

LAMPIRAN

Lampiran 1 Kuisisioner Penelitian

KUESIONER

Pengaruh *Anxiety*, *IT Capability*, Dan *Trust* Terhadap Kinerja Karyawan Dengan
Intension to Leave Sebagai Variabel Intervening Pada PT BPR Bank Jombang
Perseroda
(Di isi oleh karyawan)

Kepada Yth. Bapak/Ibu

*Sebagai salah satu syarat menyelesaikan studi S2 Manajemen, saya melakukan
penelitian mengenai **Pengaruh Anxiety, IT Capability, Dan Trust Terhadap
Kinerja Karyawan Dengan Intension to Leave Sebagai Variabel Intervening
Pada PT BPR Bank Jombang Perseroda***

*Saya memohon kesediaan bpk/ibu untuk mengisi kuesioner ini. Pengisian kuesioner
penelitian ini semata-mata untuk tujuan ilmiah dan pengembangan ilmu
pengetahuan, semua jawaban dan pendapat saudara akan dirahasiakan oleh
peneliti.*

Petunjuk Pengisian:

Pilihlah jawaban yang saudara anggap paling memenuhi persepsi saudara, dan berilah
tanda *thick mark* (✓) pada jawaban yang sesuai di kolom yang telah di sediakan

- | | |
|------------------------|-------|
| 1. Sangat tidak setuju | (STS) |
| 2. Tidak setuju | (TS) |
| 3. Netral | (N) |
| 4. Setuju | (S) |
| 5. Sangat setuju | (SS) |

IDENTITAS RESPONDEN:

- | | | |
|------------------|---|--|
| a. Nama | : | (boleh tidak diisi) |
| b. Jenis kelamin | : | 1. Pria 2. Wanita |
| c. Umur | : |Tahun |
| d. Bagian | : | |
| e. Unit Kerja | : | |

No	PERNYATAAN	STS	TS	N	S	SS
I. Variabel Kecemasan (<i>Anxiety</i>)						
a. Ancaman perasaan takut (cemas) pada masa yang akan datang						
1.	Saya tidak merasa khawatir tentang apa yang akan terjadi di masa depan					
2.	Saya yakin dengan kemampuan saya					
b. Ancaman penyelamatan diri dari perasaan-perasaan terancam.						
3.	Saya merasa tidak ada ancaman dari lingkungan pekerjaan					
4.	Saya merasa ada perlindungan dari ancaman yang saya alami.					
c. Kecemasan yang timbul akibat pengambilan keputusan.						
5.	Saya tidak cemas terhadap kebijakan yang ada					
6.	Saya tidak cemas terhadap apa yang terjadi di lingkungan kerja					
d. Pengaktifan kembali trauma yang sebelumnya.						
7.	Saya berusaha untuk menggunakan pengalaman buruk sebagai pembelajaran.					
8.	Saya berusaha untuk memotivasi diri dari trauma yang saya alami.					
e. Merasa bersalah dan takut menghadapi hukuman.						
9.	Saya berusaha memperbaiki atas kesalahan yang pernah saya lakukan.					
10.	Saya selalu mempertimbangkan konsekuensi atau hukuman atas tindakan yang saya lakukan					
II. Variabel Kapabilitas teknologi informasi (<i>IT Capability</i>)						
a. Infrastruktur						
11.	Saya memiliki kemampuan untuk mengoperasikan sistem informasi teknologi yang ada di perusahaan					

IV. Variabel Keinginan Berhenti Kerja (<i>intention to Leave</i>)					
a. Memikirkan untuk keluar					
25.	Saya mulai berpikir untuk meninggalkan pekerjaan saya saat ini.				
26.	Saya merasa akan lebih berkembang jika bekerja di perusahaan lain.				
b. Niat untuk keluar					
27.	Saya memiliki keinginan yang kuat untuk mengundurkan diri dari perusahaan ini				
28.	Saya sedang mempertimbangkan waktu yang tepat untuk meninggalkan pekerjaan saya saat ini				
c. Pencarian alternatif pekerjaan					
29.	Saya secara aktif mencari informasi tentang peluang pekerjaan di tempat lain				
30.	Saya menjalin komunikasi dengan rekanan untuk peluang kerja baru yang lebih baik				
IV. Variabel Kinerja Karyawan					
a. Kualitas hasil kerja					
31.	Saya mampu menyelesaikan pekerjaan sesuai dengan standart yang di tetapkan perusahaan				
32.	Saya selalu berusaha untuk meningkatkan kualitas kerja saya.				
b. Kuantitas					
33	Kuantias hasil kerja sesuai dengan target yang sudah ditentukan				
34	Kuantias hasil kerja selalu melebihi target yang sudah ditentukan				
c. Ketepatan waktu					
34.	Saya sangat menjaga ketepatan waktu dalam menyelesaikan pekerjaan yang menjadi tanggung jawab saya				

36.	Saya mampu mengatur waktu dengan baik untuk menyelesaikan berbagai pekerjaan					
d. Efektivitas						
37.	Saya mampu menggunakan fasilitas yang ada secara efisien dalam menyelesaikan pekerjaan					
38.	Saya dapat menyelesaikan tugas secara efektif sebelum waktu yang ditentukan					

*Atas segala partisipasi yang telah saudara berikan diucapkan terimakasih,
semoga bermanfaat bagi perkembangan ilmu pengetahuan.*

Lampiran 2 Karakteristik Responden

Statistics

		Jenis Kelamin	Umur	Pendidikan	Pengalaman
N	Valid	90	90	90	90
	Missing	0	0	0	0

Frequency Table

Jenis Kelamin

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	61	67.8	67.8	67.8
	2	29	32.2	32.2	100.0
	Total	90	100.0	100.0	

Umur

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	26	5	5.6	5.6	5.6
	27	4	4.4	4.4	10.0
	28	4	4.4	4.4	14.4
	29	3	3.3	3.3	17.8
	30	2	2.2	2.2	20.0
	31	1	1.1	1.1	21.1
	32	2	2.2	2.2	23.3
	33	3	3.3	3.3	26.7
	34	8	8.9	8.9	35.6
	35	17	18.9	18.9	54.4
	36	9	10.0	10.0	64.4
	37	5	5.6	5.6	70.0
	38	3	3.3	3.3	73.3
	39	1	1.1	1.1	74.4
	40	10	11.1	11.1	85.6
	41	2	2.2	2.2	87.8
	45	6	6.7	6.7	94.4
	47	3	3.3	3.3	97.8
	50	2	2.2	2.2	100.0
	Total	90	100.0	100.0	

Pendidikan

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2	10	11.1	11.1	11.1
	3	27	30.0	30.0	30.0
	4	53	58.9	58.9	58.9
	Total	90	100.0	100.0	

Pengalaman

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	12	13.3	13.3	13.3
	2	59	65.6	65.6	78.9
	3	8	8.9	8.9	87.8
	4	11	12.2	12.2	100.0
	Total	90	100.0	100.0	

Lampiran 3 Descriptives Variables**Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
x1	90	2	5	3.99	.590
x2	90	3	5	4.18	.552
x3	90	2	5	4.12	.615
x4	90	2	5	3.89	.771
x5	90	2	5	4.08	.691
x6	90	2	5	4.16	.748
x7	90	2	5	4.00	.600
x8	90	3	5	4.16	.539
x9	90	2	5	4.12	.615
x10	90	2	5	3.91	.729
Valid N (listwise)	90				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
x11	90	2	5	4.10	.704
x12	90	2	5	4.13	.796
x13	90	2	5	3.84	.763
x14	90	2	5	3.68	.958
x15	90	2	5	3.63	.942
x16	90	2	5	3.93	.818
x17	90	2	5	3.76	.798
x18	90	2	5	3.69	.856
Valid N (listwise)	90				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
x19	90	2	5	3.63	.905
x20	90	2	5	3.64	.903
x21	90	2	5	3.74	.829
x22	90	2	5	3.62	.907
x23	90	2	5	3.82	.829
x24	90	2	5	3.87	.767
Valid N (listwise)	90				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
x25	90	2	5	3.60	.897
x26	90	2	5	3.94	.812
x27	90	2	5	3.73	.761
x28	90	2	5	4.00	.703
x29	90	2	5	3.82	.829
x30	90	2	5	3.87	.767
Valid N (listwise)	90				

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
x31	90	2	5	3.47	.962
x32	90	2	5	3.82	.758
x33	90	2	5	3.32	1.004
x34	90	2	5	3.41	1.016
x35	90	2	5	3.61	.760
x36	90	2	5	3.94	.625
x37	90	2	5	3.58	.638
x38	90	2	5	3.61	.760
Valid N (listwise)	90				

Lampiran 4 Validitas dan Reliabilitas Variabel

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x1	36.50	15.983	.452	.764
x2	36.37	15.068	.409	.745
x3	36.43	15.289	.356	.752
x4	36.77	12.254	.710	.693
x5	36.33	15.057	.441	.741
x6	36.43	13.082	.697	.701
x7	36.53	15.361	.355	.752
x8	36.37	15.620	.339	.753
x9	36.40	15.490	.339	.754
x10	36.67	14.575	.348	.757

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x11	19.70	9.597	.508	.670
x12	19.80	8.166	.336	.611
x13	20.00	6.483	.717	.461
x14	20.23	6.116	.550	.515
x15	20.17	7.523	.365	.602
x16	19.77	8.599	.582	.667

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x17	26.50	3.983	.630	-.475 ^a
x18	26.53	4.326	.518	-.319 ^a
x19	26.87	6.257	.352	.114
x20	26.83	3.730	.517	-.600 ^a
x21	26.57	4.668	.535	-.307 ^a
x22	26.87	6.120	.328	.090
x23	26.30	5.252	.597	-.170 ^a
x24	26.33	5.195	.539	-.222 ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x25	19.87	4.395	.658	.409
x26	19.50	3.914	.329	.283
x27	19.57	3.564	.505	.156
x28	19.33	5.471	.607	.475

x29	19.27	4.340	.310	.311
x30	19.30	5.734	.581	.503

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
x31	26.00	9.303	.411	.652
x32	25.43	7.741	.501	.481
x33	25.90	6.683	.595	.442
x34	25.90	8.292	.633	.582
x35	25.63	6.256	.540	.343
x36	25.40	7.597	.354	.442
x37	25.67	6.851	.609	.365
x38	25.63	6.256	.540	.343

Lampiran Reliabilitas Variabel

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.782	5

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X1.1	16.167	3.437	.498	.665
X1.2	16.333	2.592	.598	.521
X1.3	16.117	2.736	.605	.525
X1.4	16.183	3.405	.335	.650
X1.5	16.267	3.237	.590	.677

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.747	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X2.1	7.783	1.977	.123	.737
X2.2	8.150	.865	.546	.069
X2.3	8.000	1.414	.487	.269

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha ^a	N of Items
.768	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
X3.1	11.317	.853	.098	-.225 ^a
X3.2	11.650	1.072	.089	-.220 ^a
X3.3	11.517	1.232	.143	-.118 ^a
X3.4	11.117	1.236	.097	-.206 ^a

a. The value is negative due to a negative average covariance among items. This violates reliability model assumptions. You may want to check item codings.

Scale: ALL VARIABLES**Case Processing Summary**

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.818	3

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Z1.1	8.000	.672	.270	.299
Z1.2	7.767	.823	.309	.216
Z.3	7.600	1.041	.189	.425

Case Processing Summary

		N	%
Cases	Valid	30	100.0
	Excluded ^a	0	.0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

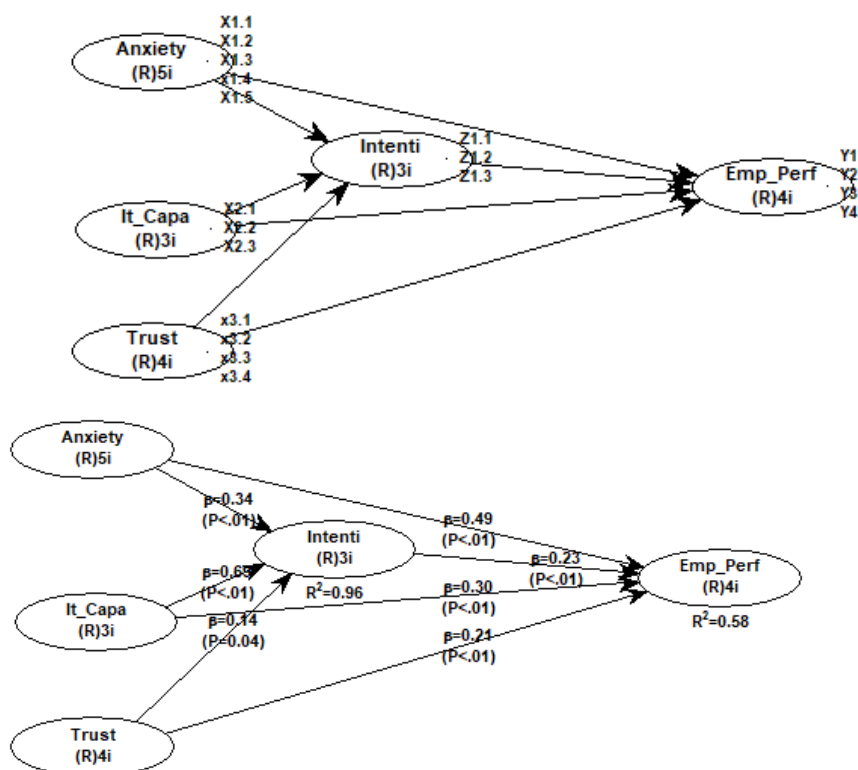
Reliability Statistics

Cronbach's Alpha	N of Items
.765	4

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Y.1	11.033	2.043	-.100	.829
Y.2	11.217	1.383	.400	.449
Y.3	10.833	1.262	.596	.292
Y.4	10.967	1.102	.717	.157

