Knowledgeable Leadership Amid Organizational Politics in the Struggle to Define Digital Transformation of MSME Human Resources

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Abstract

This study was conducted to determine the influence of loan amount and loan tenure on financing risk from the perspective of Sharia business. The research employed a quantitative approach. The population of this study consisted of PNM Mekaar customers in Jatimulyo Subdistrict, Jati Agung District. Data were collected using a purposive sampling technique involving 100 respondents. The criteria for respondents included being female, at least 20 years of age, and having been a customer for a minimum of one year. The analytical technique used was multiple linear regression to examine the relationship between the independent variables and the dependent variable, with the assistance of Smart-PLS 4 software. The findings indicate a positive and significant relationship between loan amount and loan tenure on financing risk within the Sharia business perspective.

Keywords: *Loan Amount, Loan Tenure, Financing Risk, Sharia Business Perspective.*

A. INTRODUCTION

The economic development of a nation is a continuous long-term process aimed at improving the income and welfare of its people. In the modern era, economic dynamics are evolving rapidly in line with technological and societal progress, presenting increasingly complex challenges. The acceleration of economic development is fundamentally directed at improving the standard of living of the population (Handika, 2017). Indonesia, as a developing country, faces unique challenges because a large portion of its population resides in rural areas, which are often associated with limited capital, low access to skills, and weak capacity to adapt to change. These conditions make rural communities vulnerable to poverty and powerlessness (Istyawan, 2025).

Digital transformation in human resource management (HRM) has become a strategic priority across many countries (Kraus et al., 2021; Vial, 2021). The shift from traditional HR systems toward technologies such as electronic human resource management (e-HRM) has not only reshaped

organizational approaches to employee administration but has also influenced leadership roles and social interactions within the workplace (Bondarouk & Brewster, 2016; Prikshat, Malik et al., 2023). Through e-HRM, organizations can automate various administrative functions—recruitment, performance appraisal, and employee development—while leveraging real-time data to enhance faster and more accurate decision-making (Aggarwal & Stanley, 2025).

n Indonesia, as a developing country, digitalization of human resources presents unique challenges (Ismail et al., 2023; Wagola et al., 2023). The Ministry of Manpower (2024) reports that more than 65% of medium and large organizations have implemented e-HRM systems. However, adoption among micro, small, and medium enterprises (MSMEs) remains relatively low and uneven. Data from Statistics Indonesia (BPS, 2024) show that MSMEs dominate the national economic structure—making up 99% of 66 million business units and absorbing 97% of Indonesia's workforce. Meanwhile, the Indonesian Chamber of Commerce and Industry (KADIN, 2024) emphasizes that MSMEs are the backbone of the national economy, despite facing substantial barriers in adopting digital transformation and modern HRM practices. Yusuf et al. (2023) further note that the Indonesian HR technology market has reached USD 6.01 billion, driven by the expansion of cloud-based solutions such as digital payroll, learning management systems (LMS), and employee engagement tools.

Despite the accelerating trend of HR digitalization, the digital competency gap remains a major barrier (Aditya et al., 2022; Alexandro, 2025). Iskandar (2023) reports that more than 60% of Indonesian workers still lack basic digital skills, slowing down HR technology adoption, especially within MSMEs constrained by limited resources and training capacity. In this context, the role of Knowledge-Oriented Leadership (KOL) becomes crucial (Chaithanapat et al., 2022; Zia, 2020). Leaders who emphasize knowledge actively promote continuous learning, facilitate knowledge sharing, and encourage cross-functional collaboration to strengthen digital adaptability (Donate & de Pablo, 2015; Alzghoul et al., 2024). This leadership style is particularly relevant for MSMEs, which typically have simple organizational structures and personalized working relationships. However, internal organizational dynamics are often influenced by Perceived Organizational Politics (POP), which employees may interpret as favoritism, conflicts of interest, or power struggles in decision-making processes (Jeong & Kim, 2022).

In East Java Province—one of Indonesia's leading centers for creative industries and manufacturing—MSME digitalization has progressed significantly. Data from the East Java Office of Cooperatives and MSMEs (2024) indicate that about 32% of MSMEs have integrated digital platforms into their operations, including application-based HRM systems. Many businesses in the food and beverage, fashion, and service sectors have begun using e-HRM for attendance tracking, performance assessment, and online employee training. Nonetheless, various social challenges remain: reluctance among owners to adopt new technology, limited digital skills, and increasingly complex power relations between employers and workers, at times leading to tension.

These conditions make East Java a compelling research context. On one hand, the province has substantial potential to drive MSME digital transformation; on the other hand, it demonstrates complex social interactions and leadership patterns shaped by Indonesia's collectivist culture. Consequently, the success of e-HRM implementation depends not only on technological availability but also on leaders' capacities to manage knowledge, build trust, and navigate organizational socio-political dynamics.

