

Further elaborating on these results, the coefficient of determination (R2) highlights the predictive power of the structural model in the study. Beyond R2, the effect size (f2) provides insight into the individual contributions of exogenous variables to the endogenous constructs. Referring to Table 2, it is evident that the effect size of self-efficacy in PMS on perceived usefulness of PMS falls within the large category ($f2 > 0.35$). This suggests that self-efficacy in PMS plays a crucial role in enhancing the perceived utility of PMS among employees. In contrast, for the intention to use PMS, the influence of attitude towards PMS is moderate ($0.02 < f2 < 0.15$), while the contribution of self-efficacy in PMS is minimal ($f2 < 0.02$).

These findings underline the nuanced dynamics of employee behavior in adopting PMS. While self-efficacy directly contributes to perceived usefulness, its influence on the intention to use PMS is mediated through attitudes and perceptions. This emphasizes the importance of fostering positive attitudes and perceptions about PMS to maximize its adoption. The results also suggest that addressing skepticism and enhancing the practicality of PMS in workplace settings can play a pivotal role in encouraging its sustained use. Such insights are particularly valuable for organizations aiming to optimize the implementation of performance management systems in a digitalized work environment.

Table 3. Hypothesis Test Results

	Hypotheses	Path Coefficient	T statistics	P values	Result(s)
H1	X → Y	0.11	1.15	0.13	Not Supported
H2	X → Z1	0.73	16.88	0.00	Supported
H3	X → Z2	0.31	3.74	0.00	Supported
H4	Z1 → Y	0.32	3.10	0.00	Supported
H5	Z2 → Y	0.45	6.02	0.00	Supported
H6	Z1 → Z2	0.51	6.59	0.00	Supported
H7	X → Z1 → Z2	0.37	5.48	0.00	Supported
H8	X → Z1 → Y	0.24	2.96	0.00	Supported
H9	X → Z2 → Y	0.14	2.94	0.00	Supported
H10	Z1 → Z2 → Y	0.23	4.71	0.00	Supported

Note: X = Self-Efficacy in PMS; Z1 = Perceived Usefulness of PMS; Z2 = Attitude to PMS; Y = Intention to Use PMS

Table 3 shows that the path coefficient contained positive value, so the variable has a positive relationship (and vice versa). If it is based on the T-statistics value, the T-statistics requirement is > 1.65 (significance level 5%), it can be said that the variables have a significant effect [32]. When the significance level is 5%, the P-value must be smaller than 0.05 to be able to conclude that the relationship between the variables being tested is significant (hypothesis supported).

4.3. Discussion

The findings of this study revealed unexpected results. Specifically, self-efficacy in PMS was found to have no significant influence on intention to use PMS, leading to the rejection of H1. These findings deviate from numerous prior studies that have consistently demonstrated the significant influence of self-efficacy (within the context of information technology) on the intention to use information technology [9]. Furthermore, recent research has highlighted self-efficacy as the primary predictor influencing intention to use [33]. However, it is important to note that the majority of previous research were conducted within the context of bank customers, rather than employees.

This study has uncovered that regardless of the level of self-efficacy in PMS among Generation X employees, it does not guarantee their intention to use PMS in the future. This finding may be linked to the specific characteristics of Generation X employees and the PMS information system under scrutiny in this study. Generation X people grew up at a time when technology was developing rapidly, so they adapted to it [3]. Therefore, Generation X individuals are inclined to adopt the technology in their work practices. Given this historical inclination, it is unsurprising that Generation X typically possesses high self-efficacy in utilizing technology. However, it is also noteworthy that Generation X individuals exhibit a skeptical and pragmatic attitude, which significantly influences their technology usage behavior [34].