Lampiran 5 General SEM Analysis Results



* General SEM analysis results *

General project information

Version of WarpPLS used: 7.0

Project path (directory): D:\MM60\Bu Kristin MM60\Tesis Bu Kristin\Proposal Bu Kristin Baru\

Project file: Bu Tesis Kristin.prj

Last changed: 28-Oct-2020 13:26:15

Last saved: 28-Oct-2020 13:19:50

Raw data path (directory): D:\ MM60\Bu Kristin MM60\Tesis Bu Kristin\Proposal Bu Kristin Baru \

Raw data file: Tabulasi Responden tesis Bu Kristin.xlsx

Model fit and quality indices

Average path coefficient (APC)=0.342, $P<0.001$
 Average R-squared (ARS)=0.772, $P<0.001$
 Average adjusted R-squared (AARS)=0.766, $P<0.001$
 Average block VIF (AVIF)=3.906, acceptable if ≤ 5 , ideally ≤ 3.3
 Average full collinearity VIF (AFVIF)=4.410, acceptable if ≤ 5 , ideally ≤ 3.3
 Tenenhaus GoF (GoF)=0.621, small ≥ 0.1 , medium ≥ 0.25 , large ≥ 0.36
 Sympton's paradox ratio (SPR)=1.000, acceptable if ≥ 0.7 , ideally = 1
 R-squared contribution ratio (RSCR)=1.000, acceptable if ≥ 0.9 , ideally = 1
 Statistical suppression ratio (SSR)=1.000, acceptable if ≥ 0.7
 Nonlinear bivariate causality direction ratio (NLBCDR)=1.000, acceptable if ≥ 0.7

General model elements

Missing data imputation algorithm: Arithmetic Mean Imputation
 Outer model analysis algorithm: PLS Regression
 Default inner model analysis algorithm: Warp3
 Multiple inner model analysis algorithms used? No
 Resampling method used in the analysis: Stable3
 Number of data resamples used: 90
 Number of cases (rows) in model data: 90
 Number of latent variables in model: 5
 Number of indicators used in model: 19
 Number of iterations to obtain estimates: 15
 Range restriction variable type: None
 Range restriction variable: None
 Range restriction variable min value: 0.000
 Range restriction variable max value: 0.000
 Only ranked data used in analysis? No

 * Path coefficients and P values *

Path coefficients

Anxiety It_Capa Trust Intenti Emp_Per

Intenti	0.338	0.689	0.135		
Emp_Per		0.493	0.297	0.212	0.232

P values

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Intenti	<0.001	<0.001	0.045		
Emp_Per		<0.001	<0.001	0.004	<0.001

* Standard errors for path coefficients *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Intenti	0.076	0.070	0.079		
Emp_Per		0.073	0.076	0.078	0.078

* Effect sizes for path coefficients *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Intenti	0.289	0.608	0.066		
Emp_Per		0.261	0.133	0.075	0.112

* Combined loadings and cross-loadings *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per	Type (a)	SE	P value
X1.1	0.766	-0.490	0.162	-0.289	-0.317	Reflect	0.069	<0.001
X1.2	0.379	0.069	-0.262	-0.499	0.565	Reflect	0.075	<0.001
X1.3	0.263	0.004	-0.297	-0.292	1.093	Reflect	0.077	<0.001
X1.4	0.661	-0.133	0.172	1.554	-0.026	Reflect	0.071	<0.001
X1.5	0.829	0.526	-0.072	-0.650	-0.292	Reflect	0.068	<0.001
X2.1	-0.677	0.787	0.172	1.554	-0.026	Reflect	0.069	<0.001
X2.2	1.220	0.792	-0.072	-0.650	-0.292	Reflect	0.068	<0.001
X2.3	-0.675	0.643	-0.122	-1.104	0.392	Reflect	0.071	<0.001
x3.1	0.324	-1.037	0.756	0.378	-0.019	Reflect	0.069	<0.001
x3.2	-0.003	-1.051	0.771	0.917	-0.285	Reflect	0.069	<0.001
x3.4	0.179	0.458	0.828	-0.427	0.008	Reflect	0.068	<0.001
x3.3	-0.675	2.099	0.579	-1.104	0.392	Reflect	0.072	<0.001
Z1.1	-0.375	-0.343	-0.129	0.749	0.305	Reflect	0.069	<0.001
Z1.2	-0.677	-0.133	0.172	0.858	-0.026	Reflect	0.067	<0.001
Z1.3	1.220	0.526	-0.072	0.706	-0.292	Reflect	0.070	<0.001
Y1	0.035	0.004	-0.297	-0.292	0.678	Reflect	0.070	<0.001
Y2	-0.261	0.033	0.104	0.691	0.599	Reflect	0.071	<0.001
Y3	0.666	-0.115	0.305	-0.163	0.582	Reflect	0.072	<0.001
Y4	-0.360	0.063	-0.055	-0.172	0.709	Reflect	0.070	<0.001

Notes: Loadings are unrotated and cross-loadings are oblique-rotated. SEs and P values are for loadings. P values < 0.05 are desirable for reflective indicators.

* Normalized combined loadings and cross-loadings *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
X1.1	0.696	-0.298	0.099	-0.176	-0.193
X1.2	0.636	0.072	-0.273	-0.519	0.587
X1.3	0.351	0.003	-0.254	-0.249	0.934
X1.4	0.453	-0.078	0.101	0.909	-0.015
X1.5	0.567	0.348	-0.048	-0.430	-0.194
X2.1	-0.396	0.540	0.101	0.909	-0.015
X2.2	0.808	0.542	-0.048	-0.430	-0.194
X2.3	-0.270	0.617	-0.049	-0.442	0.157
x3.1	0.201	-0.643	0.790	0.234	-0.012
x3.2	-0.002	-0.575	0.772	0.501	-0.156
x3.4	0.198	0.507	0.658	-0.473	0.009
x3.3	-0.270	0.840	0.556	-0.442	0.157

Z1.1	-0.273	-0.250	-0.094	0.677	0.223
Z1.2	-0.396	-0.078	0.101	0.588	-0.015
Z1.3	0.808	0.348	-0.048	0.483	-0.194
Y1	0.030	0.003	-0.254	-0.249	0.906
Y2	-0.332	0.042	0.132	0.878	0.509
Y3	0.870	-0.151	0.399	-0.213	0.514
Y4	-0.331	0.058	-0.050	-0.158	0.984

Note: Loadings are unrotated and cross-loadings are oblique-rotated, both after separate Kaiser normalizations.

* Pattern loadings and cross-loadings *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
X1.1	1.499	-0.490	0.162	-0.289	-0.317
X1.2	0.533	0.069	-0.262	-0.499	0.565
X1.3	0.035	0.004	-0.297	-0.292	1.093
X1.4	-0.677	-0.133	0.172	1.554	-0.026
X1.5	1.220	0.526	-0.072	-0.650	-0.292
X2.1	-0.677	-0.133	0.172	1.554	-0.026
X2.2	1.220	0.526	-0.072	-0.650	-0.292
X2.3	-0.675	2.099	-0.122	-1.104	0.392
x3.1	0.324	-1.037	1.131	0.378	-0.019
x3.2	-0.003	-1.051	1.148	0.917	-0.285
x3.4	0.179	0.458	0.625	-0.427	0.008
x3.3	-0.675	2.099	-0.122	-1.104	0.392
Z1.1	-0.375	-0.343	-0.129	1.229	0.305
Z1.2	-0.677	-0.133	0.172	1.554	-0.026
Z1.3	1.220	0.526	-0.072	-0.650	-0.292
Y1	0.035	0.004	-0.297	-0.292	1.093
Y2	-0.261	0.033	0.104	0.691	0.248
Y3	0.666	-0.115	0.305	-0.163	0.097
Y4	-0.360	0.063	-0.055	-0.172	1.009

Note: Loadings and cross-loadings are oblique-rotated.

* Normalized pattern loadings and cross-loadings *

Anxiety	It_Capa	Trust	Intenti	Emp_Per
---------	---------	-------	---------	---------

X1.1	0.913	-0.298	0.099	-0.176	-0.193
X1.2	0.554	0.072	-0.273	-0.519	0.587
X1.3	0.030	0.003	-0.254	-0.249	0.934
X1.4	-0.396	-0.078	0.101	0.909	-0.015
X1.5	0.808	0.348	-0.048	-0.430	-0.194
X2.1	-0.396	-0.078	0.101	0.909	-0.015
X2.2	0.808	0.348	-0.048	-0.430	-0.194
X2.3	-0.270	0.840	-0.049	-0.442	0.157
x3.1	0.201	-0.643	0.701	0.234	-0.012
x3.2	-0.002	-0.575	0.628	0.501	-0.156
x3.4	0.198	0.507	0.692	-0.473	0.009
x3.3	-0.270	0.840	-0.049	-0.442	0.157
Z1.1	-0.273	-0.250	-0.094	0.897	0.223
Z1.2	-0.396	-0.078	0.101	0.909	-0.015
Z1.3	0.808	0.348	-0.048	-0.430	-0.194
Y1	0.030	0.003	-0.254	-0.249	0.934
Y2	-0.332	0.042	0.132	0.878	0.316
Y3	0.870	-0.151	0.399	-0.213	0.127
Y4	-0.331	0.058	-0.050	-0.158	0.927

Note: Loadings and cross-loadings shown are after oblique rotation and Kaiser normalization.

* Structure loadings and cross-loadings *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
X1.1	0.766	0.478	0.319	0.502	0.206
X1.2	0.779	0.155	0.033	0.173	0.396
X1.3	0.663	0.101	-0.000	0.146	0.578
X1.4	0.861	0.787	0.473	0.558	0.335
X1.5	0.829	0.792	0.458	0.706	0.337
X2.1	0.661	0.787	0.473	0.658	0.335
X2.2	0.829	0.792	0.458	0.706	0.337
X2.3	0.355	0.643	0.579	0.360	0.285
x3.1	0.305	0.346	0.756	0.284	0.227
x3.2	0.314	0.410	0.771	0.353	0.102
x3.4	0.484	0.614	0.828	0.425	0.329
x3.3	0.355	0.643	0.779	0.360	0.285
Z1.1	0.506	0.468	0.174	0.749	0.400
Z1.2	0.661	0.787	0.473	0.858	0.335
Z1.3	0.729	0.792	0.458	0.806	0.337
Y1	0.263	0.101	-0.000	0.146	0.678

Y2	0.493	0.541	0.375	0.594	0.699
Y3	0.544	0.500	0.436	0.456	0.782
Y4	0.086	0.041	0.061	0.058	0.709

Note: Loadings and cross-loadings are unrotated.

* Normalized structure loadings and cross-loadings *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
X1.1	0.696	0.434	0.290	0.456	0.187
X1.2	0.636	0.260	0.056	0.290	0.664
X1.3	0.351	0.136	-0.001	0.195	0.906
X1.4	0.453	0.540	0.324	0.588	0.229
X1.5	0.567	0.542	0.313	0.483	0.230
X2.1	0.453	0.540	0.324	0.588	0.229
X2.2	0.567	0.542	0.313	0.483	0.230
X2.3	0.341	0.617	0.556	0.345	0.273
x3.1	0.318	0.361	0.790	0.296	0.237
x3.2	0.315	0.411	0.772	0.353	0.102
x3.4	0.384	0.488	0.658	0.338	0.261
x3.3	0.341	0.617	0.556	0.345	0.273
Z1.1	0.457	0.422	0.157	0.677	0.361
Z1.2	0.453	0.540	0.324	0.588	0.229
Z1.3	0.567	0.542	0.313	0.483	0.230
Y1	0.351	0.136	-0.001	0.195	0.906
Y2	0.418	0.459	0.318	0.504	0.509
Y3	0.480	0.441	0.385	0.403	0.514
Y4	0.120	0.057	0.085	0.081	0.984

Note: Loadings and cross-loadings shown are unrotated and after Kaiser normalization.

