

## **6. Conclusion and Implication**

Without Moderating Variables, we found that the most influential factor was the relationship between Social Influence (SI) to Behavioral Intention (BI). The other found supported. Meanwhile, with moderating variables, we found that only a few variables successfully moderated the adoption of technology. There were Job Tenure (JT) Moderates the relationship between Effort Expectancy (EE) to Behavioral Intention (BI); Gender (G) moderate relationship between Social Isolation (SIS) and Behavioral Intention (BI); Corona Fear (CF) moderates Social Influence (SI) to Behavioral Intention (BI). It means that the moderating variables can strongly moderates adopting DigiHC in a Financial Institution in Indonesia. This study is expected to provide further insight to develop business strategies in the context of digital transformation adoption. For the companies, the study is expected to serve as a reference or input regarding the adoption of digital transformation so that they can develop their digital programs and digital applications better. In addition, the extent to which Job Tenure, Gender, and Corona Fear affect technology acceptance could provide insight to the company, specifically on identifying which employees could be given training in technology acceptance so that the requirement of these employees could be specifically given. It is recommended for future studies to use other various moderating variables, to obtain broader characteristics of technology acceptance for employees in a company.

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