MINISTRY OF FINANCE

UNIVERSITY OF FINANCE – MARKETING

INFORMATION PAGE

THE NEW ACADEMIC AND THEORETICAL CONTRIBUTIONS OF THE DOCTORAL DISSERTATION

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INFORMATION ON NEW CONTRIBUTIONS OF THE DISSERTATION

Dissertation Title: The relationship between technology readiness, technology acceptance, and work engagement among banking employees: the moderating role of self-efficacy

Major: Business Administration **Code:** 9 34 01

Ph.D. Candidate: Thi Nga Dang **Cohort:** 2022

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New contributions in terms of theory and practice of the thesis:

1. Theoretical contributions

Findings of the dissertation provide several important theoretical contributions as follows:

First, the dissertation provides an important contribution by developing and testing an integrated research model that synthesizes Technology Readiness theory, the Technology Acceptance Model (TAM), and the Job Demands–Resources (JD-R) framework to explore the mechanism through which technology readiness impact on employees’ work engagement via the mediating role of technology acceptance. The results provide additional clarity on the linkage between technology-related individual characteristics and behavioral outcomes in organizational contexts and extends the Technology Readiness and Acceptance Model (TRAM) in organizational behavior research.

Second, the dissertation clarifies the role of technology acceptance as an endogenous resource within the JD-R framework, thereby providing further theoretical explanation for the indirect effect of technology readiness on employees’ work engagement through technology-related cognitive perceptions. This finding contributes to strengthening the theoretical foundation for integrating technology acceptance models with organizational behavior perspectives in explaining employees' work engagement in digital transformation contexts.

Third, the dissertation empirically examines the moderating role of self-efficacy in the relationships between perceived usefulness, perceived ease of use, and technology acceptance, as well as in the relationship between technology acceptance and employees' work engagement. These findings provide additional empirical evidence regarding the role of personal resources in strengthening the influence of technology-related cognitive factors on employees' attitudes and behavioral outcomes in organization.

Fourth, the dissertation provides new empirical evidence on the relationships among technology readiness, technology acceptance, and work engagement in the context of employees working in joint-stock commercial banks in Vietnam. The findings contribute to enriching the empirical literature on organizational behavior in the context of digital transformation in emerging economies.

2. Practical contributions

Findings of the dissertation provide several important practical contributions as follows:

First, the research results clarify the role of technology readiness as an important antecedent of employees' technology acceptance in the context of digital transformation in the banking sector. Based on this evidence, the dissertation provides empirical support for commercial banks in formulating human resource development policies aimed at enhancing employees' technological adaptability through digital skills training programs, improving awareness of emerging technologies, and facilitating behavioral adaptation to technology use in the workplace.

Second, the dissertation identifies the mediating role of technology acceptance in the relationship between technology readiness and employees' work engagement. This finding provides an empirical evidence that enhancing employees' technology acceptance not only improves the effectiveness of technology implementation in organizations but also serves as an important mechanism for strengthening employees' work engagement in digital working environments. These results offer practical guidance for banks in integrating technology implementation initiatives with human resource management policies in order to improve technology utilization effectiveness and sustainably enhance employee engagement.

Third, the research findings clarify the moderating role of self-efficacy in the relationships between technology-related perceptions and technology acceptance, as well as in the relationship between technology acceptance and employees’ work engagement. These findings provide important practical implications for commercial banks in recognizing the role of personal resources in improving the effectiveness of technology implementation, thereby supporting the design of digital capability development programs that enhance employees’ confidence in using new technologies in their work.

Fourth, the dissertation provides systematic empirical evidence on the mechanisms linking technology readiness, technology acceptance, and work engagement in the context of joint-stock commercial banks in Vietnam, a sector undergoing significant digital transformation. The findings support bank managers in developing human resource policies aligned with digital transformation requirements and serve as a useful reference for financial institutions operating in similar contexts in improving employees’ technological adaptability and work engagement.

Fifth, the dissertation provides empirical evidence that helps commercial banks better understand the role of technology-related cognitive factors, particularly perceived usefulness and perceived ease of use, in shaping employees’ technology acceptance. Based on these findings, banks can design and implement technological systems that enhance user experience, thereby increasing employees’ willingness to adopt and effectively use technologies in their work processes.

Sixth, the dissertation contributes practical evidence supporting the integration of technology implementation policies with human resource management strategies in joint-stock commercial banks in Vietnam by clarifying the mechanisms through which technology-related factors influence employees’ work engagement. The findings assist banks in developing digital transformation programs based on a coordinated approach that simultaneously promotes technology deployment and human resource development, thereby improving the effectiveness of organizational digital transformation strategies.

PhD. Candidate

Thi Nga Dang