* Indicator weights *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per	Type (a	SE	P value	VIF
	WLS	ES							
X1.1	0.798	0.000	0.000	0.000	0.000	Reflect	0.075	<0.001	1.504
	0.305								1
X1.2	0.898	0.000	0.000	0.000	0.000	Reflect	0.078	0.006	1.228
	0.075								1

X1.3	0.838 0.036	0.000	0.000	0.000	0.000	Reflect	0.079	0.042	1.203	1
X1.4	0.743 0.227	0.000	0.000	0.000	0.000	Reflect	0.076	<0.001	1.248	1
X1.5	0.730 0.357	0.000	0.000	0.000	0.000	Reflect	0.074	<0.001	1.719	1
X2.1	0.000 0.373	0.774	0.000	0.000	0.000	Reflect	0.073	<0.001	1.278	1
X2.2	0.000 0.378	0.777	0.000	0.000	0.000	Reflect	0.073	<0.001	1.284	1
X2.3	0.000 0.249	0.887	0.000	0.000	0.000	Reflect	0.075	<0.001	1.111	1
x3.1	0.000 0.261	0.000	0.746	0.000	0.000	Reflect	0.076	<0.001	1.474	1
x3.2	0.000 0.272	0.000	0.752	0.000	0.000	Reflect	0.076	<0.001	1.643	1
x3.3	0.000 0.153	0.000	0.865	0.000	0.000	Reflect	0.077	<0.001	1.306	1
x3.4	0.000 0.314	0.000	0.879	0.000	0.000	Reflect	0.075	<0.001	1.739	1
Z1.1	0.000 0.313	0.000	0.000	0.717	0.000	Reflect	0.074	<0.001	1.325	1
Z1.2	0.000 0.410	0.000	0.000	0.778	0.000	Reflect	0.073	<0.001	1.549	1
Z1.3	0.000 0.277	0.000	0.000	0.893	0.000	Reflect	0.075	<0.001	1.244	1
Y1	0.000 0.276	0.000	0.000	0.000	0.708	Reflect	0.075	<0.001	1.390	1
Y2	0.000 0.217	0.000	0.000	0.000	0.762	Reflect	0.075	<0.001	1.295	1
Y3	0.000 0.204	0.000	0.000	0.000	0.851	Reflect	0.076	<0.001	1.297	1
Y4	0.000 0.302	0.000	0.000	0.000	0.726	Reflect	0.074	<0.001	1.397	1

Notes: P values < 0.05 and VIFs < 2.5 are desirable for formative indicators; VIF = indicator variance inflation factor;

WLS = indicator weight-loading sign (-1 = Simpson's paradox in l.v.); ES = indicator effect size.

* Latent variable coefficients *

R-squared coefficients

Anxiety	It_Capa	Trust	Intenti	Emp_Per
			0.963	0.581

Adjusted R-squared coefficients

Anxiety	It_Capa	Trust	Intenti	Emp_Per
			0.963	0.569

Composite reliability coefficients

Anxiety	It_Capa	Trust	Intenti	Emp_Per
0.732	0.787	0.826	0.816	0.738

Cronbach's alpha coefficients

Anxiety	It_Capa	Trust	Intenti	Emp_Per
0.673	0.792	0.717	0.661	0.729

Average variances extracted

Anxiety	It_Capa	Trust	Intenti	Emp_Per
0.785	0.754	0.747	0.899	0.815

Full collinearity VIFs

Anxiety	It_Capa	Trust	Intenti	Emp_Per
4.627	8.002	2.036	5.998	1.385

Q-squared coefficients

Anxiety	It_Capa	Trust	Intenti	Emp_Per
			0.833	0.303

Minimum and maximum values

Anxiety	It_Capa	Trust	Intenti	Emp_Per
-3.147	-3.305	-3.058	-3.849	-2.377
1.842	1.716	1.856	1.630	2.055

Medians (top) and modes (bottom)

Anxiety	It_Capa	Trust	Intenti	Emp_Per
0.004	-0.162	-0.072	-0.196	0.203
-0.204	-0.162	-0.072	-0.196	0.469

Skewness (top) and exc. kurtosis (bottom) coefficients

Anxiety	It_Capa	Trust	Intenti	Emp_Per
-0.483	-0.407	-0.306	-0.491	-0.120
0.180	0.523	0.369	0.785	-0.641

Tests of unimodality: Rohatgi-Sz kely (top) and Klaassen-Mokveld-van Es (bottom)

Anxiety	It_Capa	Trust	Intenti	Emp_Per
Yes	Yes	Yes	Yes	Yes
Yes	Yes	Yes	Yes	Yes

Tests of normality: Jarque Bera (top) and robust Jarque Bera (bottom)

Anxiety	It_Capa	Trust	Intenti	Emp_Per
No	Yes	Yes	No	Yes
Yes	No	No	No	Yes

* Correlations among latent variables and errors *

Correlations among l.vs. with sq. rts. of AVEs

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Anxiety	0.620	0.846	0.493	0.853	0.513
It_Capa	0.846	0.744	0.667	0.883	0.430
Trust	0.493	0.667	0.739	0.479	0.314
Intenti	0.853	0.883	0.479	0.774	0.459

Emp_Per	0.513	0.430	0.314	0.459	0.644
---------	-------	-------	-------	-------	-------

Note: Square roots of average variances extracted (AVEs) shown on diagonal.

P values for correlations

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Anxiety	1.000	<0.001	<0.001	<0.001	<0.001
It_Capa	<0.001	1.000	<0.001	<0.001	<0.001
Trust	<0.001	<0.001	1.000	<0.001	<0.001
Intenti	<0.001	<0.001	<0.001	1.000	<0.001
Emp_Per	<0.001	<0.001	<0.001	<0.001	1.000

Correlations among l.v. error terms with VIFs

	(e)Inte	(e)Emp_
(e)Inte	1.000	-0.013
(e)Emp_	-0.013	1.000

Notes: Variance inflation factors (VIFs) shown on diagonal. Error terms included (a.k.a. residuals) are for endogenous l.vs.

P values for correlations

	(e)Inte	(e)Emp_
(e)Inte	1.000	0.871
(e)Emp_	0.871	1.000

* Block variance inflation factors *

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	3.709	5.198	1.920		
Emp_Per	4.192	6.140	1.653	4.527	

Note: These VIFs are for the latent variables on each column (predictors), with reference to the latent variables on each row (criteria).

* Indirect and total effects *

Indirect effects for paths with 2 segments

 Anxiety It_Capa Trust Intenti Emp_Per

Emp_Per 0.078 0.160 0.031

Number of paths with 2 segments

 Anxiety It_Capa Trust Intenti Emp_Per

Emp_Per 1 1 1

P values of indirect effects for paths with 2 segments

 Anxiety It_Capa Trust Intenti Emp_Per

Emp_Per 0.045 0.002 0.293

Standard errors of indirect effects for paths with 2 segments

 Anxiety It_Capa Trust Intenti Emp_Per

Emp_Per	0.057	0.056	0.057
---------	-------	-------	-------

Effect sizes of indirect effects for paths with 2 segments

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Emp_Per	0.041	0.071	0.011
---------	-------	-------	-------

Sums of indirect effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Emp_Per	0.078	0.160	0.031
---------	-------	-------	-------

Number of paths for indirect effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Emp_Per	1	1	1
---------	---	---	---

P values for sums of indirect effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Emp_Per	0.085	0.002	0.293
---------	-------	-------	-------

Standard errors for sums of indirect effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Emp_Per		0.057	0.056	0.057	

Effect sizes for sums of indirect effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Emp_Per		0.041	0.071	0.011	

Total effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.338	0.689	0.135		
Emp_Per		0.572	0.457	0.243	0.232

Number of paths for total effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	1	1	1		
Emp_Per		2	2	2	1

P values for total effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Intenti	<0.001	<0.001	0.045		
Emp_Per		<0.001	<0.001	0.001	0.002

Standard errors for total effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.076	0.070	0.079		
Emp_Per		0.072	0.074	0.077	0.078

Effect sizes for total effects

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.289	0.608	0.066		
Emp_Per		0.302	0.204	0.086	0.112

* Causality assessment coefficients *

Path-correlation signs

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	1	1	1		
Emp_Per		1	1	1	1

Notes: path-correlation signs; negative sign (i.e., -1) = Simpson's paradox.

R-squared contributions

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.289	0.608	0.066		
Emp_Per		0.261	0.133	0.075	0.112

Notes: R-squared contributions of predictor lat. vars.; columns = predictor lat. vars.; rows = criteria lat. vars.; negative sign = reduction in R-squared.

Path-correlation ratios

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.395	0.779	0.275		
Emp_Per		0.932	0.666	0.598	0.479

Notes: absolute path-correlation ratios; ratio > 1 indicates statistical suppression; 1 < ratio ≤ 1.3: weak suppression; 1.3 < ratio ≤ 1.7: medium; 1.7 < ratio: strong.

Path-correlation differences

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.518	0.195	0.356		
Emp_Per		0.036	0.149	0.142	0.252

Note: absolute path-correlation differences.

P values for path-correlation differences

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
--	---------	---------	-------	---------	---------

Intenti	<0.001	0.007	<0.001		
Emp_Per		0.330	0.030	0.037	<0.001

Note: P values for absolute path-correlation differences.

Warp2 bivariate causal direction ratios

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	1.000	1.000	1.022		
Emp_Per		0.970	0.971	1.028	0.968

Notes: Warp2 bivariate causal direction ratios; ratio > 1 supports reversed link; 1 < ratio <= 1.3: weak support; 1.3 < ratio <= 1.7: medium; 1.7 < ratio: strong.

Warp2 bivariate causal direction differences

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.000	0.000	0.011		
Emp_Per		0.016	0.013	0.009	0.015

Note: absolute Warp2 bivariate causal direction differences.

P values for Warp2 bivariate causal direction differences

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.500	0.498	0.448		
Emp_Per		0.424	0.436	0.457	0.426

Note: P values for absolute Warp2 bivariate causal direction differences.

Warp3 bivariate causal direction ratios

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.997	1.000	1.015		
Emp_Per		0.985	0.992	0.956	0.969

Notes: Warp3 bivariate causal direction ratios; ratio > 1 supports reversed link; 1 < ratio <= 1.3: weak support; 1.3 < ratio <= 1.7: medium; 1.7 < ratio: strong.

Warp3 bivariate causal direction differences

	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.003	0.000	0.007		
Emp_Per		0.008	0.004	0.016	0.015

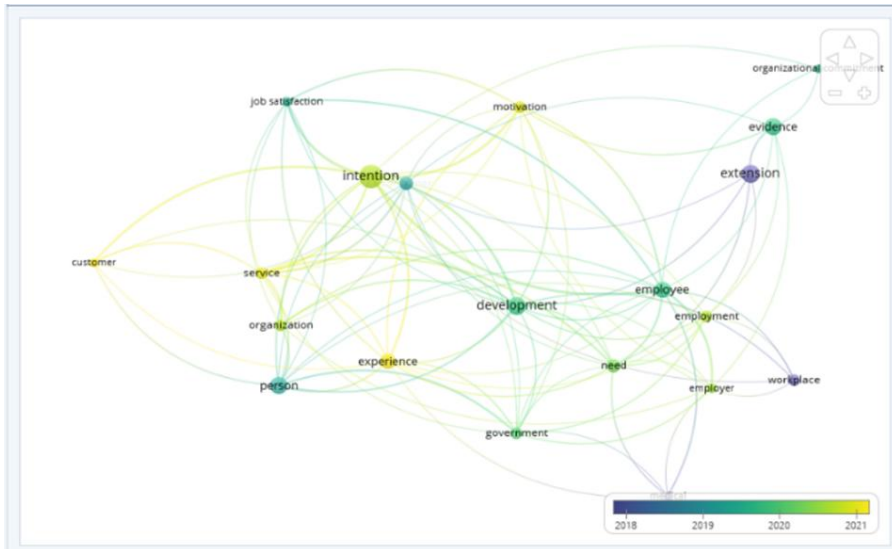
Note: absolute Warp3 bivariate causal direction differences.

P values for Warp3 bivariate causal direction differences

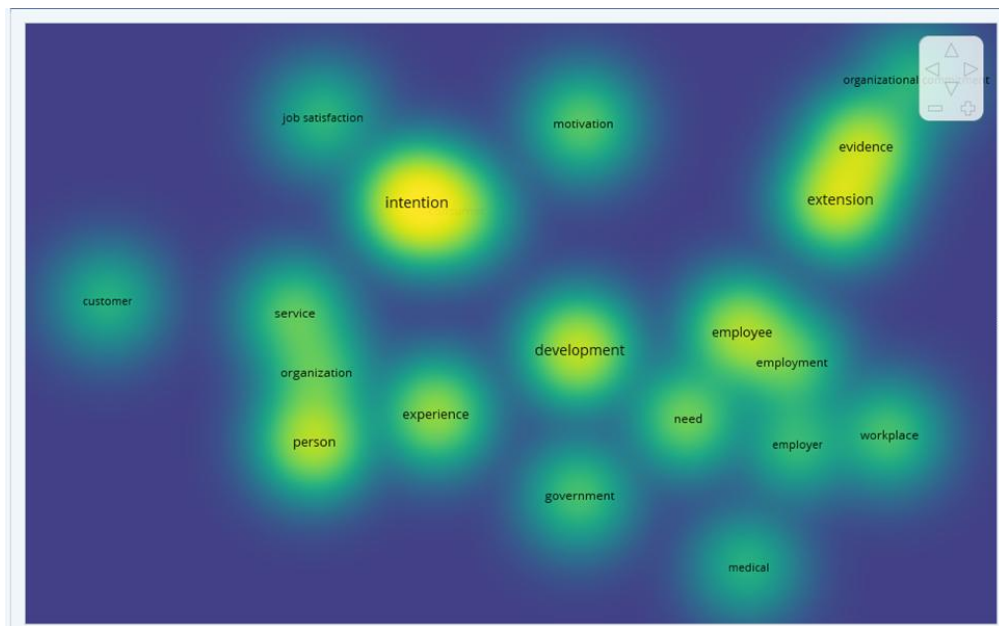
	Anxiety	It_Capa	Trust	Intenti	Emp_Per
Intenti	0.488	0.499	0.463		
Emp_Per		0.462	0.483	0.424	0.428

Note: P values for absolute Warp3 bivariate causal direction differences.

