



The Role Of Job Stress In Mediating The Effect Of Hard Skills, Soft Skills, And Digitalization On Employee Job Readiness

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ABSTRACT

This study aims to analyze the effect of hard skills, soft skills, and digitalization on employee job readiness and the mediating role of job stress at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch. The method used is quantitative with a survey approach. The results showed that hard skills, soft skills, and digitalization partially affected work readiness. Simultaneously, the three variables also have a considerable impact, indicating that work readiness is influenced by various skills that support each other. In addition, job stress is proven to act as an intervening variable in the relationship between hard and soft skills and job readiness. Thus, developing technical, interpersonal, and digital skills needs to be accompanied by effective stress management to improve work readiness optimally. These findings provide important implications for human resource management in the banking sector, particularly in enhancing employee competencies and work readiness in the digital era.

INTRODUCTION

The recent rapid development of scientific and technological progress has triggered globalization, which is defined as a new era in human civilization with significant changes in various aspects of human life. This globalization includes economic, cultural, political, and social interactions increasingly integrated globally. Advances in information technology have fundamentally changed life patterns, enabling faster and broader access to information, thus accelerating the learning process and innovation in various fields (Nuraeni & Walahe, 2023; Ahzan et al., 2024). The company's awareness of the need to adapt to the globalization era is critical and must be supported by all organization components. The readiness of human resources (HR) in facing the challenges of globalization is a key factor in the company's success. Research shows that employees' work readiness, which includes skills and proactive attitudes, can improve a company's competitiveness at the global level (Simanjuntak et al., 2024; Zhang, 2024). Therefore, HR development strategies must be carefully designed to ensure that

employees have the technical competence and mental and social readiness to participate in a dynamic work environment (Ahzan et al., 2024). Work readiness is not just a matter of employees' skills but also a process that involves readiness to deal with situations and challenges that may arise in the world of work. This means that institutions should strive to create a learning environment that supports the growth of individual capacity by offering opportunities for self-development and the application of relevant science and technology (Budney et al., 2020).

Work readiness is a fundamental ability that every individual must possess to face the world of work challenges. Work readiness can be defined as a condition in which a person has prepared himself physically, mentally, and emotionally to meet work demands. This readiness includes mastery of relevant skills, a deep understanding of the work, and high motivation to positively contribute to the work environment (Nisa et al., 2021). Work readiness affects individual performance directly and impacts organizational productivity and efficiency. Therefore, organizations must explore factors influencing employee work readiness to achieve greater goals. Individuals who demonstrate high work readiness generally have confidence and the ability to adapt to various work situations (Zholudeva et al., 2021). In addition, high levels of work readiness are associated with commitment to work and engagement in the work environment. Work readiness is an individual attribute and is important for organizational human resource development.

In a study conducted by Ardina et al., it was found that hard skills influence work readiness, with the results showing that hard skills have a positive and significant influence on individual work readiness (Ardina et al., 2021). According to Ezzat, hard skills are specific expertise, skills, and knowledge that individuals have to be successful in their jobs. Hard skills are technical skills that are measurable and can be formally learned, such as the ability to use specific software or operate certain machines ((Ezzat, 2017). These skills are usually acquired through formal education, training, or direct work experience. Hard skills are critical in the industrialized world because many jobs require specific qualifications that cannot be obtained through experience or general knowledge alone (Subedi, 2018). Individuals with relevant hard skills will be better prepared for the job's demands and can adapt better to the new work environment. In addition, strong hard skills can increase individuals' confidence in contributing effectively in teams and completing tasks more efficiently (Laari et al., 2021).

In addition to hard skills, soft skills are another variable affecting work readiness. Based on research by Nirmala et al., (2023), it was found that soft skills also have a positive and significant effect on work readiness. The better a person's soft skills ability, the higher their level of work readiness. Soft skills, which are defined as interpersonal and intrapersonal skills, include various competencies that can be used in various fields of work and influence work relationships between individuals (Fadia et al., 2019). According to other research, as revealed by Ngo, soft skills are an important factor in career development in the world of work, where skills such as communication, teamwork, and self-management are needed to face challenges in the modern workplace (Ngo, 2024). Based on data obtained from PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch, visible;

Table 1 Financial Perspective Performance Indicators PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch

No.	Size & Target	June 2024 (Million)		July 2024 (Million)		September 2024 (Million)	
		Target	Realization	Target	Realization	Target	Realization
Financial Perspective							
1	Contribution Margin	4,279	4,183	5,059	6,445	6,692	9,411
2	Fee Based Income	740	702	879	874	1,146	1,321

No.	Size & Target	June 2024 (Million)		July 2024 (Million)		September 2024 (Million)	
		Target	Realization	Target	Realization	Target	Realization
3	Composite Risk Matrix						
A	Kol2	3,578	5,096	3,538	5,302	3,639	6,278
B	NPL	1,819	1,660	1,742	1,706	1,547	1,734
4	Net Interest Margin	6.11 %	6.21 %	6.11%	6.21%	8.03%	7.87%
5	Cost to Income Ratio	39.92%	42.52%	39.89%	26.45%	38.98%	20.16%

Source: PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch, 2024

The performance of PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch shows that several financial performance indicators, especially fee-based income in June and July 2024, experienced target non-achievement. Fee based income is earned from fees or commissions for certain services, including savings administration fees and interest from loans. This problem can affect overall financial performance, considering that costs not supported by balanced income can cause a decrease in profitability.

