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Unlocking HR Technology Adoption In Jordanian Insurance Firms: A Study Of Organizational Support, Digital Capabilities, And Compliance Factors

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Abstract

The research investigates the influence of HR technology adoption on organizational success within the Jordanian insurance sector and its relationship to organizational backing, employee digital competencies, security systems, and regulatory standards. 321 HR and IT respondents from Jordanian insurance companies participated in the research using the quantitative stratified random sampling method. The structural equation modeling (SEM) results represent that HR technology adoption leads to substantial positive organizational success because it yields F-values of 19.672 ($p < 0.001$) and T-values of 4.512 ($p < 0.001$). Every organization enhances its HR technology adoption through backing from management and digital competence development, but security threats and privacy problems create major implementation obstacles. Companies integrating their HR technology solutions with legal frameworks achieve higher implementation rates. Research findings support the analysis of human resource technology adaptation inside Jordan's insurance sector. The authors recommend that organizations establish digital human resource solutions accompanied by robust cybersecurity standards and regulatory compliance to achieve digital transformation success.

Keywords: HR technology adoption, organizational support, digital skills, cybersecurity, regulatory compliance, insurance industry, Jordan.

INTRODUCTION

Digital technologies of modern times initiated an industrial revolution that produced HR technology as a core management tool for workforce performance optimization alongside talent management to boost operational effectiveness (Dash, Farooq et al. 2019). The established insurance sector realizes it needs to adopt HR technology systems to achieve improved workforce productivity, more streamlined administrative processes, and higher employee involvement (Sharma and Khan 2022). The organizations operating in Jordan's insurance industry strive slowly to adopt HR technology systems (Al-Qudah, Obeidat et al. 2020). The successful advancement of HR systems depends on addressing existing barriers caused by organizational impediments and technological and regulatory limitations, thus, organizations need particular expertise to achieve this transition.

Organizations succeed in deploying human resources technology depending on their support for its utilization. Success in implementing HR systems requires three essential elements: strengthened leadership commitment and enough financial backing combined with digital transformation alignment. HR technology integration achievements rest mainly on organizations that show executive support through financial dedication to digital infrastructure (Ferraris, Erhardt et al. 2019). Jordanian insurance organizations

postpone adopting HR technology because their leadership does not support change initiatives, and their funds for HR technology remain inadequate (Alrfai, Maabreh et al. 2024).

The adoption rates of HR technology increase as employee digital skills advance because workers need better competence to work with and benefit from HR technology systems (Mazurchenko and Maršíková 2019). Two primary obstacles stop organizations from using technology effectively because they lack sufficient employee digital knowledge and training programs. People who doubt their ability to handle digital human resources tools avoid adopting new systems because they do not want to learn unfamiliar platforms. Successful integration of HR technology requires insurance organizations to provide continuous digital training to employees who will use this technology for skill development, leading to seamless system implementation.

Organizations' implementation of human resources technology involves significant security-related and data privacy challenges. Technical security measures must protect all employee-sensitive data stored in HR systems because personnel data combines with compensation information while using performance documentation (McGrath 2024). Security breaches and cyber threats make organizations distrust human resources technology, thus reducing their willingness to adopt digital solutions (Berlilana, Noparumpa et al. 2021). The security of HR depends on systems that provide organizations with toolsets for enabling encryption with access controls and regulatory compliance.

The insurance sector adopts compliance requirements to determine the relevant features for implementation in Human Resources technology systems. Human Resources departments must fulfill HR laws, data protection directives, and financial reporting criteria throughout the implementation of HR technology systems, even though they will face administrative barriers (Di Vaio, Palladino et al. 2020). Employee rights protection through extensive compliance requirements acts as an organizational digital transformation restraint by defending employee rights in ways that ensure transparency standards. Organizations need to fulfill essential regulations for technological progress before implementing successful HR technology systems.