Lampiran 6 Visualisasi Overlay



Lampiran 7 Visualisasi Density



Lampiran 8 Kartu Bimbingan



UNIVERSITAS 17 AGUSTUS 1945 (UNTAG) SURABAYA FAKULTAS EKONOMI DAN BISNIS

Kampus: Jl. Semolowaru 45 Surabaya 60118, Telp. (031) 8925289, E-mail: info@untag-sby.ac.id

SEMESTER
Gasal / Genap

KARTU BIMBINGAN TESIS

Nama Mahasiswa / NBI : ASBARI NURPATRIA KRISTIN

Nama Pembimbing : 1. Prof. Dr. Siti Mujiarah, MPA, PhD
2. Dr. Sumiah, MM

Judul TESIS : Pengaruh anxiety, IT Capability dan Trust terhadap Kinerja Karyawan dengan Intension to leave sebagai variabel Intervening pada PT BPR Bank Sombang Pengeroda

Mulai Program Tesis : Semester Thn. Ak. Selesai Bimbingan Tanggal.....

No.	HARI / TANGGAL	KONSENTRASI		PARAF
		BAB / HAL	KETERANGAN REVISI	
1.	03/03 2025	1-4	Judul tesis ke 2	\$ Sw
2	11/03 2025	1-4	Bimbingan proposal tesis I.	\$ Sw
3	14/3 2025	1-4	Bimbingan proposal tesis	\$ Sw
4	21/3 2025		Seminar proposal tesis	\$ Sw
5	12/04 2025		Bimbingan Instrumen.	\$ Sw
6	15/4 2025		Bimbingan Instrumen (revisi).	\$ Sw
7	18/4 2025	5-6	Bimbingan progress report	\$ Sw
8	10/6 2025		Seminar progress	\$ Sw

[Faint, illegible handwritten notes]

Surabaya,

13 June 2011

Pembimbing II,

Pembimbing I,

(Dr. Sumathi, MAM)


Prof. Dr. Siti Mujiarah, MBA, Ph.D

Lampiran 9 Turnitin

THE EFFECT OF ANXIETY,
INFORMATION TECHNOLOGY
CAPABILITY, AND TRUST ON
EMPLOYEE PERFORMANCE
WITH INTENSION TO LEAVE AS
AN INTERVENING VARIABLE AT
PT BPR BANK JOMBANG
PERSERODA

Submission date: 24-Jun-2025 08:47AM (UTC+0700)

Submission ID: 2705051178 by Asbari Nurpatria Kristin

File name: Ekonomi_dan_Bisnis_1262300054_Asbari_Nurpatria_Kristin.pdf (511.39K)

Word count: 5867

Character count: 33253

THE EFFECT OF ANXIETY, INFORMATION TECHNOLOGY CAPABILITY, AND TRUST ON EMPLOYEE PERFORMANCE WITH INTENTION TO LEAVE AS AN INTERVENING VARIABLE AT PT BPR BANK JOMBANG PERSERODA

Asbari Nurpatra Kristin, Siti Mujanah, Sumiati
Universitas 17 Agustus 1945, Surabaya

Corresponding Author: Asbari Nurpatra Kristin, 1262300054@surel.untag-sby.ac.id

Abstract

PT BPR Bank Jombang Perseroda has developed well, and the increase in assets each year is significant, but the problems that still arise in the organization are high employee anxiety, due to the rapid development of information technology (increasingly sophisticated), and the level of trust is still relatively low and Intention to Leave is still not good, becoming a phenomenon in this study. The purpose of this study is to determine the effect of anxiety, IT Capability and trust on employee performance with Intention to Leave as an Intervening variable at PT BPR Bank Jombang Perseroda. This study uses a quantitative method with primary data sources obtained from distributing questionnaires. The population of the study were employees of PT BPR Bank Jombang Perseroda. The selection of respondents was carried out using the saturated non-probability sampling method with a total of 90 respondents. The data analysis method used descriptive analysis and SEM-PLS analysis. The results showed that the variables anxiety, IT Capability and trust had a positive and significant effect on employee performance through Intention to Leave of PT BPR Bank Jombang Perseroda employees.

Keywords: *anxiety, IT Capability, trust, Intention to Leave, employee performance.*

1. INTRODUCTION

As a financial institution, banking companies have a responsibility to provide quality credit and banking services to the public. In carrying out these functions, the quality of employee performance is one of the determining factors for the company's success. Currently, although the company's target achievement is well maintained and the company's performance is at a satisfactory level, there are several things that are of concern related to the implementation of information technology in the company.

The improvement and renewal of IT capability carried out by the company as an effort to upgrade the development of digitalization in the banking industry brings its own challenges for some of the company's Human Resources (HR). Not all HR have the same ability to adapt in facing this change, so anxiety arises related to the demands of increasingly high technological mastery. This anxiety, if not handled properly, has the potential to reduce work comfort and trigger employee intentions to leave the company (intention to leave). Trust in management and the systems implemented is also an important factor in supporting adaptation to technological change. Human Resources (HR) who have a high level of trust tend to be more open in facing change, while those who doubt the company's policies or direction can feel uncertainty that increases their anxiety.

Any change in a company will cause a different response in the company's Human Resources (HR). Human Resources (HR) is one of the determinants of a company's success. Quality HR is needed to ensure operational effectiveness and increase the company's competitiveness. Human resources include aspects of thinking, communicating, and carrying out technical and managerial tasks by prioritizing good ethics. However, employee performance often does not meet expectations, making it a challenge for management. Therefore, understanding the factors that influence employee performance is very important.

Junianto et al. (2020) stated that performance is the result of work and responsibilities carried out by employees. To achieve optimal performance, companies need to have professional and high-potential resources. According to Erlani et al. (2024), performance reflects a person's level of success in carrying out tasks and their ability to achieve predetermined targets. Maximum employee performance is not only beneficial for individuals but also has a positive impact on the organization as a whole. Factors such as supervision, motivation, and work discipline play an important role in increasing organizational productivity (Mujanah & Utami, 2023; Sumiati, 2021).

Various factors can affect employee performance, including trust, anxiety levels, skills in information technology, and turnover intention. Overall, studies on employee performance have an important role in identifying influential factors, creating a conducive work environment, and increasing company productivity. Several studies have shown that trust, both in leaders and organizations, is one of the main factors that drives high performance.

Trust is an important foundation in maintaining relationships between people that play an important role in social interaction. Trust grows when there is an associative relationship, mutual trust will create a good and maintained relationship and provide positive benefits. Public trust is built with the process of reliability as proof and fulfillment of the actions expected by individuals or groups. The strategy of maintaining public trust is one of the benchmarks in building a good team because it creates positive expectations for individuals or groups who have mutual interests.

Mahendra and Indriyani (2018) said that trust is an important part of providing a sense of satisfaction because starting from trust will influence cooperation, the existence of integrity in a person or group based on mutual trust is very important in maintaining good relationships with fellow coworkers.

Building trust can be done through the process of getting to know each other between individuals. The length of time needed in the process of getting to know each other becomes a learning point for someone in trust that can give birth to hope and cooperation. Rahayu et al. (2016) stated that public trust is part of how to choose to behave to provide a sense of satisfaction in providing services to the public. Creating a sense of trust in the public can be done by listening to criticism and suggestions so that later they can improve attitudes that are less pleasing. Creating a sense of mutual trust in organizations or companies must be based on the public interest. Maintaining public trust means giving the best for the public because both organizations and companies cannot be separated from the public. Public trust can be interpreted multidimensionally because the public's influence is very large for the continuity of the organization or company. Putri & Kusumaputri (2014) showed that trust can improve employee performance. While Rahayu et al. (2020), and Arisandi, & Mujanah (2023) showed that It capability can improve company performance. Furthermore, Mukri & Indrawati (2019) proved that trust has a significant influence on employee performance. Meanwhile, Astuti (2021) stated something different that trust has no significant effect on employee performance. On the other hand, Mujanah & Aini (2020) said that working conditions affect employee performance. Kurniawati & Mujanah (2021) proved that the work environment affects employee performance, and Sumiati & Pratiwi (2018) stated that organizational commitment also affects employee performance.

The development of information technology has brought major changes to companies, information technology has not only changed the way companies conduct business activities, but has also changed the company's business perspective and business processes. In order to survive in this technological era, of course, companies must also carry out digital transformation. The key to a company's success in carrying out this digital transformation lies not only in the information technology capabilities it has, but is also influenced by the company's ability to manage and utilize it. Jakop (2024) states that the ability of information technology in managing work can reduce employee turnover intention.

Turnover intention is an important phenomenon in the context of human resource management and organizations. It refers to the tendency or desire of a person to leave their job and seek new employment opportunities elsewhere. High levels of turnover intention can be a signal of problems within the organization, such as job dissatisfaction, lack of commitment, or incompatibility between individuals and their work environment. Asmara (2017) and Kusumah, & Ihsyas (2022) showed that turnover intention affects employee performance. While Wahyudi (2023) showed that work anxiety, psychological contracts affect turnover intention. And Azmi & Yoga (2024) showed that psychological contracts and work stress significantly affect turnover intention.

PT. BPR Bank Jombang Perseroda is a bank owned by the Jombang district government which operates in the financial services sector. PT BPR Bank Jombang Perseroda continues to improve and provide the best service to all Jombang people, in line with the Vision of Realizing PT. BPR Bank Jombang which is healthy, competitive, safe and trusted. Providing excellent service with a focus on customers through professional human resources and having a performance-driven culture, and a productive conventional work network by implementing operational and risk management excellence principles. PT BPR Bank Jombang Perseroda has developed well, and the increase in assets each year is significant, but the problems that still arise in the organization are high employee anxiety, due to the rapid development of information technology (increasingly sophisticated), and the level of trust is still relatively low and the Intention To Leave is still not good, becoming a phenomenon in this study.



Figure 1.1. Overlay Visualization

Several studies have examined the relationship between intention to leave and employee performance with activities carried out by the company. By using VOSviewer software and metadata from Publish or Perish with the keyword intention to leave, 20 items and 4 research clusters were obtained which were distinguished by color that discussed the research topic about intention to leave having several relationships. This can be seen from the Overlay Visualization in Figure 1.1. Meanwhile, when viewed from the research density visualization, intention to leave shows an almost bright image. This shows that research on intention to leave has not been done much by researchers. Density visualization can be seen in Figure 1.2.

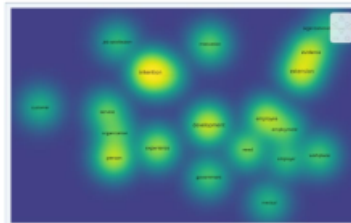


Figure 1.2. Density visualization

Based on the literature review conducted, the relationship between Anxiety, It Capability, Trust, Intention To Leave and Employee Performance has not been widely studied and this study was conducted to fill this gap, and create a model with intention to leave as an intervening variable, which has not been widely studied especially in the banking sector. Therefore, this study aims to explore the relationship between the five aspects in the banking sector at PT BPR Bank Jombang Perseroda. By making the Intention To Leave variable a moderating variable, it becomes novelty in this study. Based on the available literature, the following hypotheses are developed:

- H1: *Anxiety* have a significant impact on *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H2: *Anxiety* have a significant impact on *Employee Performance* of PT BPR Bank Jombang Perseroda.
- H3: *Anxiety* have a significant impact on *Employee Performance* is Mediated by *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H4: *It Capability* have a significant impact on *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H5: *It Capability* have a significant impact on *Employee Performance* at PT BPR Bank Jombang Perseroda.
- H6: *It Capability* have a significant impact on *Employee Performance* is Mediated by *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H7: *Trust* have a significant impact on *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H8: *Trust* have a significant impact on *Employee Performance* at PT BPR Bank Jombang Perseroda.
- H9: *Trust* have a significant impact on *Employee Performance* Mediated by *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H10: *Intention to Leave* have a significant impact on *Employee performance* at PT BPR Bank Jombang Perseroda.

A research framework that describes the relationship between research variables can be built based on the problems and literature review shown in Figure 1.

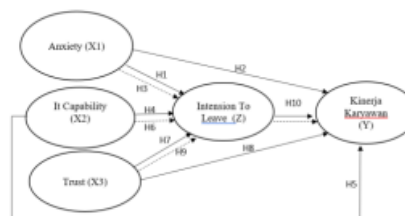


Figure 1: Research Conceptual Framework

2. RESEARCH METHODOLOGY

This research is a causal research. The population of this study was all employees at PT BPR Bank Jombang Perseroda, totaling 231 employees (Malhotra & Birks, 2007). With a definite population, to obtain the minimum number of samples using the Slovin formula with a margin of error of 5 percent, and a research sample of 90 respondents (Slovin, 1960). The study used a purposive sampling method with the sample criteria used being employees who had worked for at least 1 year. The analysis technique used SEM (Structural Equation Modeling) with the help of Warp PLS (Warp Partial Least Square) software.

The data source in this study is primary data, obtained from questionnaire responses. Data were collected by providing several statements in the questionnaire and about their demographic factors, perceptions of responses using a 5-level Likert scale with a score interval of 1 (strongly disagree) to 5 (strongly agree), then descriptive statistical analysis and hypothesis testing were carried out.