Although appearing simple, small organizations without formal structures are often more affected by social dynamics and political perceptions than by formalized policies typical of large organizations (De Clercq & Pereira, 2022; Letshaba & Chinomona, 2019). Therefore, this study seeks to explore the meaning and lived experiences of MSME actors in East Java as they implement e-HRM systems, particularly focusing on how knowledge-oriented leadership, perceived organizational politics, and social dynamics shape the digital transformation of human resources. Using the Knowledge-Based View (KBV) and Perceived Organizational Politics (POP) as interpretive frameworks, this study aims to enrich theories of digital leadership and provide practical guidance for MSME leaders in building adaptive, knowledge-driven work cultures.

B. LITERATURE REVIEW
Knowledge-Based View (KBV)

The Knowledge-Based View (KBV) forms the theoretical foundation of this study, positioning knowledge as a strategic resource that drives sustainable organizational advantage. According to KBV, organizational success no longer depends on physical assets but on the capability to create, integrate, and effectively utilize knowledge (Grant, 1996; Pereira & Bamel, 2021). Knowledge is not merely a collection of information; it is shaped through social interaction, work experience, and shared learning processes.

Knowledge-Oriented Leadership (KOL) plays a vital role as the primary driver of collective learning within organizations. Leaders with this orientation encourage team members to share experiences, engage in reflective dialogue, and transform tacit knowledge into innovative practices (Donate & de Pablo, 2015). Digital systems such as e-HRM facilitate rapid distribution and open access to knowledge across organizational levels. Thus, KBV highlights not only the role of knowledge as a competitive resource but also the importance of fostering social environments that support collaboration and meaningful knowledge flows.

Knowledge-Oriented Leadership (KOL)

Knowledge-oriented leadership positions knowledge creation and exchange at the core of leadership practice (Chughtai & Khan, 2024). Leaders serve not only as decision-makers but also as facilitators of learning, catalysts for innovation, and guardians of collaborative values. Through coaching, empowerment, and reflective communication, KOL fosters trust and creates safe spaces for idea-sharing without fear of mistakes.

Within MSMEs, KOL becomes especially relevant given their informal structures, where learning and knowledge-sharing often occur interpersonally. Leaders play a critical role in bridging spontaneous work practices and tacit experiences with more structured learning needs (Suhartini et al., 2023). By cultivating a participatory learning culture, KOL helps employees perceive digital transformation not as a threat but as an opportunity for collective growth. From a phenomenological perspective, KOL is a social experience interpreted through daily interactions—encouragement to discuss ideas, the granting of trust, and responses to failure all shape employees' understanding of collective learning. Thus, KOL not only builds organizational capability but also humanizes change processes amid digitalization..

Perceived Organizational Politics (POP)

Perceived Organizational Politics (POP) describes individuals' perceptions of power dynamics, manipulation, or unfairness in the workplace (Ferris & Kacmar, 1991). Phenomenologically, POP is not limited to observable political behavior but is experienced subjectively through social interactions, power structures, and organizational culture. In small organizations such as MSMEs, political practices may be subtle yet influential due to close interpersonal relationships and informal decisions that shape employees' sense of fairness and trust.

POP can significantly hinder digitalization efforts. When employees perceive managerial decisions as non-transparent or favoring particular groups, they may resist change indirectly—avoiding training, delaying system adoption, or adhering to old work practices (Bergeron & Thompson, 2020). Trust thus becomes essential to mitigating negative political perceptions. Knowledge-oriented leaders can manage POP by fostering open communication, explaining digital transformation goals clearly, and building work relationships grounded in sincerity and mutual respect. POP therefore provides a critical lens for understanding how power, justice, and trust are constructed within organizations and how these dynamics influence the success of digital transformation, particularly in MSMEs characterized by social closeness and collectivist values.

Electronic Human Resource Management (e-HRM)

Digitalizing human resources through e-HRM represents not only a shift in administrative systems but also a transformation in the meaning of work, interaction, and interpersonal relationships. In Indonesian MSMEs, e-HRM implementation faces structural challenges, including limited resources, low digital literacy, and paternalistic work cultures (Destrian, 2025). Digital systems designed to enhance efficiency and transparency may provoke resistance if perceived as tools of managerial control or mechanisms that restrict employee participation (Vigoda-Gadot & Drory, 2006).

In such contexts, leadership plays a crucial bridging role between technology and established social values. Open and participatory leaders can cultivate collaborative meaning-making in the digitalization process, ensuring employees do not feel marginalized. A contextualized approach is essential, as HR practices in MSMEs often rely on personal relationships and trust. Thus, e-HRM should not be positioned as a replacement for traditional practices but rather as an extension of local values such as gotong royong, openness, and participatory decision-making.