Human resources technology implementation research in Jordanian insurance organizations require further investigation even though worldwide organizations widely deploy this technology (Khdour, Al-Adwan et al. 2021). Past research analyzed generic insurance operations and business technology programs yet failed to address barriers encountered by insurance organizations during implementation (Elgargouh, Chbihi Louhdi et al. 2024). The research examines how organizational backing interacts with digital skills security and regulatory compliance to affect HR technology deployment at Jordanian insurance organizations. The study investigates key elements to generate necessary information that helps insurance businesses, resource teams, and policy creators build modern digital advancement plans and workforce improvement solutions.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Multiple organizational, technological, and regulatory aspects determine the adoption process of HR technology in the insurance sector. Several implementation obstacles prevent insurance organizations' widespread utilization of digital transformation solutions within Jordan's insurance industry (Alrfai, Maabreh et al. 2024). Insurance organizations are adopting human resource technology systems because these platforms promise to boost recruitment and management of staff performance costs and worker involvement and reduce administrative workloads (Singhal, Goyal et al. 2024). Businesses need to address problems related to digital literacy gaps while dealing with security risks and regulatory constraints and maintaining support from organizational employees during their transition into HR technology systems. The reception of HR technological benefits in the market has not produced the expected number of users, mainly because of implementation hurdles (Kuhn, Meijerink et al. 2021). Successful HR technology implementation alongside digital transformation depends on comprehending the primary factors that lead to its adoption. This study reports on four pivotal elements that determine the implementation process of HR technology solutions, including organizational backing digital competencies and data security compliance requirements.

Organizational support is a fundamental driver of HR technology adoption through its core aspects of leadership backing combined with financial support and digital transformation goal pursuit. Strong managerial backing within organizations leads directly to effective HR technology adoption and implementation (Florkowski 2021). A leadership emphasis on digital transformation supports two key outcomes: it builds an innovative work environment and secures funding allocation and employee preparedness. An absence of HR technology investment leads organizations to face challenges, including time-consuming human operations, low work efficiency, and disengaged staff. Research demonstrates how leadership dedication helps organizations accept HR technology by connecting digital plans to business targets and involving workforce members (Bansal, Panchal et al. 2023). Organizations with insufficient

support encounter difficulties in implementing their technology platforms, and employees are reluctant to adopt change measures, which leads to poor digital system usage.

Organizations achieve better results by implementing HR technology systems through the effective use of employee digital skills. Digital HR tool effectiveness suffers from inadequate digital literacy skills among employees and nonexistent or inadequate training methods, according to Adisa, Adekoya et al. (2022). Employees' lack of knowledge about HR technology platforms causes resistance, resulting in operational flaws and decreased productivity; according to Shankar and Nigam (2022), organizations that provide digital training, employee development opportunities, and technology education sessions achieve better adoption rates for HR technology (Zhang and Chen 2024). Digital competence enables organizations to align their workforce management databases for payrolls, performance assessment, and candidate selection and recruitment processes. The inability of organizations to address digital skill deficits results in limited employee system adoption and suboptimal Human Resources operational efficiency.

Security breaches and privacy issues function as the primary factors preventing organizations from adopting technology within their human resource management systems. The employee-sensitive data stored in HR systems provides numerous points of attack for cyber security risks, database breaches, and identity theft events (Alnajdawi, Alrifae et al. 2024). Combining data protection standards, encryption protocols, and multi-factor authentication features develops employee trust, which drives organizations to accept HR technology solutions better (AL-Khatib, Shuhaiber et al. 2024). Employees and HR professionals must confirm that their information preliminarily stays protected because digital HR platforms deploy security measures that follow regulatory regulations. Insufficient security measures cause employees to lose confidence and result in their resistance to utilizing HR technology systems.

An organization must prioritize regulatory compliance throughout the adoption process of HR technology implementations. Insurance organizations implementing digital HR transformation must meet several regulatory requirements that create procedural challenges to their digital evolution processes. Several compliance requirements often slow down technology adoption speeds because the primary purpose of regulations is employee protection and organizational transparency (Choi, Chung et al. 2020). Implementing HR technology requires clear regulatory instructions and flexible compliance framework guidance, according to Brown, Pereira et al. (2024). Organizations that do not establish connections between HR technology solutions and regulatory requirements encounter longer implementation times and elevated operational costs. Organizations that demonstrate effective regulatory barrier management achieve better results when implementing HR technology systems.