In addition, the Kol2 indicator, which relates to internal audit performance and regulatory compliance, also showed unsatisfactory results during June, July, and September. Kol2 refers to the audit committee's function to ensure that the internal control system and corporate governance are in place. The interaction between the audit committee and the internal audit function can improve the quality of governance and the risks the organization faces to better manage internal performance. Factors that influence this performance include the size of audit committees and their attendance at meetings, which contribute to the effectiveness of oversight of financial statements.

Collaboration between audit committees and internal auditors is essential to ensure the quality of internal controls. Audit committees are responsible for maintaining the integrity of financial statements and overseeing the internal control system, which also relates to risk control. Thus, a good relationship between these two parties will improve the company's overall performance and help in achieving the targets that have been set. Furthermore, the performance indicators of PT Bank Mandiri Lubuklinggau, seen from the customer perspective, are presented in the table below:

Table 2 Performance Indicators of Customer Perspective PT. Bank Mandiri Lubuklinggau

No.	Size & Target	June 2024 (Million)		July 2024 (Million)		September 2024 (Million)	
		Target	Realization	Target	Realization	Target	Realization
Customer Perspective							
	Average KASA (YtD)						
1	Average Balance Savings	39,469	34,419	39,665	34,446	40,052	34,571
2	Average Balance Current Account	5,406	95	5,474	131	5,563	174
Market Share of Retail Loans and CASA							
3	M/S Retail Credit	4.61%	4.30%	4.70%	4.33%	4.74%	4.37%
4	M/S CASA	2.76%	2.28%	2.84%	2.46%	2.88%	2.63%
Active User Livin & KOPRA							
5	Usak Livin	2,325 Users	2,110 Users	2,077 Users	2,245 users	2,095 users	2,326 users

N o.	Size & Target	June 2024 (Million)		July 2024 (Million)		September 2024 (Million)	
		Target	Realization	Target	Realization	Target	Realization
6	Gross Transaction Volume KOPRA SME	1	1	1	1	1	1
	Payroll Acquisition	360 rec	75 rec	420 rec	75 rec	540 rec	88 rec

Source: PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch, 2024

From the analysis of the financial perspective performance indicators of PT Bank Mandiri Lubuklinggau, it can be concluded that most of the aspects listed do not meet the predetermined targets. The indicators considered include average balance for savings and current accounts, market share in retail loans and CASA (Current Accounts and Savings Accounts), Livin' by Mandiri application users, and target number of accounts. The decline in average balance growth indicates challenges in attracting new deposits, possibly due to intensified competition in the banking market. To attract new customers, banks need to improve their value proposition, which is in line with findings showing that credit information can influence lending decisions by banks.

Dissatisfaction in the use of the Livin' application by customers indicates that the development of digital banking requires further attention. Explain that improvements in marketing elements, including the facilities offered, can increase customer satisfaction in applying for credit. Adaptation and development of in-app features tailored to user needs is an important strategic step for banks. Finally, unachieved account targets indicate the need for evaluation in customer acquisition strategies. Sharing loan information in a competitive credit market can be an important tool to reduce risk and improve loan profiles. In this case, collaboration between various distribution channels and increased interaction with potential customers in the digital marketplace will contribute to achieving the targets that banks have focused on.

LITERATURE REVIEW

Work Readiness

Work readiness is a holistic condition that reflects an individual's ability to respond or interact with a particular work environment. According to the concept described by Borg et al., work readiness focuses more on personal characteristics, including work attitudes and defense mechanisms needed to obtain and maintain employment (Borg et al., 2025). This definition aligns with the findings by Sagita et al., who emphasized that work readiness includes knowledge, skills, and attitudes that meet established standards (Sagita et al., 2020). Meanwhile, Hamilton et al. explain work readiness as a specific ability in the context of work, suggesting that additional elements need to be considered in determining an individual's readiness to enter the world of work (Hamilton et al., 2018).

Based on these various opinions, work readiness is a combination of specific abilities, skills, attitudes, and readiness that individuals must possess to succeed in a job and maintain that position. This suggests that work readiness involves technical aspects, interpersonal capabilities, and positive attitudes, which correspond to a broader understanding of what the current job market requires. This understanding is crucial for educators and policymakers in designing relevant educational curricula in order to prepare graduates who are ready to face challenges in the world of work (Sagita et al., 2020; Baumann et al., 2019).

Hard Skills

Technical skills (hard skills) are individuals' technical knowledge and abilities, essential for carrying out specific tasks in various professional roles. Ismail argues that technical skills include a variety of technical knowledge and abilities that form the basis of job performance. Ratuela et al. further explain that technical skills describe observable behaviors and competencies, which can be explicitly recognized during task execution (Noor et al., 2024).