Organizational cultures in Indonesian MSMEs are typically informal, paternalistic, and relational. Key HR decisions—recruitment, training, performance evaluation—are often communicated verbally and based on personal trust in the owner or primary manager. While this familial pattern supports loyalty and togetherness, it may hinder the adoption of transparent, performance-based systems. The Ministry of Cooperatives and SMEs (2024) emphasizes that digitalization and HR professionalization are national priorities, including digital literacy training, technological partnerships, and incubation programs to enhance MSME competitiveness. Therefore, e-HRM functions not only as a technological system but also as a social arena where knowledge, power, and cultural values interact. A socially sensitive digitalization

process strengthens organizational learning, builds trust, and minimizes political tension in MSMEs navigating digital transformation.

C. METHODOLOGY OF RESEARCH

This study employs a qualitative approach using the interpretative phenomenological analysis (IPA) paradigm to understand the subjective experiences of MSME actors adopting e-HRM within Indonesia's social and cultural context. This approach allows researchers to explore how meaning is constructed through individual interactions with organizational change, particularly in relation to knowledge-oriented leadership and perceptions of organizational politics (Smith, Flowers, & Larkin, 2009).

Data were collected through semi-structured in-depth interviews with MSME owners, HR managers, and employees in East Java who have used at least one digital HR function such as attendance tracking, recruitment, or payroll. Informants were selected using purposive sampling, considering the relational and informal characteristics of MSME structures.

Data analysis followed IPA procedures, including transcription, repeated reading, initial coding, and the development of superordinate themes reflecting participants' lived experiences (Smith et al., 2009). The analysis focused on meaning-making related to trust, anxiety over digital surveillance, and perceptions of fairness within paternalistic work environments. To ensure data validity, the study employed source triangulation, member checking, and an audit trail to maintain analytical transparency and consistency (Creswell & Poth, 2018).

D. RESULT AND DISCUSSION
Leaders as Knowledge Stewards and Facilitators of Change

The findings show that the success of electronic Human Resource Management (e-HRM) in MSMEs depends not only on technological readiness, but also on leadership style. Leaders play two essential roles: they provide meaning to the change process and facilitate collective learning in the workplace. Informants described effective leaders not as mere decision-makers, but as individuals who preserve, interpret, and distribute new knowledge to employees. Leaders who adopt a Knowledge-Oriented Leadership (KOL) approach help employees reduce anxiety toward digital systems and reframe digitalization as an opportunity for growth. In several MSMEs, especially in the culinary and craft sectors, leaders actively participated in digital learning activities. They asked employees to explain system procedures or intentionally posed simple questions to encourage engagement. This created a collaborative learning environment that made employees feel valued and supported.

Such involvement generated emotional resonance: employees felt more confident because learning was experienced collectively rather than imposed hierarchically. In MSMEs characterized by a familial culture, this participatory approach repositioned leaders not as distant supervisors but as co-learners accompanying employees through change.

Leaders reinforced this approach by normalizing mistakes as part of the learning process, particularly in manufacturing and garment enterprises. Some also used reflective storytelling—sharing personal experiences of initial difficulties with technology—which created empathy and helped employees internalize digital learning as a shared journey.

Phenomenologically, knowledgeable leadership involves emotional and social dimensions. Leaders function as meaning-makers who connect past experiences with new technological contexts. This interpretation aligns with Donate and Sánchez de Pablo's (2015) concept of Knowledge-Oriented Leadership, which emphasizes leaders' roles in fostering learning and innovation. It also supports Nonaka and Takeuchi's (1996) idea of knowledge creation through social interaction within a shared space (ba). In East Java MSMEs, knowledgeable leadership thus becomes a crucial bridge between human relationships and

digital systems—ensuring that digitalization remains rooted in trust, empathy, and collective identity.

Organizational Politics in the Digital Transformation of MSMEs

The Loan Term variable also shows a positive and significant effect on Financing Risk, with an original sample value of 0.449, a t-statistic of 4.812 (>1.98), and a p-value of 0.000 (<0.05). Longer loan terms increase uncertainty and the potential for internal or external factors that may disrupt repayment ability. Based on Credit Risk Theory, longer tenors accumulate higher credit risk over time, raising the likelihood of Non-Performing Financing (NPF). Findings by Sabu (2021) and Anwar et al. (2023) strengthen this conclusion. H2 is accepted.

The study reveals that digital transformation does not occur in a neutral space; it is shaped by organizational politics embedded in daily practices. These political dynamics do not always manifest as open conflict but appear through favoritism, unequal access to information, or ambiguous digital policies. Thus, e-HRM adoption is not only a technological process but also a negotiation of power and interests.