Based on the literature review, this study proposes the following hypotheses:

- H1: Organizational support positively influences the adoption of HR technology in Jordan's insurance sector.
- H2: Digital skills positively influence the adoption of HR technology in Jordan's insurance sector.
- H3: Security positively influences the adoption of HR technology in Jordan's insurance sector.
- H4: Regulatory compliance positively influences the adoption of HR technology in Jordan's insurance sector.

The literature review finds key components that shape HR technology adoption within Jordan's insurance sector. The achievement of digital transformation relies heavily on four critical elements: organizational support, digital skills, security, and regulatory compliance. The investigation evaluates different approaches for HR technology promotion in insurance through hypothesis-based data collection assessment. The investigation explores fundamental components that enhance the understanding of digital transformation in human resources management to generate beneficial recommendations for public policy directors alongside organization executives and HR practitioners. Future research needs to study employee perceptions of technological readiness and competitive pressures to develop a complete framework for insurance HR technology adoption.

METHODOLOGY

The study implements quantitative research through objective data measurement to produce statistical results that researchers can evaluate with quantitative methods. The study uses stratified random sampling as a method to obtain representative data while preventing sample biases that would threaten result validity. The research divides the total population into groups and then randomly selects participants throughout

these strata thus, each subset reflects its original proportions, producing more valid results (Wahid, Noor et al. 2021).

The study analyzes the current adoption of HR technology across Jordan's insurance businesses and the impact that organizational support, digital skills and security, and regulatory compliance have on this adoption pattern. The research evaluates how insurance professionals see the digital transformation of HR management in their industry and the problems and advantages this transition presents. A survey gathered information directly from employees who worked at the HR departments, IT units, and executive classes across Jordanian insurance organizations. Analyzing information collected from diverse participants representing the target group delivers essential knowledge about HR technology use patterns and helps researchers validate the proposed connections between study variables. A research team used established literature to develop a questionnaire that established reliable measures for the study. The questionnaire contained five parts: Demographics, Organizational Support, Digital Skills, Security and Regulatory Compliance, and evaluation items about HR technology adoption. Past studies on technology adoption in HR were the foundation for adopting the relevant measurement items (Hair, Risher et al. 2019). Three hundred seventy-eight questionnaires were distributed to HR professionals, IT managers com, police officers, and senior executives from insurance organizations operating in Jordan. The research maintained 321 valid results after dropping all answers with errors or imperfections. Each variable of interest received statistical description through mean arithmetic and standard deviation calculations. This research study utilized a 5-point Likert scale to evaluate participant perspectives about technology adoption as part of HR practice. Respondents could choose from "strongly disagree" (1) to "strongly agree" (5). In accordance with Bougie and Sekaran (2019), the Likert scale functions to collect accurate respondent feedback while producing numerical quantifications. The analysis employed SEM validated through AMOS software because this method enables testing numerous variable relationships and hypothesis validation. The researchers applied Confirmatory Factor Analysis (CFA), which evaluated construct validity and reliability by assessing measurement items to track their accuracy in reflecting studied variables. The analysis through a path model identified which organizational support, digital skills, security, and regulatory compliance factors primarily motivated HR technology adoption. The research methodology produces reliable and valid results about the factors affecting HR technology adoption in Jordan's insurance industry. Applying stratified random sampling with robust statistical analysis techniques strengthens the study to generate accurate and significant findings about HR management digital transformation within the insurance industry.

RESULTS AND ANALYSIS

The following analysis evaluates human capital technology adoption elements that affect the insurance sector within Jordan. Structural Equation Modeling (SEM) provides the analysis method that evaluates organizational support, digital skills, security, privacy, and regulatory compliance and their effects. The research methodology includes data profiling, validity and reliability measures, hypothesis validation, and model confirmation tests. The research dataset includes the demographic information about the respondents shown in Table 1. The study gathered 378 questionnaires, and 321 valid responses were included for data analysis. Based on the data, most survey participants fall within the age bracket of 30-39 years (40.2%), while 56.7% have finished their bachelor's study. The survey results indicated that 61.4% of insurance professionals in Jordan regularly utilized HR technology, thus validating the rising digital adoption of HR practices in their sector. Previous studies confirmed that employees of lower ages and more substantial education tend to embrace digital technologies (Alkhwaldi, Al-Qudah et al. 2024).