Noor et al. defines hard skills as the specific abilities, expertise, and understanding required for effective performance in a job (Noor et al., 2024). This is supported by Pang et al., who assert that hard skills represent the mastery of technology, knowledge, and technical skills relevant to a specific job domain, facilitating task completion (Pang et al., 2018). In addition, Lamri and Lubart emphasized the importance of technical competence in scientific and technological knowledge as a core aspect of hard skills (Lamri & Lubart, 2023). Characterizing hard skills also includes recognizing that hard skills reflect observable behaviors and abilities, as described by other researchers examining the skills framework (Ngo, 2024).

Birziņa et al. extend this understanding by stating that expertise in specific sciences and skills constitutes another layer of hard skills (Birziņa et al., 2023). Telaumbanua and Telaumbanua emphasize that hard skills come from formal education, training, or professional experience, thus establishing a clear link between learning and skill development in a specific field (Shevchuk & Ahieieva, 2021). Andi et al. contributed to this discussion by showing that hard skills facilitate the enhancement of field-specific competencies, which are directly related to their area of expertise (Rao, 2018).

Soft Skills

Soft skills have emerged as a critical component in the banking sector, affecting individual career paths and organizational performance. These skills cover various interpersonal and intrapersonal abilities, such as effective communication, emotional intelligence (EQ), teamwork, flexibility, and problem-solving. Costantino & Rodzinka, (2022), Emphasized the importance of soft skills in enhancing employability in the financial sector, suggesting that these skills are vital to the success of both individuals and organizations (Ochieng & Ngware, 2021). In addition, (Lubis et al., 2022) explained that soft skills are essential competencies that enhance employees' readiness for transformational change in the banking sector, reflecting the importance of these skills in professional environments ((Lubis et al., 2022). The convergence of these skills fundamentally contributes to personal success and significantly improves organizational efficiency and employee collaboration in banks (Pandey et al., 2025).

Soft skills are increasingly regarded as indispensable in banking, especially with technological developments such as automation and artificial intelligence. Emphasized that effective communication and interaction between individuals is crucial in a sector historically relying on client relationships (Gee et al., 2021). Research supports this, identifying soft skills as a crucial behavior when interacting with diverse individuals, vital for customer retention and service delivery (Jha et al., 2022). Karimi & Yahyazade, (2021) argue that soft skills play a dual role, facilitating technical and academic competencies in the banking environment. Employees' ability to manage stress, cooperate in teams, and communicate effectively can significantly affect bank performance, especially in high-pressure situations in the financial industry. Moreover, argued that these skills shape the overall corporate culture, creating an environment that favors innovation and adaptability, which are crucial in the competitive landscape of banking (Costantino & Rodzinka, 2022). Along with the integration of advanced technology in the sector, the emphasis on soft skills is expected to increase, highlighting the importance of training programs that balance technical expertise with strong interpersonal skills.

Work Stress

Job stress is a complex phenomenon that significantly affects various aspects of employees in the banking sector. This stress reflects the tension experienced by workers in response to the demands and pressures in the work environment. The negative emotions that arise, such as anxiety and anger, can hinder individuals' ability to interact positively in both social and professional settings and can reduce their productivity (Giorgi et al., 2017; Khalid et al., 2020; Segbenya & Hatsu, 2022).

Research conducted by Prasetyo et al. showed a significant negative influence between job stress and organizational commitment, which is a key element in long-term employee performance (Segbenya & Hatsu, 2022). Furthermore, Dewi et al. observed that individuals with a high locus of control are better able to manage their stress, which in turn has a positive impact on their work performance. This suggests that effective stress management can increase motivation and performance (Xi-rui et al., 2015). Several studies have also noted that factors such as excessive workload, role conflict, as well as continuous pressure from the work environment can be common causes of stress among bank employees (Giorgi et al., 2017; Gulzar et al., 2020).

As a mitigation measure, effective stress management is essential to improve well-being and performance in such a demanding industry. Firdaus et al. emphasized that understanding the factors that contribute to job stress allows organizations to design strategic interventions that can assist employees in managing stress (Giorgi et al., 2017; Vinod & Ambatipudi, 2024). Research conducted by Khamisa et al. suggests that an organization-centered approach that better addresses job stress can reduce its negative impact, thus leading to improved job satisfaction and general health of employees (Segbenya & Hatsu, 2022; Xi-rui et al., 2015).

METHODS

This study uses quantitative research methodology to analyze the relationship between technical skills, soft skills, and digitalization and the impact of job stress on job readiness at PT Bank Mandiri (Persero) Tbk. Quantitative analysis is highly effective in establishing causal relationships between variables, highlighting its relevance in exploring the interactions between different skills and conditions that can affect job performance (Rahmatika et al., 2022). Given the rigor required in statistical assessments, researchers can trace significant correlations between independent and dependent variables, strengthening the validity of findings (Lisa et al., 2023).