3. RESULTS

Description of respondents including gender, age, education level, and marital status is shown in Table 1 as follows:

Table 1. Characteristics of respondents (N = 90)

Characteristics		Frequency	Percentage (%)
Gender	Male	61	67.8
	Female	29	32.2
Age	< 30 years	18	20.0
	31-40 years	59	65.5
	> 40 years	13	14.5
Education Level	SENIOR HIGH SCHOOL	10	11.1
	Diploma	27	30
	Bachelor	53	58.9
length of work	< 1 years	12	13.3
	1-4 years	67	74.5
	> 4 years	11	12.2

Descriptive data analysis of 90 respondents showed that: the gender of respondents was dominated by men (67.8%). Respondent characteristics based on age, dominated by the age range of 31-40 years, which is 65.5%, at the age of >40 years, as much as 14.5%, and at the age of <30 years, as much as 20.0% of respondents. The education level of the majority of respondents was Bachelor's degree which reached 58.9%, diploma reached 30.0% and the rest were educated at High school level 10.0%. Length of work was dominated in the range of 1-4 years, which is 74.5%.

The goodness of fit model is analyzed from the value of Average Path Coefficient (APC), Average R Squared (ARS), Average adjusted R-squared (AARS) and Average Variance Inflation Factor (AVIF). Table 2 shows the results of the analysis. Where AVIF and APC indicate the multicollinearity of independent variables and their relationships. The evaluation data informs that the model is acceptable.

7
Table 2. Goodness of fit model

Results	Value	P-Value	Criteria	Description
Average path coefficient	0.342	0.000	≤ 0.05	Supported
Average R-squared	0.772	0.000	≤ 0.05	Supported
Average adjusted R-squared	0.766	0.000	≤ 0.05	Supported
Average block VIF	3.906	0.000	≤ 5,000	Supported

Source: WarpPLS Output

Validity Test of Research Variables

Discriminant validity is indicated by the AVEs (square roots of average variance extracted) value, where the AVEs value is in the diagonal position in the correlations among latent variables output of WarpPLS, and the expected value is greater than the correlation value in the same block. Based on Table 3, the value in the diagonal block is greater than the value in the same block. Thus, all variables meet the criteria for discriminant validity.

Table 3. Correlations among latent variables

Variable	Anxiety	It_Capa	Trust	Intent	Emp_Per
Anxiety	0.820	0.646	0.493	0.653	0.513
It_Capa	0.646	0.744	0.667	0.683	0.430
Trust	0.493	0.667	0.739	0.479	0.314
Intent	0.653	0.683	0.479	0.774	0.459
Emp_Per	0.513	0.430	0.314	0.459	0.644

Source: WarpPLS Output

Reliability Test of Research Variables

The reliability test of research variables is measured using two criteria, namely composite reliability and Cronbach's alpha.

Table 4. Reliability Test Results

Cut Off Value		Anxiety	It_Capa	Trust	Intent	Emp_Per	Notes
Cronbach's Alpha	> 0.6	0.673	0.792	0.717	0.661	0.729	All items meet the requirements
Composite Reliability	> 0.7	0.732	0.787	0.826	0.816	0.738	

Source: WarpPLS Output

11
Table 4 shows that the cronbach alpha value of each variable is greater than 0.6. Also, the composite reliability value is greater than 0.7. Therefore, all constructs have met the requirements.

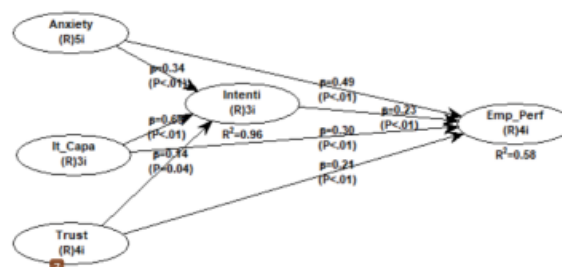


Figure 1. Coefficient of research model path (B= coefficient; p=probability; R2=determination)

Hypothesis testing

Hypothesis testing is carried out based on the estimated significance values of the research model parameters as shown in Table 5.

Table 5. Hypothesis Testing

H	Relationship	Standardized Coefficient	P	Decision
H1	Anxiety → Intention to Leave	0.338	0.000	accepted
H2	Anxiety → Employee performance	0.493	0.000	accepted
H3	Anxiety → Intention to Leave → Employee performance	0.078	0.048	accepted
H4	IT Capability → Intention to Leave	0.689	0.000	accepted
H5	IT Capability → Employee performance	0.297	0.000	accepted
H6	IT Capability → Intention to Leave → Employee performance	0.160	0.002	accepted
H7	Trust → Intention to Leave	0.135	0.045	accepted
H8	Trust → Employee performance	0.212	0.004	accepted
H9	Trust → Intention to Leave → Employee performance	0.031	0.293	rejected
H10	Intention to Leave → Employee performance	0.232	0.000	accepted

Source: WarpPLS Output

4. DISCUSSION AND CONCLUSION

This study found that Employee Performance at PT BPR Bank Jombang Perseroada can be explained significantly by the variables: anxiety, IT Capability, trust and Intention to Leave. This study also proves that Intention to Leave is a positive intervening variable in this study. For clarity, the discussion and discussion of the research results are carried out one by one as follows:

4.1. Anxiety has a significant effect on Intention to Leave

The findings of this study inform that anxiety have a significant impact on *Intention to Leave*. thus that anxiety to give reinforcement to *Intention to Leave*. this evidence shows that anxiety employee at PT BPR Bank Jombang Perseroda according to respondents, it still exists and is good. This is reflected in the respondents' answers which state that employees often feel worried about what will happen in the future, and feel anxious for no apparent reason about tomorrow. Even employees often avoid situations that make them feel threatened, and feel the need to protect themselves from possible threats.

This research, in accordance with Wahyudi (2023) showed that work anxiety has a positive effect on employee turnover intentions. Also in accordance with the findings of Damar et al. (2017) which states that work stress has a negative effect on turnover intentions. Yazıcıoğlu & Kızanlık (2018) also showed that anxiety traits are positively related to turnover intentions. In addition, anxiety traits affect employee fatigue. Widati & Muafi (2020) stated that the meaning of work and job satisfaction have a negative effect on Intention to Leave.

4.2. Anxiety has a significant impact on Employee Performance

The findings of this study inform that anxiety has a significant influence on employee performance. Thus, that anxiety provide reinforcement to employee performance. This evidence shows that anxiety at PT BPR Bank Jombang Perseroda according to respondents still exist. This is reflected in the respondents' answers which stated that employees often feel doubtful and afraid when they have to make important decisions, and are afraid that the decisions made will bring negative consequences. Even often remembering bad experiences that have been experienced, and feeling anxious when facing situations that are similar to past trauma.

The results of this study are in accordance with the findings of Qin et al. (2023) who found that depression, anxiety, and emotional exhaustion showed a significant positive effect on the desire to change jobs. Emotional exhaustion plays a partial mediating role between depression/anxiety and the desire to change jobs, while depression/anxiety does not play a significant mediating role between emotional exhaustion and the desire to change jobs. Nindya Dwi (2022) showed that anxiety has a significant effect on employee performance, and Atmaprawira et al. (2021) stated that anxiety affects performance.

4.3. Anxiety has a significant influence on Employee Performance through Intention to Leave

The findings of this study inform that anxiety has a significant effect on employee performance through employee Intention to Leave. Thus, anxiety provides reinforcement to employee performance through employee Intention to Leave. This informs that Intention to Leave is a good intervening variable, in the relationship between anxiety and employee performance at PT BPR Bank Jombang Perseroda. Thus, to improve employee performance can be done through the anxiety variable and the Intention to Leave variable.

4.4. Technological capabilities have a significant impact on employee performance

The findings of this study inform that IT Capability has a significant effect on Intention to Leave. Thus, IT Capability provides reinforcement to Intention to Leave. This evidence shows that IT Capability at PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that the organization has adequate hardware to support information technology operations, and the software used by the organization is always updated as needed. The organization even has workers who have expertise in the field of information technology.

The results of this study are in accordance with the findings of Mursyid (2011) which show that information technology has a positive effect on managerial performance. Renaldi (2022) stated that mastery of Information Technology has an effect on Employee Performance. Furthermore, Lestari &

Diana (2023) proved that fatigue and job satisfaction have an effect on turnover.

4.5. IT Capability has a significant impact on Employee Performance

The findings of this study inform that IT Capability has a significant effect on employee performance. Thus, IT Capability provides reinforcement to employee performance. This evidence shows that IT Capability of employees at PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that employees in the organization are able to use information technology in carrying out their duties. Even the organization's management has a good understanding of the importance of information technology, and management is able to adapt to rapid technological developments.

This study is in accordance with the findings of Kundu et al. (2021) which proves that high-performance work systems mediate the relationship between business strategies (especially innovation and quality improvement strategies) and employee turnover intentions. It further shows that the mediated relationship between quality improvement and innovation strategies, high-performance work systems, and employee turnover intentions has no impact.

4.6. IT Capability has a significant influence on Employee Performance through Intention to Leave

The findings of this study inform that IT Capability has a significant effect on employee performance through employee Intention to Leave. Thus, IT Capability provides reinforcement to employee performance through employee Intention to Leave. This informs that Intention to Leave is a good intervening variable, in the relationship between IT Capability and employee performance at PT BPR Bank Jombang Perseroda.

4.7. Trust has a significant effect on Intention to Leave

The findings of this study inform that trust has a significant effect on Intention to Leave. Thus, trust provides reinforcement to Intention to Leave. This evidence shows that trust in PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that employees believe that their coworkers have sufficient skills to carry out their duties, and the organization employs people who are competent in their fields. Even respondents feel comfortable sharing important information with coworkers, and respondents believe that the organization acts with high integrity in all its policies.

The results of this study are in accordance with the findings of Baina & Warsindah (2023) which prove that there is a negative influence between job satisfaction and turnover intentions, and job satisfaction can mediate the influence of organizational justice on turnover intentions. The results of the study are also in accordance with the findings of Astuti (2011) which show that employee trust has an effect on organizational performance. Mukri & Indrawati (2019) also show that trust has an effect on employee performance.

4.8. Trust has a significant impact on Employee Performance

The findings of this study inform that trust has a significant effect on employee performance. Thus, trust provides reinforcement to employee performance. This evidence shows that trust at PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that coworkers are open in providing feedback and input. The organization has a culture of honest and transparent communication. Even employees can rely on coworkers to complete tasks well, and when facing problems, respondents can rely on the people around them to help.

The results of this study are in accordance with the statement of Hajar et al. (2018), which states that trust helps internal development and maintenance among various groups in the company. Also stated that trust is a positive expectation that others will not accept. Donni (2017), stated that trust is an assessment of a person's relationship with another person who will carry out certain transactions according to expectations in an environment full of uncertainty. Donni (2017), also stated that trust is

a psychological area that is a concern for accepting what is based on expectations of good behavior from others. The results of this study are in accordance with the findings of Rodwell et al. (2017) which proves that trust is negatively related to the intention to quit. Monji & Ortlepp (2021) show that high levels of trust in an organization result in low intentions to leave the organization.

4.9. Trust has no significant effect on Employee Performance through Intention to Leave

The findings of this study inform that trust has no significant effect on employee performance through employee Intention to Leave. Thus, trust provides reinforcement to employee performance through employee Intention to Leave. This informs that Intention to Leave is a less good intervening variable in the relationship between trust and employee performance at PT BPR Bank Jombang Perseroda.

4.10. Intention to Leave has a significant impact on Employee Performance

The findings of this study inform that Intention to Leave has a significant effect on employee performance. Thus, Intention to Leave provides reinforcement for employee performance. This evidence shows that Intention to Leave at PT BPR Bank Jombang Perseroda according to respondents still occurs. This is reflected in the respondents' answers which state that respondents often think about leaving their current job, and feel unsure whether they will continue working at this company in the long term. Respondents even have a strong desire to resign from this company, and are considering the right time to leave their current job.

This study is in accordance with the findings of Tao et al. (2017) which shows that employees' desire to leave has a negative effect on employee performance. Sari & Supriyadi (2019) stated that Intention to quit has no effect on performance. Meanwhile, Novita (2021) stated that Intention to Leave has a positive effect on employee performance.

CONCLUSION AND RECOMMENDATION

The findings of this study indicate that: Anxiety has a positive and significant effect on Intention to Leave and on employee performance.; Anxiety has a positive and significant effect on employee performance through Intention to Leave.; IT Capability has a positive and significant effect on Intention to Leave, and on employee performance.; IT Capability has a positive and insignificant effect on employee performance through Intention to Leave.; Trust has a positive and significant effect on Intention to Leave, and on employee performance.; Trust has a positive and insignificant effect on employee performance through Intention to Leave.; Intention to Leave has a positive and significant effect on employee performance of PT BPR Bank Jombang Perseroda.

For further research, it is necessary to expand the scope of the research, and it is also recommended to conduct further research on the influence of other factors that affect employee performance and other variables, which are not yet part of this research topic, where there are still many other variables that can affect employee performance.

REFERENCES

- Aggleton, J. (2017). Defining digital comics: a British Library perspective. *Journal of Graphic Novels and Comics*, 10, 396.
- Arisandi, N. D. & Mujanah, S. (2023). Perceived Organizational Support Penilaian Kinerja Dan Information Technology Capability Pengaruhnya Terhadap Kinerja Karyawan. *Media Mahardhika*, 21(2), 327-338.
- Asmara, A. P. (2017). Pengaruh turnover intention terhadap kinerja karyawan di Rumah Sakit Bedah Surabaya. *Jurnal Administrasi Kesehatan Indonesia*, 5(2), 123-129.
- Astuti, P. D. (2021). Trust dan kultur organisasi sebagai penggerak intellectual capital terhadap kinerja organisasi. *Jurnal Siasat Bisnis*, 15(2).