Some employees perceived digital initiatives as favoring those close to management, particularly in garment MSMEs. This perception created resistance, not due to technological rejection, but due to mistrust regarding the motives behind change. Similarly, limiting digital training to a select group reinforced feelings of inequity among others, even when justified by differences in technological competency. Such experiences align with Ferris and Kacmar's (1992) theory of Perceived Organizational Politics, which explains how perceptions of unfairness reduce employee engagement. They also support De Clercq and Pereira's (2022) argument that informal structures in small enterprises often generate non-objective decision-making and selective participation.

In this context, resistance reflects caution rather than incompetence. Employees choose to "wait and see" as a way to safeguard fairness. Hochwarter et al. (2020) argue that politics can be ambivalent: it may hinder change when it triggers distrust, but it can also serve as an informal communication mechanism when managed ethically. Here, Knowledge-Oriented Leadership becomes vital. Leaders who communicate transparently, open space for dialogue, and ensure fair information distribution can transform political tensions into collaborative energy. This perspective resonates with González-Mohíno (2024), who highlights the leader's role in converting organizational politics into constructive interaction.

Phenomenologically, organizational politics represents a negotiation of meaning between individuals and the organization. When managed with openness and empathy, digital transformation becomes more inclusive, increasing employee commitment and reducing perceived injustice.

Local Culture as a Bridge of Meaning

Despite political tensions, local cultural values—such as gotong royong (mutual assistance), tepo seliro (empathy), and familial work relations—play a crucial role in balancing the digital transformation process. These values shape how both leaders and employees interpret technological change. Digitalization was often understood not as a technical disruption but as a collective effort to maintain workplace harmony. Leaders who framed digital systems as tools for transparency and fairness helped reconcile modern technological logic with deeply rooted cultural practices.

Initially, employees in culinary MSMEs hesitated to use digital attendance systems due to fears of excessive monitoring. However, once they understood that the system ensured fair compensation and clearer performance metrics, their concerns shifted to trust and acceptance. This illustrates that digital meaning-making occurs through social dialogue grounded in local values. Gotong royong also emerged as a practical learning strategy. In printing and garment MSMEs, digitally literate workers voluntarily assisted colleagues, creating a non-hierarchical knowledge-sharing environment driven by solidarity rather than formal instruction.

From a phenomenological perspective, such collective learning reflects how cultural values become epistemic resources for organizational learning. This reinforces Nonaka and Takeuchi's (1996) notion that social context shapes knowledge creation, and aligns with Hofstede's (2011) view of culture as a cognitive framework influencing collaboration and perception. Thus, digital transformation succeeds not only through technological tools but through the integration of local cultural values that foster trust, fairness, and shared identity.

Synergy Between KOL and Trust as the Foundation of Digital Transformation

The findings indicate that Knowledge-Oriented Leadership is central not only to digital learning but also to building and sustaining trust in politically dynamic environments. In MSMEs, trust determines whether digital transformation is embraced as an opportunity or perceived as a threat. Leaders who treat information as a shared resource and encourage active participation enhance psychological safety and reduce negative political perceptions. Trust develops through transparent communication, consistent role-modeling, and equitable involvement in decision-making.

Phenomenologically, trust arises from everyday interactions—when leaders provide space for open dialogue, acknowledge employee concerns, and normalize mistakes during digital learning. Trust grows both vertically (between leaders and employees) and horizontally (among co-workers). Employees become more willing to experiment with digital systems when they feel supported rather than judged. This collective trust evolves into a reinforcing cycle: openness generates participation, participation strengthens trust, and trust accelerates digital adoption.

E. CONCLUSION

The findings of this study show that the digitalization of human resource management in East Java's MSMEs is not merely a technical issue, but a complex social process. Digital transformation becomes effective when guided by leadership that can manage knowledge, build trust, and interpret change in alignment with organizational culture. First, knowledge-oriented leadership is the most critical factor in successful e-HRM adoption. Leaders who engage directly in digital learning create a safe and supportive environment that encourages employees to experiment without fear, strengthening their readiness for technology-driven change.

Second, organizational politics also shapes the digitalization process. Unequal access to information and preferential practices can generate doubt and hidden resistance. However, when leaders act transparently and involve employees in decision-making, these negative effects are minimized, allowing smoother adaptation. Third, local cultural values—particularly gotong royong, tepo seliro, and strong familial bonds—serve as social mechanisms that help employees understand the purpose of digitalization. These cultural norms enhance solidarity and mutual support, reducing barriers to learning new technologies.

Finally, trust emerges as the foundation that connects all these dynamics. When leaders demonstrate sincerity, consistency, and a willingness to learn together, trust develops naturally within teams. This trust fosters sustained technology acceptance and collective commitment to change. Overall, the study concludes that the success of digital transformation in MSMEs depends on how leaders manage social interactions, cultural values, and power dynamics. A socially sensitive approach to digitalization is more likely to produce inclusive, stable, and sustainable change.

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