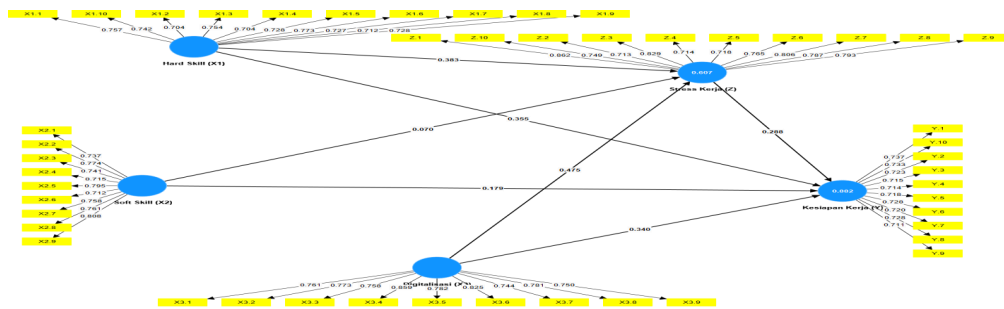
Technical skills include technical knowledge required for specific job functions, while soft skills include interpersonal abilities and emotional intelligence crucial for collaborative work environments. Several studies show that efficient integration between these two types of skills significantly improves adaptability and performance in the workplace (Wingerden et al., 2015; Fatmasari & Badaruddin, 2022). The intersection of these skills with digitalization as a key driver in contemporary banking emphasizes employees' importance in staying relevant in an ever-evolving industry (Armstrong et al., 2015). Therefore, analyzing how digitalization and hard and soft skills affect work readiness is crucial in understanding employee efficiency within the operational framework of PT Bank Mandiri. In addition, job stress acts as a critical intermediate variable in this study. Evidence suggests that high work demands and environmental pressures can negatively impact job satisfaction and employee performance (Prabawanti & L, 2019; Miao et al., 2020). By treating job stress as a mediating factor, researchers can better explain how job stress alters the relationship between skills (both hard and soft) and job readiness (Hoboubi et al., 2017).

RESULTS

Full Model Structural

The following is the Structure Equation Modeling (SEM) path analysis of the effect of hard skills, soft skills, and digitalization on the work readiness of employees of PT Bank Mandiri (Persero) Lubuklinggau Branch with job stress as an intervening variable:

Figure 1. Full Model of the Effect of Hard Skills, Soft Skills and Digitalization on Employee Job Readiness



Source: Data processed by researchers, 2025

The figure above illustrates the complete model of the effect of hard skills, soft skills, and digitalization on the work readiness of employees of PT Bank Mandiri (Persero) Lubuklinggau Branch, with work stress as an intervening variable. Exogenous variables (independent variables), namely hard skills, soft skills, and digitalization, are described along with their indicators as construct measures. Likewise, the endogenous variable (job readiness) and the intervening variable (job stress) are described along with their indicators. Each indicator has an outer loading above 0.7, as previously explained.

The path test of the effect of hard skills, soft skills and digitalization on job readiness with job stress as an intervening variable is as follows:

Table 3. Output Path Coefficients The Effect Of Hard Skills, Soft Skills And Digitalization On Work Readiness With Job Stress As An Intervening Variable

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Hard Skill (X1) -> Job Readiness (Y)	0.355	0.365	0.075	4.72	0.00
Hard Skill (X1) -> Job Stress (Z)	0.383	0.385	0.148	2.59	0.01
Soft Skill (X2) -> Job Readiness (Y)	0.179	0.191	0.056	3.21	0.00
Soft Skill (X2) -> Job Stress (Z)	0.07	0.082	0.109	0.64	0.52
Digitalization (X3) -> Job Readiness (Y)	0.34	0.352	0.085	3.97	0.00
Digitalization (X3) -> Job Stress (Z)	0.475	0.475	0.126	3.77	0.00
Job Stress (Z) -> Job Readiness (Y)	0.288	0.251	0.101	2.84	0.00

Source: Data processed by researchers, 2025

Based on the table above, it can be seen that the coefficient of direct influence of hard skills on work readiness is 0.355, the coefficient of influence of hard skills on work stress is 0.383, the coefficient of influence of soft skills on work readiness is 0.179, the coefficient of influence of soft skills on work stress is 0.07, the coefficient of digitalization on work readiness is 0.34, the coefficient of digitalization on work stress is 0.475 and the coefficient of work stress on work readiness is 0.288.

R-Square value of the effect of hard skills, soft skills and digitalization on job readiness with job stress as an intervening variable