When associated with the context of this study, Generation X employees in regional banks do not immediately intend to use PMS sustainably because they are not yet aware of how beneficial it is to them. PMS is an information system aimed at measuring, tracking, and reporting employee performance. The outputs of PMS are used as the basis for the regional bank to determine the rewards they will receive. With the skepticism and pragmatism of Generation X, employees tend to doubt the reliability of performance assessment by PMS even though they have high self-efficacy in PMS, considering that the results are used as the basis for determining employee rights. Moreover, since performance evaluations are also conducted by colleagues and subordinates, employees tend to be cautious or even reconsider their intention to use PMS. Therefore, reducing the skepticism and pragmatism of Generation X employees is necessary through positive perceptions and attitudes towards the use and usefulness of PMS.

In order to alleviate skepticism and pragmatism among Generation X employees, certain perceptions and attitudes are crucial, notably the perceived usefulness of the PMS and their overall attitude towards it. Based on the findings of this study, it evident that these two variables are significantly and positively influenced by self-efficacy in PMS, supporting H2 and H3. These outcomes further corroborate previous research highlighting the pivotal role of self-efficacy in fostering perceived usefulness [20, 22, 27] and cultivating a positive attitude [6, 22, 28] towards technology adoption across diverse contexts.

Within this study scope, Generation X employees perceive PMS as user-friendly and efficient, fostering a favorable view of its utility, particularly regarding the expediency of performance monitoring and reporting processes. This positive perception not only enhances the perceived usefulness of PMS but also motivates employees to increase their productivity. Additionally, individuals with high self-efficacy in PMS tend to exhibit positive attitudes towards it. Specifically, those confident in their PMS proficiency are more likely to successfully utilize the system, leading to feelings of satisfaction and enjoyment (positive attitude towards PMS).

Furthermore, this study has demonstrated the positive impact of both perceived usefulness of the PMS and attitude to PMS on the intention to use PMS, supporting H4 and H5. This signifies that the stronger the perception of usefulness and the more positive the attitude of Generation X employees towards PMS, the greater their inclination to utilize PMS in the future. These findings align with several prior studies conducted among banking employees across various countries [7].

Generation X employees have recognized the utility of PMS in terms of its effectiveness and efficiency in performance reporting and monitoring. Moreover, the presence of PMS tends to incentivize employee performance as it directly correlates with the rewards they receive. Consequently, employees are likely to embrace the regular use of PMS in the long term, as evidenced by their intention to utilize PMS, driven by the perceived benefits derived from its use. Furthermore, a positive attitude towards PMS, characterized by satisfaction and interest in PMS, fosters employees commitment to continuous PMS usage. This suggests that Generation X employees who hold a positive attitude toward the use of technology, such as digitalization in their work, can effectively impact their intention to use this technology. In other words, when Generation X employees have a favorable attitude toward the use of technology, they are more inclined to embrace the system they are using, which, in turn, influences their motivation to continue engaging with the system.

With the significant and positive influence of self-efficacy in PMS on perceived usefulness of PMS and attitude towards PMS on intention to use PMS being proven, there is strong indication that perceived usefulness of PMS and attitude towards PMS act as mediators. This is confirmed by the results of this study which demonstrate the indirect significance influence of self-efficacy in PMS on intention to use PMS through perceived usefulness of PMS and attitude towards PMS, hence H8 and H9 are supported. These findings successfully unveil the role of perceived usefulness of PMS as a mediator in the context of Generation X employees in regional banks, as previously evidenced in other contexts [20, 22, 27]. Additionally, the revealed mediating role of attitude towards PMS in the context of Generation X employees in regional banks is also supported by other research in different contexts [22, 28]. Furthermore, employees with high self-efficacy in PMS tend to be proficient in using PMS and thus perceive the benefits of the system, such as speed and time efficiency. Moreover, the success in operating PMS due to employees self-confidence also leads to feelings of pleasure and comfort towards PMS, as their confidence is affirmed by the system meeting their expectations. Therefore, Generation X employees are inclined to have a strong intention to continue using PMS in their work.