- Atmaprawira, S., Windyaningsih, C., & Kodyat, A. G. (2021). Pengaruh Stress dan *Anxiety* Terhadap Kinerja Perawat Ruang Isolasi Covid-19 yang Menggunakan Ventilator di Lantai 6 Gedung Angrek RSUP Fatmawati. *Jurnal Manajemen dan Administrasi Rumah Sakit Indonesia (MARS)*, 5(2), 173-193
- Azmi, G. N., & Yoga, I. (2024). Pengaruh Psychological Contract, Job Stress, dan Workload terhadap Turnover Intention dengan Organizational Support sebagai Mediasi. *Jurnal Manajemen Bisnis dan Keuangan*, 5(2), 362-371.
- Baina, N., & Warsindah, L. (2023). Pengaruh Ethical Leadership dan Organizational Justice terhadap Intention to Leave yang dimediasi oleh Kepuasan Kerja pada Karyawan Perusahaan Retail di Depok. *Jurnal Mirai Management*, 8(2).
- Bharadwaj, A.S. (2000). A resource-based perspective on information technology capability and firm performance: an empirical investigation. *MIS Quarterly*, 24(1), 169-196.
- Clark, L.A., & Watson, D. (1991). Tripartite Model Anxiety and Depression: Psychometric Evidence and Taxonomic Implications. Southern Methodist University. *Journal of Abnormal Psychology*, Vol: 100, No.03, 316-336.
- Damar, I. G. N. P. A., Yasa, P. N. S., & Sitiari, N. W. (2017). Pengaruh stres kerja dan iklim organisasi terhadap intention to leave dengan kepuasan kerja sebagai variabel mediasi (studi pada Dinas Perindustrian dan Perdagangan Provinsi Bali). *Jurnal Ekonomi dan Bisnis Jagaditha*, 4(2), 1-13.
- Dole, Carol and Schroeder, Richard G. (2001). The Impact of Varios Factors on the Personality, Job Satisfaction and Turn Over Intentions of Profesional Accountants. *Managerial Auditing Journal*, Vol. 16 No. 4.
- Hair, J. F., Ringle, H., Ringle, C. M., & Sarstedt, M. (2021). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition* (3rd ed.). Sage Publisher.
- Iswandi, T., Djaelani, A. K., & Priyono, A. A. (2018). Pengaruh *Trust* pada Atasan, Komitmen Organisasi Dan Kepuasan kerja Terhadap Produktivitas aryaawan (Studi Empiris pada Bagian Umum Di Balai Kota Malang Periode 2018). *E-JRM: Elektronik Jurnal Riset Manajemen*, 7(10).
- Jakop, Y. G. L. (2024). *Kemampuan Adaptasi Teknologi dan Lingkungan Kerja Terhadap Turnover Intention Dan Kinerja Pegawai di Dinas Pekerjaan Umum dan Penataan Ruang Kabupaten Sabu Raijua, Nusa Tenggara Timur (Studi kasus pada mahasiswa STIE Malangucecwara)* (Doctoral dissertation, STIE Malangucecwara).
- Junianto, I, Isabella dan Kencana, V. (2020). Analisis Kinerja Pegawai pada Kantor Kelurahan Gelumbang Kabupaten Muara Enim. *Jurnal Pemerintahan dan Politik*. Vol.5, No.1. Hal.30-3 <http://ejournal.uigm.ac.id/index.php/PDP/article/view/1027>. Vol.5, No.1. Hal.1-10.
- Kairupan, D. J. I. (2021). Hubungan Workplace Relationship, Co-Worker Trust, Job Satisfaction, Affective Organization Commitment, Dan Intention To Leave. *Jurnal Manajemen*, 11(1), 11-22.
- Kundu, S. C., Mor, A., & Gahlawat, N. (2021). Strategic human resource management and employees' intention to leave: testing the moderated mediation. *International Journal of Productivity and Performance Management*, 70(4), 834-858.
- Kumiawati, N., & Mujanah, S. (2021). The influence of work ability, work ethos and work environment on employee performance at garment industries in Jombang Indonesia. *Journal of Applied Management and Business*, 2(2), 48-59.
- Kusumah, S., & Ilsyas, I. (2022). Pengaruh Turnover Intention Terhadap Kinerja Karyawan Pada Pt. Swakarya Indah Busana Tanjungpinang. *Jurnal syntax admiration*, 3(5), 741-747.

- Lestari, R. B., & Diana, D. L. (2023). Pengaruh Burnout & Job Satisfaction Terhadap Turnover Tenaga Profesional Teknologi Informasi PT "X" & Subsidiary. *Jurnal Psikologi Kreatif Inovatif Vol*, 3(1).
- Maharani, A.D. (2010). Analisis Pengaruh *Trust* dan Kepuasan terhadap Loyalitas Nasabah Tabungan Bank Mega Semarang. Semarang: Fakultas Ekonomi Universitas Diponegoro (tidak diterbitkan).
- Mobley, W. H., Horner, S. O., & Hollingsworth, A. T. (1978). An evaluation of precursors of hospital employee turnover. *Journal of Applied psychology*, 63(4), 408.
- Mujanah, S., & Utami, C. (2023). The effect of self-efficacy, self-leadership, and work ethic on employee performance in manufacturing companies. *KnE Social Sciences*, 947-958.
- Mujanah, S., & Aini, S. N. (2020). Transformational Leadership, Kondisi Kerja Dan Budaya Organisasi Pengaruhnya Terhadap Kinerja Karyawan. *Business and Finance Journal*, 5(2), 155-164.
- Mujanah, S. (2019). Manajemen Kompensasi. In Putra Media Nusantara. Putra Media Nusantara.
- Mukri, I., & Indrawati, M. (2019). Pengaruh Gaya Kepemimpinan Dan Trust Terhadap Kinerja Karyawan Pada Koperasi Karyawan Redrying (Kareb) Kabupaten Bojonegoro. *MAP (Jurnal Manajemen Dan Administrasi Publik)*, 2(02), 178-190.
- Novita, D. (2021). Pengaruh Pengaruh Job Insecurity Dan Intention To Leave Terhadap kinerja Karyawan Kontrak Di Dinas Tenaga Kerja Kota Surabaya. *Bussman Journal*, 1(3), 343-351.
- Putri, Melisa Dwi, & Kusumaputri, Erika Setyanti. (2015). *Trust* (Trust) Terhadap Pengurus Organisasi dan Komitmen Afektif pada Organisasi Mahasiswa Daerah di Yogyakarta. *Jurnal Psikologi Integratif* 2.(1). 55
- Putri, M., & Kusumaputri, E. (2014). *Trust* (trust) terhadap pengurus organisasi dan komitmen afektif pada organisasi mahasiswa daerah di yogyakarta. *Jurnal Psikologi Integratif*, 2(1), 53-61.
- Qin, N., Yao, Z., & Guo, M. (2023). The role of bidirectional associations between depression, anxiety, and emotional exhaustion on turnover intention among nurses: a multicenter cross-sectional study in China. *BMC nursing*, 22(1), 350.
- Rahayu, R., Riski, S., & Juita, V. (2020). Pengaruh *IT Capability* Terhadap Kinerja dan Nilai Perusahaan. *Jurnal Riset Akuntansi Terpadu*, 13(1), 54-66.
- Rahayu, S., Ratnamulyani, I. A., & Kusumadinata, A. A. (2016). Pengaruh Komunikasi Interpersonal dari Mutu Pelayanan Informasi terhadap *Trust* Publik di Kecamatan Caringin Kabupaten Bogor. *Jurnal Komunikatio*, 2(1).
- Rahayu, T., & Suryono, B. (2016). Pengaruh independensi auditor, etika auditor, dan pengalaman auditor terhadap kualitas audit. *Jurnal Ilmu Dan Riset Akuntansi (JIRA)*, 5(4).
- Renaldi, G. (2022) Pengaruh Iklim Kerja Dan Penguasaan Teknologi Informasi Terhadap Kepuasan Kerja Serta Dampaknya Pada Kinerja Pegawai Pada Biro Pemerintahan Kantor Gubernur Provinsi Kalimantan Barat. *Jurnal Manajemen Update*, 11(2).
- Rodwell, J., McWilliams, J., & Gulyas, A. (2017). The impact of characteristics of nurses' relationships with their supervisor, engagement and trust, on performance behaviours and intent to quit. *Journal of advanced nursing*, 73(1), 190-200
- Rosalina, R. R., Matin, M., & Kamaludin, K. (2018). Pengaruh *Trust* dan Kepuasan Kerja terhadap Intensi Turnover Guru SMKS Cikarang Utara. *SAP (Susunan Artikel Pendidikan)*, 2(3).
- Sari, M. P., & Supriyadi, E. (2019). Analisis Pengaruh Kompetensi Dan Rewards Terhadap Intention Quit Yang Berdampak Pada Kinerja Karyawan Hotel Aston Simatupang Dan Hotel Aston Rasuna. *Ekobisman: Jurnal Ekonomi Bisnis Manajemen*, 3(3), 278-290.
- Saunders, A., & Brynjolfsson, E. (2016). Valuing information technology related intangible assets. *MIS Quarterly: Management Information Systems*, 40(1).

- Sumiati, S. (2021). The role of motivation as mediation in improving employee performance in the government of Surabaya City, East Java. *Jurnal Manajemen Dan Kewirausahaan*, 23(1)
- Sumiati, S., & Pratiwi, A. I. (2018). Pengaruh Komitmen Organisasi, Quality of Work Life (QWL) terhadap Organization Citizenship Behavior (OCB) dan Kinerja Pegawai pada Dinas Kependudukan dan Pencatatan Sipil Kabupaten Bangkalan Madura Jawa Timur. *JMM17: Jurnal Ilmu ekonomi dan manajemen*, 5(01).
- Tao, J., Jiang, W., Liu, C., Yang, X., Zhang, W., & Zhang, H. (2017). New employee intention to leave and consequent work performance: Does leadership style matter?. *Social Behavior and Personality: an international journal*, 45(10), 1707-1721.
- Turulja, Lejla, & Bajgoric, Nijaz (2016). Human Resources or Information Technology: What is More Important for Companies in the Digital Era?. *Business Systems Research*, 7(1), 35-45.
- Wahyudi, W. (2023). *Pengaruh Psychological Contract, Job Anxiety, Dan Work Load Terhadap Turnover Intention Karyawan Pt Eka Bogainti* (Doctoral dissertation, Universitas Mercu Buana Jakarta).
- Widati, M. A., & Muafi, M. (2020). Analisis pengaruh makna kerja dan resiliensi terhadap intention to leave yang dimediasi oleh kepuasan kerja. *JBTI: Jurnal Bisnis: Teori Dan Implementasi*, 11(2), 149-166.
- Yazıcıoğlu, İ., & Kızanlık, M. M. (2018). The effects of trait anxiety on the intention of leaving and burnout of restaurant employees. *Turizm Akademik Dergisi*, 5(1), 238-250.
- Zeffane, Rachid, 1994, Understanding Employee Turnover : The Need for a Contingency Approach, *International Journal of Manpower*, Vol. 15, No. 9, hal. 1-14.
- Zhang, M., Sarker, S., & Sarker, S. (2008). Unpacking the effect of IT capability on the performance of export-focused SMEs: A report from China. *Information Systems Journal*, <https://doi.org/10.1111/j.1365-2575.2008.00303.x>
- Zhu, Z., & Nakata, C. (2007). Reexamining the link between customer orientation and business performance: The role of information systems. *Journal of Marketing Theory and Practice*, 15(3). <https://doi.org/10.2753/MTP1069-6679150301>

THE EFFECT OF ANXIETY, INFORMATION TECHNOLOGY
CAPABILITY, AND TRUST ON EMPLOYEE PERFORMANCE WITH
INTENSION TO LEAVE AS AN INTERVENING VARIABLE AT PT
BPR BANK JOMBANG PERSERODA

ORIGINALITY REPORT

19%	19%	15%	10%
SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Universitas Brawijaya Student Paper	2%
2	journal.undiknas.ac.id Internet Source	2%
3	digitalcommons.unl.edu Internet Source	1%
4	ipasj.org Internet Source	1%
5	repository.mercubuana.ac.id Internet Source	1%
6	cesmaa.org Internet Source	1%
7	journal.laaroiba.ac.id Internet Source	1%
8	journalkeberlanjutan.com Internet Source	1%
9	discovery.researcher.life Internet Source	1%
10	Cicik Roehati, Maflikhatus Syahfira, Lisa Harry Sulistiyowati. "The Role of Individual Characteristics, Work Life Balance and Work Discipline on Employee Performance", Indonesian Journal of Islamic Economics and Finance, 2025 Publication	1%

11	onlineacademicpress.com Internet Source	1 %
12	ejournal.unsrat.ac.id Internet Source	1 %
13	Izzatul Lutfiah Al Rofiqi, Maulidiah Amalina Rizqi. "Efektivitas Penerapan Sistem Absensi Wajah (Face Recognition) 'Sibegawan' dalam Meningkatkan Disiplin Kerja Pegawai pada PT BPR Bank Jombang Perseroda", VISA: Journal of Vision and Ideas, 2024 Publication	1 %
14	stiepasaman.ac.id Internet Source	1 %
15	journal.unnes.ac.id Internet Source	1 %
16	jurnal.untag-sby.ac.id Internet Source	1 %
17	so.akademimanajemen.or.id Internet Source	1 %
18	journal.sinergi.or.id Internet Source	1 %
19	jurnal.narotama.ac.id Internet Source	1 %
20	www.researchgate.net Internet Source	1 %