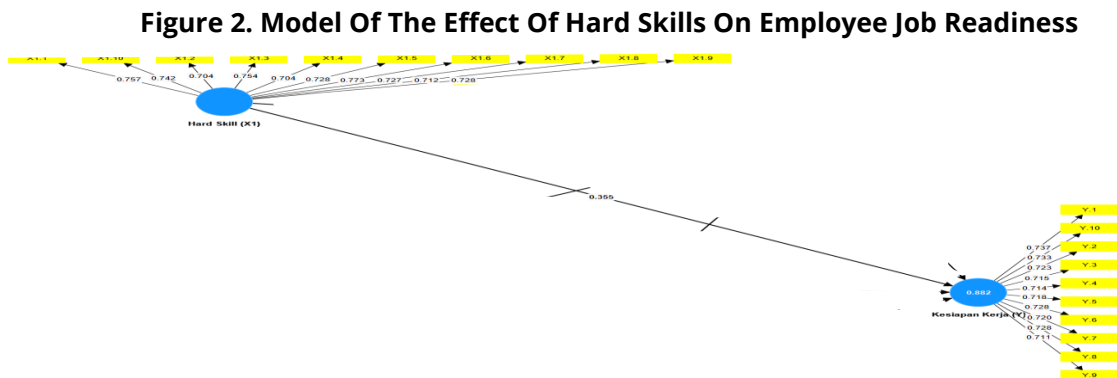
Table 4. Output R-Square Effect of hard skills, soft skills and digitalization on job readiness with job stress as an intervening variable

	R-square	Adjusted R-square
Job Readiness (Y)	0.893	0.882
Job Stress (Z)	0.615	0.584

Source: Data processed by researchers, 2025

Based on the table above, it can be seen that the magnitude of the influence of hard skills, soft skills, digitalization, and work stress on work readiness is 88.2%, and the remaining 11.8% is the influence of other variables not examined in this study. While the magnitude of the influence of hard skills, soft skills digitalization on job stress is 58.4%.

The Effect of Hard Skills on Job Readiness at PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch



Source: Data processed by researchers, 2025

Figure 2. illustrates the influence of hard skills on employee job readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch. Based on the picture above, it can be seen that the complex skill variable (X1) as an exogenous variable (independent variable) consists of 10 statements derived from indicators (manifest variables) that form latent variables that have outer loading above 0.7. The work readiness variable as an endogenous variable (dependent variable) consists of 10 statements with an outer loading value above 0.7.

The hypothesis of the influence between variables is tested through a bootstrapping procedure using Smart PLS. Testing is done by looking at the path coefficient and the test value. If T (value) >1.96 and p-value ≤ 0.05 are obtained, it can be said that the effect of the exogenous variable on the endogenous variable is significant. The path coefficient bootstrapping results of path analysis for the impact of hard skills on work readiness are as follows:

Table 5. Output Path coefficients Effect of hard skills on work readiness

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Hard Skill (X1) -> Job Readiness (Y)	0.355	0.365	0.07	4.724	0

Source: Data processed by researchers, 2025

Based on the Path coefficients table above, it can be seen that for the effect of hard skills on work readiness, hard skills have a T (value) value of 4.724 greater than 1.96, meaning that there is a significant effect of hard skills on work readiness. Hard skills also have a P value of 0.000, smaller than 0.05, which implies a substantial effect of hard skills on work readiness. The coefficient value of hard skills on work readiness is 0.355, meaning that every increase in hard skills by one unit increases work readiness by 0.355 units.

The Effect of Soft Skills on Job Readiness at PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch

Figure 3. Model of the Effect of Soft Skills on Employee Job Readiness



Source: Data processed by researchers, 2025

seen that the soft skills variable (X2) consists of 9 statements derived from indicators (manifest variables) that form latent variables, where one statement is eliminated during validity and reliability testing because it is invalid. The work readiness variable consists of 10 statements. All statements for both the soft skills and work readiness variables have an outer loading value above 0.7 (passing the validity test). The path coefficient bootstrapping results of path analysis for the effect of soft skills on work readiness are as follows:

Table 6. Output Path coefficients Effect of Soft skills on work readiness

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Soft Skill (X2) -> Job Readiness (Y)	0.179	0.191	0.05	3.21	0.00

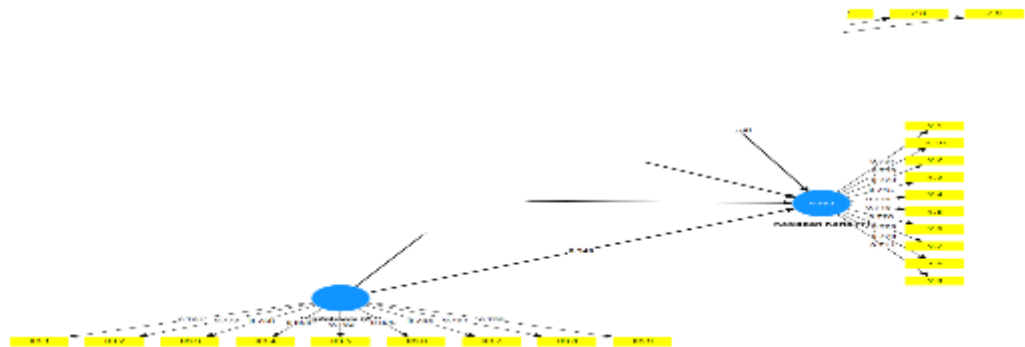
Source: Data processed by researchers, 2025

Based on the Path coefficients table above, it can be seen that for the effect of soft skills on work readiness, soft skills have a T value of 3.210, greater than 1.96, meaning that there is a significant effect of soft skills on work readiness. Soft skills also have a P value of 0.002, smaller

than 0.05, meaning a considerable influence of soft skills on work readiness. The coefficient value of soft skills on work readiness is 0.179, meaning that every increase in soft skills by one unit increases work readiness by 0.179 units.