Furthermore, this study confirms the direct positive effect of perceived usefulness of PMS on attitude toward PMS, supporting H6. However, contrasting results from another research, which suggest that perceived usefulness does not always determine attitudes toward banking information technology [27]. In this study, Generation X employees perceive PMS as a tool that enhances the effectiveness and efficiency of reporting and monitoring performance, which fosters a positive attitude toward its use. This positive attitude is evidenced by their preference for PMS over traditional performance management mechanisms and leads to an increased intention to use PMS, thereby supporting H10. Furthermore, this study corroborates the findings of prior research [22], demonstrating that perceived usefulness of PMS mediates the relationship between self-efficacy in PMS and attitude toward PMS, supporting H7. Overall, this study reaffirms the skeptical and pragmatic often nature of Generation X employees toward technology, underscoring the need to enhance perceptions of PMS usefulness and cultivate positive attitudes to promote sustained use of the system.

5. MANAGERIAL IMPLICATIONS

Theoretically, this study makes a significant contribution by affirming the pivotal role of self-efficacy in PMS as a determinant of both perceived usefulness of PMS and attitude to PMS within the TAM framework. However, it noteworthy that self-efficacy in PMS alone does not directly enhance the intention to use PMS. Instead, the influence of self-efficacy in PMS on the intention to use PMS is contingent upon individuals holding positive perceptions of its usefulness and maintaining a favorable attitude towards its implementation.

This positive perception and attitude are believed to play a crucial role in mitigating the skepticism and pragmatism often exhibited by Generation X individuals when considering the sustained adoption of technology. Furthermore, the findings of this study underscore the applicability of the TAM framework in a highly specific context, particularly among Generation X employees within regional banking institutions.

Practically, this study highlights the importance of positive perceived usefulness of PMS and attitude towards PMS as the primary reasons for Generation X employees to intend to use technology in their work. Therefore, regional banks need to instill an understanding of the benefits of technology for the work of Generation X employees as well as for the institution itself. Additionally, a positive attitude towards technology needs to be cultivated as employees will continually interact with it in their work. Hence, this study can serve as a foundation for policy formulation for regional banks when embarking on business process digitalization. Regional banks need to enhance employee engagement, as potential technology users, in the planning and implementation of technology to ensure its acceptance and lead to employees intention to use the technology. Furthermore, regional banks also need to conduct technology usage trials before full implementation to understand employees responses to the technology. These efforts are crucial in determining employees perceptions of how far technology can assist their work, as well as their attitudes towards the technology.

6. CONCLUSION

This study concludes that self-efficacy in using PMS among Generation X employees in Indonesia regional banking sector does not directly influence their intention to use PMS. However, it significantly affects intention through the mediating factors of perceived usefulness and attitude toward PMS. Positive perceptions of PMS benefits and favorable attitudes are crucial to overcoming skepticism and ensuring successful adoption. These findings underscore the need to address not only technical but also psychological aspects of technology acceptance.

The study is limited to one regional bank and focuses solely on Generation X employees, which restricts its generalizability. Furthermore, it relies exclusively on the TAM, potentially overlooking variables such as organizational culture and external pressures. These **limitations** suggest the need for broader research encompassing diverse organizations, generations, and theoretical frameworks. Such approaches could better capture the complexities of technology adoption in various settings.

Future research should examine the role of training and organizational support in enhancing self-efficacy and positive attitudes toward PMS. Expanding the study to include other industries and generational groups will provide comparative insights. Employing qualitative methods can uncover hidden barriers and motivations in technology adoption. These efforts will help refine strategies for integrating digital systems effectively into workplace practices.

7. DECLARATIONS

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7.2. Author Contributions

Conceptualization: DE, AE and MZ; Methodology: DE; Software: AP and MZ; Validation: DE; Formal Analysis: AP; Investigation: AP; Resources: MZ; Data Curation: MZ; Writing Original Draft Preparation: AP; Writing Review and Editing: AE and ZY; Visualization: ZY; All authors, DE, DS, AE, AP, MZ and ZY, have read and agreed to the published version of the manuscript.

7.3. Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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7.5. Declaration of Conflicting Interest

The authors declare that they have no conflicts of interest, known competing financial interests, or personal relationships that could have influenced the work reported in this paper.

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