Exclude quotes Off

Exclude matches < 37 words

Exclude bibliography Off

Lampiran 10 Jurnal Publish



Global Economics: International Journal of
Economic, Social and Development Sciences

E-ISSN: 3063-6213
P-ISSN: 3063-6221

Research Article

The Effect Of Anxiety, Information Technology Capability, and Trust On Employee Performance With Intension To Leave As An Intervening Variable At PT BPR Bank Jombang Perseroda

Asbari Nurpatra Kristin¹, Siti Mujanah², Sumiati³

1. Universitas 17 Agustus 1945, Surabaya Email: 1262300054@sirel.untag-sky.ac.id
2. Universitas 17 Agustus 1945, Surabaya Email: 1262300054@sirel.untag-sky.ac.id
3. Universitas 17 Agustus 1945, Surabaya Email: 1262300054@sirel.untag-sky.ac.id

Abstract. PT BPR Bank Jombang Perseroda has developed well, and the increase in assets each year is significant, but the problems that still arise in the organization are high employee anxiety, due to the rapid development of information technology (increasingly sophisticated), and the level of trust is still relatively low and Intention to Leave is still not good, becoming a phenomenon in this study. The purpose of this study is to determine the effect of anxiety, IT Capability and trust on employee performance with Intention to Leave as an Intervening variable at PT BPR Bank Jombang Perseroda. This study uses a quantitative method with primary data sources obtained from distributing questionnaires. The population of the study were employees of PT BPR Bank Jombang Perseroda. The selection of respondents was carried out using the saturated non-probability sampling method with a total of 90 respondents. The data analysis method used descriptive analysis and SEM-PLS analysis. The results showed that the variables anxiety, IT Capability and trust had a positive and significant effect on employee performance through Intention to Leave of PT BPR Bank Jombang Perseroda employees.

Keywords: anxiety, IT Capability, trust, Intention to Leave, employee performance.

1. INTRODUCTION

As a financial institution, banking companies have a responsibility to provide quality credit and banking services to the public. In carrying out these functions, the quality of employee performance is one of the determining factors for the company's success. Currently, although the company's target achievement is well maintained and the company's performance is at a satisfactory level, there are several things that are of concern related to the implementation of information technology in the company.

The improvement and renewal of IT capability carried out by the company as an effort to upgrade the development of digitalization in the banking industry brings its own challenges for some of the company's Human Resources (HR). Not all HR have the same ability to adapt in facing this change, so anxiety arises related to the demands of increasingly high technological mastery. This anxiety, if not handled properly, has the potential to reduce work comfort and trigger employee intentions to leave the company (intention to leave). Trust in management and the systems implemented is also an important factor in supporting adaptation to technological change. Human Resources (HR) who have a high level of trust tend to be more open in facing change,

Received: May 15, 2025;
Revised: May 30, 2025;
Accepted: June 25, 2025;
Published: June 28, 2025
Cur. Ver.: June 28, 2025



Copyright: © 2025 by the authors.
Submitted for possible open
access publication under the
terms and conditions of the
Creative Commons Attribution
(CC BY SA) license
(<https://creativecommons.org/licenses/by-sa/4.0/>)

while those who doubt the company's policies or direction can feel uncertainty that increases their anxiety.

Any change in a company will cause a different response in the company's Human Resources (HR). Human Resources (HR) is one of the determinants of a company's success. Quality HR is needed to ensure operational effectiveness and increase the company's competitiveness. Human resources include aspects of thinking, communicating, and carrying out technical and managerial tasks by prioritizing good ethics. However, employee performance often does not meet expectations, making it a challenge for management. Therefore, understanding the factors that influence employee performance is very important.

Junianto et al. (2020) stated that performance is the result of work and responsibilities carried out by employees. To achieve optimal performance, companies need to have professional and high-potential resources. According to Erlani et al. (2024), performance reflects a person's level of success in carrying out tasks and their ability to achieve predetermined targets. Maximum employee performance is not only beneficial for individuals but also has a positive impact on the organization as a whole. Factors such as supervision, motivation, and work discipline play an important role in increasing organizational productivity (Mujanah & Utami, 2023; Sumiati, 2021).

Various factors can affect employee performance, including trust, anxiety levels, skills in information technology, and turnover intention. Overall, studies on employee performance have an important role in identifying influential factors, creating a conducive work environment, and increasing company productivity. Several studies have shown that trust, both in leaders and organizations, is one of the main factors that drives high performance.

Trust is an important foundation in maintaining relationships between people that play an important role in social interaction. Trust grows when there is an associative relationship, mutual trust will create a good and maintained relationship and provide positive benefits. Public trust is built with the process of reliability as proof and fulfillment of the actions expected by individuals or groups. The strategy of maintaining public trust is one of the benchmarks in building a good team because it creates positive expectations for individuals or groups who have mutual interests.

Mahendra and Indriyani (2018) said that trust is an important part of providing a sense of satisfaction because starting from trust will influence cooperation, the existence of integrity in a person or group based on mutual trust is very important in maintaining good relationships with fellow coworkers.

Building trust can be done through the process of getting to know each other between individuals. The length of time needed in the process of getting to know each other becomes a learning point for someone in trust that can give birth to hope and cooperation. Rahayu et al. (2016) stated that public trust is part of how to choose to behave to provide a sense of satisfaction in providing services to the public. Creating a sense of trust in the public can be done by listening to criticism and suggestions so that later they can improve attitudes that are less pleasing. Creating a sense of mutual trust in organizations or companies must be based on the public interest. Maintaining public trust means giving the best for the public because both organizations and companies cannot be separated from the public. Public trust can be interpreted multidimensionally because the public's influence is very large for the continuity of the organization or company. Putri & Kusumaputri (2014) showed that trust can improve employee performance. While Rahayu et al. (2020), and Arisandi, & Mujanah (2023) showed that It capability can improve company performance. Furthermore, Mukri & Indrawati (2019) proved that trust has a significant influence on employee performance. Meanwhile, Astuti (2021) stated something different that trust has no significant effect on employee performance. On the other hand, Mujanah & Aini (2020) stated that working conditions affect employee performance. Kurniawati & Mujanah (2021) proved that the work environment affects employee performance, and Sumiati & Pratiwi (2018) stated that organizational commitment also affects employee performance.

The development of information technology has brought major changes to companies, information technology has not only changed the way companies conduct business activities, but has also changed the company's business perspective and business processes. In order to survive in this technological era, of course, companies must also carry out digital transformation. The key to a company's success in carrying out this digital transformation lies not only in the information technology capabilities it has, but is also influenced by the company's ability to manage and utilize it. Jakop (2024) states that the ability of information technology in managing work can reduce employee turnover intention.

Turnover intention is an important phenomenon in the context of human resource management and organizations. It refers to the tendency or desire of a person to leave their job and seek new employment opportunities elsewhere. High levels of turnover intention can be a signal of problems within the organization, such as job dissatisfaction, lack of commitment, or incompatibility between individuals and their work environment. Asmara (2017) and Kusumah, & Ilyas (2022) showed that turnover intention affects employee performance. While Wahyudi (2023) showed that work anxiety, psychological contracts affect turnover intention. And Azmi & Yoga

(2024) showed that psychological contracts and work stress significantly affect turnover intention.

PT. BPR Bank Jombang Perseroda is a bank owned by the Jombang district government which operates in the financial services sector. PT BPR Bank Jombang Perseroda continues to improve and provide the best service to all Jombang people, in line with the Vision of Realizing PT. BPR Bank Jombang which is healthy, competitive, safe and trusted. Providing excellent service with a focus on customers through professional human resources and having a performance-driven culture, and a productive conventional work network by implementing operational and risk management excellence principles. PT BPR Bank Jombang Perseroda has developed well, and the increase in assets each year is significant, but the problems that still arise in the organization are high employee anxiety, due to the rapid development of information technology (increasingly sophisticated), and the level of trust is still relatively low and the Intention To Leave is still not good, becoming a phenomenon in this study.

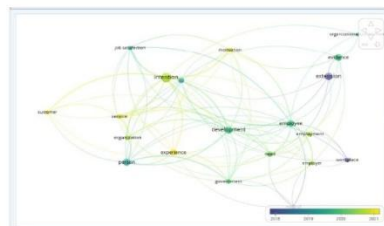


Figure 1. Overlay Visualization

Several studies have examined the relationship between intention to leave and employee performance with activities carried out by the company. By using VOSviewer software and metadata from Publish or Perish with the keyword intention to leave, 20 items and 4 research clusters were obtained which were distinguished by color that discussed the research topic about intention to leave having several relationships. This can be seen from the Overlay Visualization in Figure 1.1. Meanwhile, when viewed from the research density visualization, intention to leave shows an almost bright image. This shows that research on intention to leave has not been done much by researchers. Density visualization can be seen in Figure 2.

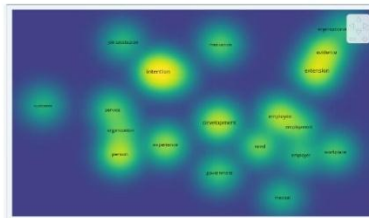


Figure 2. Density visualization

Based on the literature review conducted, the relationship between Anxiety, It Capability, Trust, Intention To Leave and Employee Performance has not been widely studied and this study was conducted to fill this gap, and create a model with intention to leave as an intervening variable, which has not been widely studied especially in the banking sector. Therefore, this study aims to explore the relationship between the five aspects in the banking sector at PT BPR Bank Jombang Perseroda. By making the Intention To Leave variable a moderating variable, it becomes novelty in this study. Based on the available literature, the following hypotheses are developed:

- H1: *Anxiety* have a significant impact on *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H2: *Anxiety* have a significant impact on *Employee Performance* of PT BPR Bank Jombang Perseroda.
- H3: *Anxiety* have a significant impact on *Employee Performance* is Mediated by *Intention to Leave* PT BPR Bank Jombang Perseroda.
- H4: *It Capability* have a significant impact on *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H5: *It Capability* have a significant impact on *Employee Performance* at PT BPR Bank Jombang Perseroda.
- H6: *It Capability* have a significant impact on *Employee Performance* is Mediated by *Intention to Leave* PT BPR Bank Jombang Perseroda.
- H7: *Trust* have a significant impact on *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H8: *Trust* have a significant impact on *Employee Performance* at PT BPR Bank Jombang Perseroda.
- H9: *Trust* have a significant impact on *Employee Performance* Mediated by *Intention to Leave* at PT BPR Bank Jombang Perseroda.
- H10: *Intention to Leave* have a significant impact on *Employee performance* at PT BPR Bank Jombang Perseroda.

A research framework that describes the relationship between research variables can be built based on the problems and literature review shown in Figure 1.

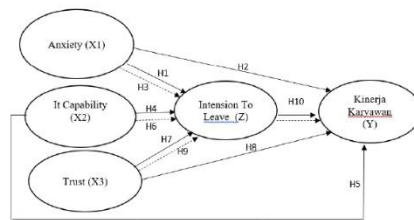


Figure 3: Research Conceptual Framework

2. RESEARCH METHODOLOGY

This research is a causal research. The population of this study was all employees at PT BPR Bank Jombang Perseroda, totaling 231 employees (Malhotra & Birks, 2007). With a definite population, to obtain the minimum number of samples using the Slovin formula with a margin of error of 5 percent, and a research sample of 90 respondents (Slovin, 1960). The study used a purposive sampling method with the sample criteria used being employees who had worked for at least 1 year. The analysis technique used SEM (Structural Equation Modeling) with the help of Warp PLS (Warp Partial Least Square) software.

The data source in this study is primary data, obtained from questionnaire responses. Data were collected by providing several statements in the questionnaire and about their demographic factors, perceptions of responses using a 5-level Likert scale with a score interval of 1 (strongly disagree) to 5 (strongly agree), then descriptive statistical analysis and hypothesis testing were carried out.

3. RESULTS

Description of respondents including gender, age, education level, and marital status is shown in Table 1 as follows:

Table 1. Characteristics of respondents (N = 90)

Characteristics		Frequency	Percentage (%)
Gender	Male	61	67.8
	Female	29	32.2
Age	< 30years	18	20.0
	31-40years	59	65.5
	> 40years	13	14.5
Education Level	SENIOR HIGH SCHOOL	10	11.1
	Diploma	27	30
	Bachelor	53	58.9
length of work	< 1years	12	13.3
	1-4years	67	74.5

	> 4years	11	12.2
--	----------	----	------

Descriptive data analysis of 90 respondents showed that: the gender of respondents was dominated by men (67.8%). Respondent characteristics based on age, dominated by the age range of 31-40 years, which is 65.5%, at the age of >40 years, as much as 14.5%, and at the age of <30 years, as much as 20.0% of respondents. The education level of the majority of respondents was Bachelor's degree which reached 58.9%, diploma reached 30.0% and the rest were educated at High school level 10.0%. Length of work was dominated in the range of 1-4 years, which is 74.5%.

The goodness of fit model is analyzed from the value of Average Path Coefficient (APC), Average R Squared (ARS), Average adjusted R-squared (AARS) and Average Variance Inflation Factor (AVIF). Table 2 shows the results of the analysis. Where AVIF and APC indicate the multicollinearity of independent variables and their relationships. The evaluation data informs that the model is acceptable.