The Effect of Digitalization on Job Readiness at PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch

Figure 4. Model of the Effect of Digitalization on Employee Job Readiness



Source: Data processed by researchers, 2025

The picture above illustrates the influence of digitalization on employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch. Based on the image above, it can be seen that the Digitalization variable (X3) consists of 9 statements derived from indicators (manifest variables) that form latent variables, where one statement is eliminated during validity and reliability testing because it is invalid. The work readiness variable consists of 10 statements. Each indicator of each variable has an outer loading greater than 0.7 (passes the validity test).

The path coefficient bootstrapping results of path analysis for the effect of digitalization on work readiness are as follows:

Table 7. Output Path Coefficients Effect Of Digitalization On Work Readiness

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Digitalization (X3) -> Job Readiness (Y)	0.34	0.352	0.085	3.979	0.000

Source: Data processed by researchers, 2025

Based on the Path coefficients table above, it can be seen that for the effect of digitalization on work readiness, digitalization has a T (value) value of 3.979, greater than 1.96, meaning that there is a significant effect of digitalization on work readiness. Digitalization also has a P value of 0.000, smaller than 0.05, which means that digitalization substantially affects work readiness. The coefficient value of digitalization on work readiness is 0.340, meaning that every increase in digitalization by one unit increases work readiness by 0.340 units.

The Effect of Hard Skills, Soft Skills, and Digitalization on Job Readiness at PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch

The picture above illustrates the influence of hard skills, soft skills, and digitalization on employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch. The results of multiple regression analysis for the influence of Hard Skills, Soft Skills, and Digitalization on Employee Job Readiness are as follows:

Table 8. Anova Summary Output of the Effect of Hard Skills, Soft Skills and Digitalization on Employee Job Readiness

	Sum square	Df	Mean square	F	P value
Total	918.476	41.000	0.000	0.000	0.000
Error	159.702	38.000	4.203	0.000	0.000
Regression	758.775	3.000	252.925	60.182	0.000

Source: Data processed by researchers, 2025

Table 9. Output R Square Effect of Hard Skills, Soft Skills and Digitalization on Employee Job Readiness

	Job Readiness (Y)
R-square	0.826
Adjusted R-square	0.812
Durbin-Watson test	2.647

Source: Data processed by researchers, 2025

Table 10. Summary Coefficients of the Effect of Hard Skills, Soft Skills and Digitalization on Employee Job Readiness

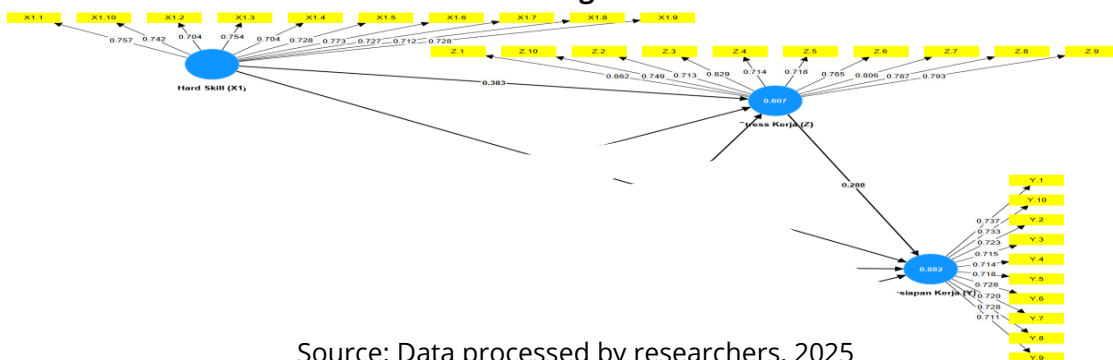
	Unstandardize d coefficients	Standardize d coefficients	SE	T value	P value	2.50%	97.50 %
Soft Skill (X2)	0.186	0.186	0.075	2.497	0.017	0.035	0.337
Hard Skill (X1)	0.447	0.512	0.071	6.304	0	0.303	0.59
Digitalization (X3)	0.416	0.441	0.073	5.723	0	0.269	0.562

Source: Data processed by researchers, 2025

Based on Table 8, it can be seen that the F value is 60.182 and F (table) is 2.851, where the F value is greater than the F table, meaning that hard skills, soft skills, and digitalization have a significant influence on work readiness. Table 9, shows the impact of hard skills, soft skills, and digitalization on work readiness is 81.2%. The coefficient of each variable on work readiness based on Table 10, is the complex skill coefficient of 0.186, the soft skill coefficient of 0.512, the digitalization coefficient of 0.441.