Table 1. Demographic Profile of Respondents

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	186	57.9%
	Female	135	42.1%
Age Group	18-29 years	77	24.0%
	30-39 years	129	40.2%
	40-49 years	74	23.1%
	50+ years	41	12.7%
	High School	39	12.1%
Educational Level			

HR Technology Usage Frequency	Bachelor's Degree	182	56.7%
	Master's Degree	77	24.0%
	PhD	23	7.2%
	Rarely (Less than once a month)	42	13.1%
	Occasionally (1-3 times per month)	82	25.5%
	Frequently (Once a week or more)	197	61.4%

Measurement validity and reliability were established through Confirmatory Factor Analysis (CFA). Table 2 shows that all constructs fulfill the requirements for Cronbach's alpha ($\alpha > 0.7$), Composite Reliability (CR > 0.7), and Average Variance Extracted (AVE > 0.5) according to Hair, Risher et al. (2019) standards for validating the measurement model's reliability.

Table 2. Reliability and Validity Assessment

Construct	Number of Items	Factor Loadings	AVE	CR	Cronbach's Alpha (α)
Organizational Support	4	0.72 – 0.88	0.62	0.86	0.83
Digital Skills	4	0.74 – 0.89	0.65	0.88	0.85
Security & Privacy	5	0.70 – 0.91	0.67	0.89	0.86
Regulatory Compliance	4	0.68 – 0.87	0.63	0.87	0.84
HR Technology Adoption	4	0.75 – 0.90	0.66	0.88	0.86

The results demonstrate that factor loadings exceed 0.7 while AVE values remain above 0.5, thus confirming strong convergent validity. The constructs achieve adequate measurement of their dimensions through this procedure, which supports reliable hypothesis testing (Fornell and Larcker 1981).

The hypothesis testing is attached in Table 3. The study demonstrates that organizational support, digital skills, and security and privacy have noticeable positive effects on human resource technology adoption. HR digital transformation requires effective compliance frameworks since regulatory compliance has a substantial positive relation.

Table 3. Hypothesis Testing Results

Hypothesis	Path Coefficient (β)	S.E.	C.R.	P-Value	Result
H1: Organizational Support → HR Technology Adoption	0.38	0.05	7.0	<0.001	Supported
H2: Digital Skills → HR Technology Adoption	0.42	0.06	7.5	<0.001	Supported
H3: Security & Privacy → HR Technology Adoption	0.36	0.07	5.9	<0.001	Supported
H4: Regulatory Compliance → HR Technology Adoption	0.31	0.05	6.2	<0.001	Supported

The structural model possesses accurate statistical strength and robustness, as model fit indices indicate.

Table 4. Model Fit Assessment

Fit Index	Obtained Value	Threshold	Decision
RMSEA (Root Mean Square Error of Approximation)	0.046	RMSEA < 0.08	Good
CFI (Comparative Fit Index)	0.941	CFI > 0.90	Good
TLI (Tucker-Lewis Index)	0.932	TLI > 0.90	Good
ChiSq/df (Chi-Square/df)	2.16	< 3.00	Good

The model establishes valid predictive capabilities to evaluate HR technology needs in Jordan's insurance sector, as indicated by its low RMSEA value and high CFI/TLI measure.

Research data proves that HR technology adoption depends strongly on employee workplace support through technological skills when combined with security protocols and governmental standards. HR leaders, policymakers, and technology providers should follow success-driven recommendations for creating digital transformation methods to enhance Jordan's insurance sector. The research team needs to study the impact of regulatory freedom, technological development, and organizational backgrounds on HR technology adoption throughout different periods.

Discussion

The investigation aims to expand existing research about HR technology adoption in Jordan's insurance market through an analysis of organizational support, digital skills, security, privacy, and regulatory compliance. Empirical evidence validates why these organizational factors matter for digital transformation in HR management. This research evaluates existing industry theories and empirical evidence to develop an organized system that explains determinants' impact on insurance organizations' technology adoption patterns.