The Effect of Hard Skills on Job Readiness at PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch with Job Stress as an Intervening variable

Figure 5. The Effect of Hard Skills on Employee Job Readiness through Job Stress as an Intervening Variable



Source: Data processed by researchers, 2025

The figure above illustrates the effect of hard skills on employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch, with Work Stress as an intervening variable. Based on the picture above, it can be seen that the exogenous variable, namely hard skills (X1), the endogenous variable, namely work readiness (Y), and the intervening variable, namely work stress (Z), each along with several statement items derived from indicators (manifest variables) that form latent variables. Each variable has an outer loading value greater than 0.7, meaning it passes the validity test.

The results of the specific indirect effect of the influence of hard skills, soft skills, and digitalization on employee job readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch with Job Stress as an intervening variable are as follows:

Table 11. Output specific indirect effect The effect of hard skills on job readiness with job stress as an intervening variable

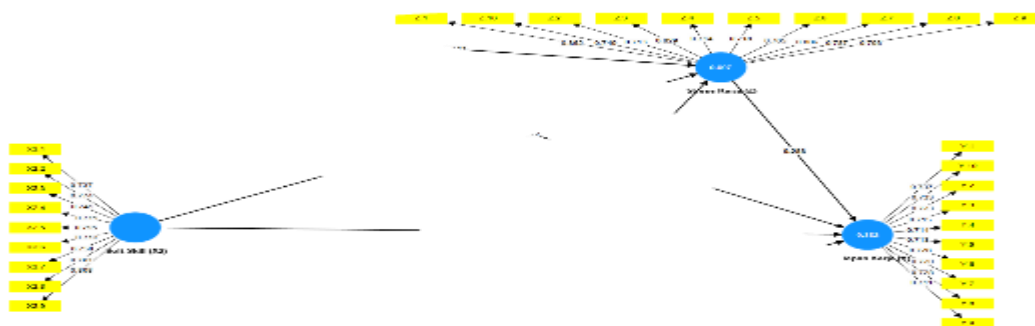
	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Hard Skill (X1) -> Job Stress (Z) -> Job Readiness (Y)	0.11	0.094	0.052	2.129	0.036

Source: Data processed by researchers, 2025

Based on Table 11 above, it can be seen that the effect of hard skills on employee job readiness through job stress as an intervening variable has a T statistic value of 2.129, greater than 1.96, meaning that there is a significant effect of hard skills on employee job readiness through job stress as an intervening variable. It has a P value of 0.036, smaller than 0.05, which also means that hard skills significantly affect employee job readiness through job stress as an intervening variable; it can indirectly affect the relationship between hard skills and job readiness. The magnitude of the hard skill coefficient value is 0.110, meaning that if there is an increase in hard skills, there will be an increase in work readiness by 0.110 units, with work stress as an intervening variable.

The Effect of Soft Skills on Job Readiness at PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch with Job Stress as an Intervening variable

Figure 6. The Effect of Soft Skills on Employee Job Readiness through Job Stress as an Intervening Variable



Source: Data processed by researchers, 2025

The figure above illustrates the effect of soft skills on employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch, with Work Stress as an intervening variable. Based on the picture above, it can be seen that the exogenous variable is soft skills (X2), the endogenous variable is work readiness (Y), and the intervening variable is work stress (Z), each with several statement items derived from indicators (manifest variables) that form latent variables. Each variable has an outer loading value greater than 0.07 to pass the validity test.

The results of the specific indirect effect of soft skills on employee job readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch with Job Stress as an intervening variable are as follows:

Table 12. Output specific indirect effect The effect of soft skills on job readiness with job stress as an intervening variable

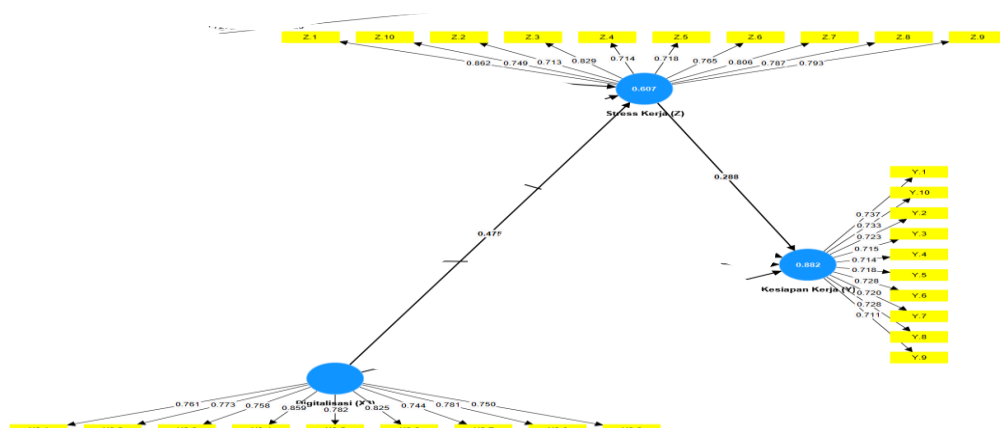
	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Soft Skill (X2) -> Job Stress (Z) -> Job Readiness (Y)	0.02	0.023	0.031	0.654	0.515

Source: Data processed by researchers, 2025

Based on Table 10 above, it can be seen that the effect of soft skills on employee job readiness through job stress as an intervening variable has a T statistic value of 0.654, smaller than 1.96, meaning that there is an insignificant effect of soft skills on employee job readiness through job stress as an intervening variable. It has a P value of 0.515, smaller than 0.05, which also means that there is an insignificant effect of soft skills on employee job readiness through job stress as an intervening variable; in this case, job stress fully mediates the relationship between soft skills and job readiness where the direct effect is significant, but when mediated by job stress it becomes insignificant. This type is included in complete mediation.

The Effect of Digitalization on Job Readiness at PT. Bank Mandiri (Persero) Tbk Lubuklinggau Branch with Job Stress as an Intervening variable

Figure 7. The Effect Of Digitalization On Employee Job Readiness Through Job Stress As An Intervening Variable



Source: Data processed by researchers, 2025

The figure above illustrates the effect of Digitalization on employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch, with Work Stress as an intervening variable. Based on the picture above, it can be seen that the exogenous variable is Digitalization (X3), the endogenous variable is work readiness (Y), and the intervening variable is work stress (Z), each

with several statement items derived from indicators (manifest variables) that form latent variables. Each variable statement has an outer loading value greater than 0.7 so that it passes the validity test. The results of the specific indirect effect of Digitalization on employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch with job stress as an intervening variable are as follows:

Table 13. Output specific indirect effect Effect of Digitalization on job readiness with job stress as an intervening variable

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics	P values
Digitalization (X3) -> Job Stress (Z) -> Job Readiness (Y)	0.137	0.12	0.059	2.337	0.021

Source: Data processed by researchers, 2025

Based on Table 11 above, it can be seen that the effect of digitalization on employee work readiness through work stress as an intervening variable has a T statistic value of 2.337, greater than 1.96, meaning that there is a significant effect of digitalization on employee work readiness through work stress as an intervening variable. It has a P value of 0.021, smaller than 0.05, which also means that digitalization has a significant effect on employee work readiness through job stress as an intervening variable. In this case, work stress can partially mediate the relationship between digitalization and work readiness.

DISCUSSION

The Effect of Hard Skills (X1), Soft Skills (X2) and Digitalization (X3) on Job Readiness (Y)

Research on hard skills, soft skills, and digitalization influences job readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch shows significant results. Through regression analysis using Smart PLS software, the F value is 60,182 with an F table value of 2,851, indicating that the three variables simultaneously significantly affect work readiness. The coefficient component of each variable shows the value of hard skills by 0.186, soft skills by 0.512, and digitalization by 0.441. Overall, the effect of hard skills, soft skills, and digitalization on work readiness was 81.2%. This finding strengthens the argument that hard and soft skills cannot be underestimated. Hadiyanto et al., in their research, also emphasized the importance of synergy between these two skills in building competition in the labor market, which is in line with industry demand for graduates who are competent in both fields (Hadiyanto et al., 2021).

CONCLUSION

This study shows that hard skills partially significantly affect employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch. This finding indicates that increasing employees' ability to develop hard skills will increase work readiness. In addition, soft skills have also been proven to have a significant effect partially on work readiness. Improving employee soft skills, especially in communication and service, will positively impact work readiness, especially in providing optimal service to customers.

Digitalization skills also have a significant partial effect on job readiness. Increasing employee digital competence supports the effectiveness and efficiency of company operations. However, digitalization implemented in the work environment must be balanced with employees' mastery of technology to provide optimal results.

Simultaneously, hard skills, soft skills, and digitalization capabilities significantly affect employee work readiness at PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch. This shows

that work readiness is not only influenced by a single factor but is the result of the interaction of various abilities that support each other. Furthermore, this study found that job stress mediates (intervening) the effect of hard skills on work readiness. Therefore, improving hard skills must be accompanied by good stress management strategies so that work readiness can be optimally improved. Similarly, job stress also mediates the effect of soft skills on work readiness. This suggests that effective soft skill development needs to be accompanied by adequate stress management to support optimal work readiness in the banking environment.

SUGGESTION

Although this study provides significant findings regarding the influence of hard skills, soft skills, digitalization, and the mediating role of job stress on employee job readiness, several limitations must be considered. First, the scope of this research is limited to one institution, namely PT Bank Mandiri (Persero) Tbk Lubuklinggau Branch. Therefore, generalizing findings to other branches or banking institutions must be done carefully, given the differences in organizational context, work culture, and employee characteristics. Second, the variables studied only include hard skills, soft skills, digitalization, and work stress. Other factors that may also affect work readiness, such as intrinsic motivation, leadership, organizational culture, and physical work environment, are not included in this research model, so the results obtained do not reflect all determinants of work readiness. Third, this research design is quantitative, with a survey approach that has limitations in exploring the depth of information related to employees' subjective experiences, especially when dealing with work stress or developing skills. A qualitative or mixed methods approach may provide more comprehensive insights into future research. Fourth, the data was collected at one point in time (cross-sectional), so it cannot explain causal relationships in more depth or changes in work readiness over time. Longitudinal studies can be used in the future to understand the dynamics of the relationship between variables temporally.

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