The study demonstrates that organizational support directly impacts the adoption process of HR technology through results from hypothesis H1. Digital transformation research from El-Kassar and Singh (2019) supports the findings, demonstrating that organization leadership dedication, adequate funding, and strategic digital planning boost digital transformation initiatives. Contracting organizations that appoint specific leadership for digital support, credible digital plans, and sizeable IT backing achieve increased implementation of HR technologies. The results demonstrate why executive support is vital in developing organizations that accept digital transformation. Organizations fail to implement change successfully when they lack managerial support. Thus, they face employee resistance, poorly developed infrastructure, and insufficient adoption plans. Strategic leadership requires immediate action to implement transformation in HR practices during their digital shift.

A supportive link exists between employee digital competency (H2: Digital Skills → HR Technology Adoption) since digital skills directly influence adoption rates. The study finds evidence that aligns with established research, which states that workers possessing essential digital competencies demonstrate superior HR technology usage (Zervas and Stiakakis 2024). Employees who cannot use digital HR platforms efficiently because of their lack of technical expertise cause delayed implementation of new systems and decreased operational effectiveness. Organizations need to spend money on sustained training programs, digital literacy development, and easy-to-use HR platforms to gain success in implementation. Focusing on employee digital competency training alongside professional development by organizations leads to higher business effectiveness, reduced operational mistakes, and enhanced organizational performance. HR technology adoption requires specialized training programs because they help both users acclimate to new systems and maintain productive long-term operations.

Security and privacy practices establish an organization connection to human resource technology adoption (H3: Security & Privacy → HR Technology Adoption). Labor force personnel and HR leadership teams actively reject digital system implementation if proper security standards are not offered (Shankar and Nigam 2022). HR technology implementation faces significant barriers for insurers since data security incidents, including breaches and identity theft, are familiar to their sensitive employee and customer information. Strong data privacy policies, factor authentication, and cybersecurity infrastructure focus have made these organizations earn the trust of their employees in HR technology systems. Adopting operational encryption technologies, safe cloud storage solutions, and active risk management systems requires urgent financial support because these measures reduce security threats and raise employee acceptance of HR systems.

According to the supported fourth hypothesis (H4: Regulatory Compliance → HR Technology Adoption), organizations need to fulfill labor laws, data protection, and financial requirements before implementing new technology. Prior research about regulatory tightness-related barriers to digital transformation in HR management found direct confirmation in this study (Shet, Poddar et al. 2021). Preventing legal problems requires Jordanian insurance organizations to use human resources technology by following federal labor guidelines, employment standards, and privacy rules. Implementing human resources management software solutions becomes slow and difficult because outdated legal frameworks combine with strict requirements and bureaucratic regulations. This research calls for regulatory bodies to make strategic policies that produce adaptable HR compliance systems to enable emerging technological solutions. Insurance organizations and regulatory bodies should collaborate to implement human resource technologies with legal advice to meet present and future legal requirements for digital transformation success.

The research provides vital operational instructions for field officials, technology solution developers, and HR leadership personnel in their work activities. Human resource digital transformation requires strategic plans, stakeholder support, and financial backing to implement projects through defined frameworks. When top-level support fails to back HR technology implementation, teams resist new methods, resulting in implementation failure. Organizations need their HR professionals to acquire digital competencies to achieve their human resources management technology's maximum potential. Building an HR workforce

development system requires large organizations to adopt digital training strategies as they identify specific steps that develop technical competencies among system users. Security frameworks delivering first-class performance through risk assessment and compliance policies develop secure digital environments that encourage staff trust in their human resources systems. The yearly update of insurance organization digital human resources regulatory frameworks is critical since it protects legal compliance requirements and enables innovation.

The research delivers a range of crucial outcomes along with minimal shortcomings. Single-time research methodology restricts researchers from observing how natural HR technology patterns evolve in their field settings. Additional investigations must study digital adoption through extensive research periods beyond existing study durations. The study examines the insurance sector in Jordan, yet it fails to yield findings that directly apply to other business sectors. Research requires investigation into distinct organization sectors as they possess specific elements that impact organizational acceptance of HR technology. Three variables that address technological readiness, employee resistance, and organizational culture should expand research knowledge of digital human resources transformation.

Conclusion

The study examines factors influencing HR technology adoption within Jordanian insurance businesses by analyzing organizational backing and employee digital aptitude in combination with regulatory safeguards and security protocols. These four components are significant determinants for accepting HR technology at the industry level. The research generates essential information that helps insurance organizations and their HR teams and regulatory bodies in policymakers to guide digital HR transformation following legal labor and data security standards.

Organizations offering strong organizational support experience superior achievements in implementing HR technology. Insurance organizations that dedicate appropriate funding to digital innovation and implement HR technology through strategic planning will boost workforce productivity and maintain competitive business advantages. The lack of proper leadership and improper implementation methods during digital HR transformation hampers business success by prompting employee resistance, producing unsatisfactory system infrastructure, and inadequate HR digital implementations. Leadership operations are essential for technology adoption in HR, yet organizations must entirely devote themselves to digital milestones.

Research findings indicate that staff members require suitable digital competencies to implement HR technologies properly. Implementing HR systems through staff members proficient in digital skills produces operational efficiency that enhances the quality of HR decision systems. Lacking digital skills impairs the pace of adopting new systems, decreases operational effectiveness, and reduces the benefits of people management through digital transformation. Organizations should develop digital skill training programs with essential human resources system integration services to make their HR experts digitally capable. In the long run, the achievement of HR technology becomes possible when this method enables staff to master digital tools effectively.

Protecting employee privacy and security matters prevents insurance organizations from reaching maximum HR technology adoption due to their need to maintain strict confidentiality. Expanding encryption policy and data management solutions offer organizations an environment where their HR professionals can adopt digital HR platforms comfortably. Organizations must implement all three fundamental measures for successfully integrating their HR technology: cybersecurity risk management practices, data protection compliance, and security culture establishment. Staff members will build more trust in HR digital systems when they receive detailed explanations regarding data privacy and fraud defense security measures and system structures.

The research findings demonstrate that agencies need to follow mandates for HR technology acceptance while facing challenges in digital transformation because of bureaucratic rules and official methods. Employee data security standards and labor law compliance deliver lawful computer system operation to Human Resources departments. Regulatory approaches from the past and rigid compliance standards create barriers to organizational progress in human resource digital transformation. Standards-developing organizations must create regulatory systems that uphold law compliance while permitting market-oriented deployment of HR technology to advance business development. Digital change progress requires organizations to collaborate with law specialists and public officials to execute accurate compliance duties.

The research contributes valuable information to academic discussions about HR technology adoption by benefiting industry leaders, HR professionals, and authorities who develop HR-related policies. The TOE

framework proves valid since all elements, including organization structure, technology implementation, and market factors, shape human resource digital transformation. This research contributes to digital HRM literature by collecting empirical evidence from Jordanian insurance organizations, while most previous studies have few examinations in this sector.

This investigation has multiple constraints, yet the research generated many worthwhile results. A cross-sectional research design prevents researchers from forecasting the long-term effects of HR technology implementation. Longitudinal research approaches are necessary to track the adoption of digital technology and monitor its extended impact on human resources efficiency and workflow outcomes. The investigation of Jordan's insurance sector hinders the generalization of findings beyond this domain and geographical area. The study needs to evaluate particular factors impacting HR technology adoption across banking institutions, healthcare, and retail industries. Extensive research analysis of variables must focus mainly on user-friendly testing approaches and organizational-level technology capabilities. Future research should examine AI, blockchain, and cloud processing methods individually to advance human resource technology adoption studies.

Insurance sector organizations in Jordan need full organizational support to successfully implement Human Resource technology and establish technical capabilities and regulatory compliance. A leader-fueled digital transformation that combines employee education about cybersecurity measures and regulatory needs leads to enhanced human resource technology achievements. Strategic emphasis on these aspects permits insurance organizations to achieve superior human resources management operations, enhanced organizational decision quality, and digital proficiency. Leaders must actively train staff through preventive measures since these, combined with security funding and regulatory backing, lead to digital human resource transformation success. When deploying them throughout the insurance business, all parties participating in this protocol should create security measures to shield HR technologies from cyber attacks. The study findings will provide foundational data for developing policies to build technological resilience and improve human relations abilities throughout Jordan.

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