Table 2. Goodness of fit model

Results	Value	P-Value	Criteria	Description
Average path coefficient	0.342	0.000	≤ 0.05	Supported
Average R-squared	0.772	0.000	≤ 0.05	Supported
Average adjusted R-squared	0.766	0.000	≤ 0.05	Supported
Average block VIF	3.906	0.000	$\leq 5,000$	Supported

Source: WarpPLS Output

Validity Test of Research Variables

Discriminant validity is indicated by the AVE_s (square roots of average variance extracted) value, where the AVE_s value is in the diagonal position in the correlations among latent variables output of WarpPLS, and the expected value is greater than the correlation value in the same block. Based on Table 3, the value in the diagonal block is greater than the value in the same block. Thus, all variables meet the criteria for discriminant validity.

Table 3. Correlations among latent variables

Variable	Anxiety	It_Capa	Trust	Intent	Emp_Per
Anxiety	0.820	0.646	0.493	0.653	0.513
It_Capa	0.646	0.744	0.667	0.683	0.430
Trust	0.493	0.667	0.739	0.479	0.314
Intent	0.653	0.683	0.479	0.774	0.459
Emp_Per	0.513	0.430	0.314	0.459	0.644

Source: WarpPLS Output

Reliability Test of Research Variables

The reliability test of research variables is measured using two criteria, namely composite reliability and Cronbach's alpha.

Table 4. Reliability Test Results

Cut Off Value		Anxiety	It_Capa	Trust	Intent	Emp_Per	Notes
Cronbach's Alpha	> 0.6	0.673	0.792	0.717	0.661	0.729	All items meet the requirements
Composite Reliability	> 0.7	0.732	0.787	0.826	0.816	0.738	

Source: WarpPLS Output

Table 4 shows that the cronbach alpha value of each variable is greater than 0.6. Also, the composite reliability value is greater than 0.7. Therefore, all constructs have met the requirements.

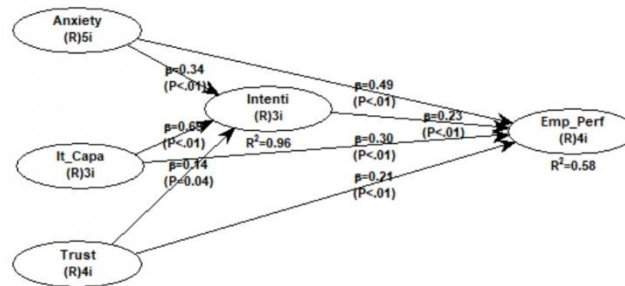


Figure 4. Coefficient of research model path (B= coefficient; p=probability; R2=determination)

Hypothesis testing

Hypothesis testing is carried out based on the estimated significance values of the research model parameters as shown in Table5.

Table 5. Hypothesis Testing

H	Relationship	Standardized Coefficient	P	Decision
H1	Anxiety → Intention to Leave	0.338	0.000	accepted
H2	Anxiety → Employee performance	0.493	0.000	accepted
H3	Anxiety → Intention to Leave → Employee performance	0.078	0.048	accepted
H4	IT Capability → Intention to Leave	0.689	0.000	accepted
H5	IT Capability → Employee performance	0.297	0.000	accepted
H6	IT Capability → Intention to Leave → Employee performance	0.160	0.002	accepted
H7	Trust → Intention to Leave	0.135	0.045	accepted
H8	Trust → Employee performance	0.212	0.004	accepted
H9	Trust → Intention to Leave → Employee performance	0.031	0.293	rejected
H10	Intention to Leave → Employee performance	0.232	0.000	accepted

Source: WarpPLS Output

4. DISCUSSION AND CONCLUSION

This study found that Employee Performance at PT BPR Bank Jombang Perseroda can be explained significantly by the variables: anxiety, IT Capability, trust and Intention to Leave. This study also proves that Intention to Leave is a positive

intervening variable in this study. For clarity, the discussion and discussion of the research results are carried out one by one as follows:

***Anxiety* has a significant effect on Intention to Leave**

The findings of this study inform that *anxiety* have a significant impact on *Intention to Leave*. thus that *anxiety* to give reinforcement to *Intention to Leave*. this evidence shows that *anxiety* employee at PT BPR Bank Jombang Perseroda according to respondents, it still exists and is good. This is reflected in the respondents' answers which state that employees often feel worried about what will happen in the future, and feel anxious for no apparent reason about tomorrow. Even employees often avoid situations that make them feel threatened, and feel the need to protect themselves from possible threats.

This research, in accordance with Wahyudi (2023) showed that work anxiety has a positive effect on employee turnover intentions. Also in accordance with the findings of Damar et al. (2017) which states that work stress has a negative effect on turnover intentions. Yazıcıoğlu & Kızanlık (2018) also showed that anxiety traits are positively related to turnover intentions. In addition, anxiety traits affect employee fatigue. Widati & Muafi (2020) stated that the meaning of work and job satisfaction have a negative effect on Intention to Leave.

***Anxiety* has a significant impact on Employee Performance**

The findings of this study inform that *anxiety* has a significant influence on employee performance. Thus, that *anxiety* provide reinforcement to employee performance. This evidence shows that *anxiety* at PT BPR Bank Jombang Perseroda according to respondents still exist. This is reflected in the respondents' answers which stated that employees often feel doubtful and afraid when they have to make important decisions, and are afraid that the decisions made will bring negative consequences. Even often remembering bad experiences that have been experienced, and feeling anxious when facing situations that are similar to past trauma.

The results of this study are in accordance with the findings of Qin et al. (2023) who found that depression, anxiety, and emotional exhaustion showed a significant positive effect on the desire to change jobs. Emotional exhaustion plays a partial mediating role between depression/anxiety and the desire to change jobs, while depression/anxiety does not play a significant mediating role between emotional exhaustion and the desire to change jobs. Nindya Dwi (2022) showed that anxiety has a significant effect on employee performance, and Atmaprawira et al. (2021) stated that anxiety affects performance.

Anxiety has a significant influence on Employee Performance through Intention to Leave

The findings of this study inform that anxiety has a significant effect on employee performance through employee Intention to Leave. Thus, anxiety provides reinforcement to employee performance through employee Intention to Leave. This informs that Intention to Leave is a good intervening variable, in the relationship between anxiety and employee performance at PT BPR Bank Jombang Perseroda. Thus, to improve employee performance can be done through the anxiety variable and the Intention to Leave variable.

Technological capabilities have a significant impact on employee performance

The findings of this study inform that IT Capability has a significant effect on Intention to Leave. Thus, IT Capability provides reinforcement to Intention to Leave. This evidence shows that IT Capability at PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that the organization has adequate hardware to support information technology operations, and the software used by the organization is always updated as needed. The organization even has workers who have expertise in the field of information technology.

The results of this study are in accordance with the findings of Mursyid (2011) which show that information technology has a positive effect on managerial performance. Renaldi (2022) stated that mastery of Information Technology has an effect on Employee Performance. Furthermore, Lestari & Diana (2023) proved that fatigue and job satisfaction have an effect on turnover.

IT Capability has a significant impact on Employee Performance

The findings of this study inform that IT Capability has a significant effect on employee performance. Thus, IT Capability provides reinforcement to employee performance. This evidence shows that IT Capability of employees at PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that employees in the organization are able to use information technology in carrying out their duties. Even the organization's management has a good understanding of the importance of information technology, and management is able to adapt to rapid technological developments.

This study is in accordance with the findings of Kundu et al. (2021) which proves that high-performance work systems mediate the relationship between business strategies (especially innovation and quality improvement strategies) and employee

turnover intentions. It further shows that the mediated relationship between quality improvement and innovation strategies, high-performance work systems, and employee turnover intentions has no impact.

IT Capability has a significant influence on Employee Performance through Intention to Leave

The findings of this study inform that IT Capability has a significant effect on employee performance through employee Intention to Leave. Thus, IT Capability provides reinforcement to employee performance through employee Intention to Leave. This informs that Intention to Leave is a good intervening variable, in the relationship between IT Capability and employee performance at PT BPR Bank Jombang Perseroda.

Trust has a significant effect on Intention to Leave

The findings of this study inform that trust has a significant effect on Intention to Leave. Thus, trust provides reinforcement to Intention to Leave. This evidence shows that trust in PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that employees believe that their coworkers have sufficient skills to carry out their duties, and the organization employs people who are competent in their fields. Even if I feel comfortable sharing important information with coworkers, and respondents believe that the organization acts with high integrity in all its policies.

The results of this study are in accordance with the findings of Baina & Warsindah (2023) which prove that there is a negative influence between job satisfaction and turnover intentions, and job satisfaction can mediate the influence of organizational justice on turnover intentions. The results of the study are also in accordance with the findings of Astuti (2011) which show that employee trust has an effect on organizational performance. Mukti & Indrawati (2019) also show that trust has an effect on employee performance.

Trust has a significant impact on Employee Performance

The findings of this study inform that trust has a significant effect on employee performance. Thus, trust provides reinforcement to employee performance. This evidence shows that trust at PT BPR Bank Jombang Perseroda according to respondents is good. This is reflected in the respondents' answers stating that coworkers are open in providing feedback and input. The organization has a culture of honest and transparent communication. Even employees can rely on coworkers to complete tasks well, and when facing problems, respondents can rely on the people around them to help.

The results of this study are in accordance with the statement of Hajar et al. (2018), which states that trust helps internal development and maintenance among various groups in the company. Also stated that trust is a positive expectation that others will not accept. Donni (2017), stated that trust is an assessment of a person's relationship with another person who will carry out certain transactions according to expectations in an environment full of uncertainty. Donni (2017), also stated that trust is a psychological area that is a concern for accepting what is based on expectations of good behavior from others. The results of this study are in accordance with the findings of Rodwell et al. (2017) which proves that trust is negatively related to the intention to quit. Monji & Orllepp (2021) show that high levels of trust in an organization result in low intentions to leave the organization.

Trust has no significant effect on Employee Performance through Intention to Leave

The findings of this study inform that trust has no significant effect on employee performance through employee Intention to Leave. Thus, trust provides reinforcement to employee performance through employee Intention to Leave. This informs that Intention to Leave is a less good intervening variable in the relationship between trust and employee performance at PT BPR Bank Jombang Perseroda.

Intention to Leave has a significant impact on Employee Performance

The findings of this study inform that Intention to Leave has a significant effect on employee performance. Thus, Intention to Leave provides reinforcement for employee performance. This evidence shows that Intention to Leave at PT BPR Bank Jombang Perseroda according to respondents still occurs. This is reflected in the respondents' answers which state that respondents often think about leaving their current job, and feel unsure whether they will continue working at this company in the long term. Respondents even have a strong desire to resign from this company, and are considering the right time to leave their current job.

This study is in accordance with the findings of Tao et al. (2017) which shows that employees' desire to leave has a negative effect on employee performance. Sari & Supriyadi (2019) stated that Intent to quit has no effect on performance. Meanwhile, Novita (2021) stated that Intention to Leave has a positive effect on employee performance.

5. CONCLUSION AND RECOMMENDATION

The findings of this study indicate that: Anxiety has a positive and significant effect on Intention to Leave and on employee performance.; Anxiety has a positive and

significant effect on employee performance through Intention to Leave.; IT Capability has a positive and significant effect on Intention to Leave, and on employee performance.; IT Capability has a positive and insignificant effect on employee performance through Intention to Leave.; Trust has a positive and significant effect on Intention to Leave, and on employee performance.; Trust has a positive and insignificant effect on employee performance through Intention to Leave.; Intention to Leave has a positive and significant effect on employee performance of PT BPR Bank Jombang Perseroda.

For further research, it is necessary to expand the scope of the research, and it is also recommended to conduct further research on the influence of other factors that affect employee performance and other variables, which are not yet part of this research topic, where there are still many other variables that can affect employee performance.

REFERENCES

- Aggleton, J. (2017). Defining digital comics: a British Library perspective. *Journal of Graphic Novels and Comics*, 10, 396.
- Atisandi, N. D. & Mujanah.S (2023). Perceived Organizational Support Penilaian Kinerja Dan Information Technology Capability Pengaruhnya Terhadap Kinerja Karyawan. *Media Mabardika*, 21(2), 327-338.
- Asmara, A. P. (2017). Pengaruh turnover intention terhadap kinerja karyawan di Rumah Sakit Bedah Surabaya. *Jurnal Administrasi Kesehatan Indonesia*, 5(2), 123-129.
- Astuti, P. D. (2021). Trust dan kultur organisasi sebagai penggerak intellectual capital terhadap kinerja organisasi. *Jurnal Siasat Bisnis*, 15(2).
- Atmavirya, S., Windiyaningsih, C., & Kodyat, A. G. (2021). Pengaruh Stress dan *Anxiety* Terhadap Kinerja Perawat Ruang Isolasi Covid-19 yang Menggunakan Ventilator di Lantai 6 Gedung Anggrek RSUP Fatmawati. *Jurnal Manajemen dan Administrasi Rumah Sakit Indonesia (MLARSI)*, 5(2), 173-193
- Azmi, G. N., & Yoga, I. (2024). Pengaruh Psychological Contract, Job Stress, dan Workload terhadap Turnover Intention dengan Organizational Support sebagai Mediasi. *Jurnal Manajemen Bisnis dan Keuangan*, 5(2), 362-371.
- Baina, N., & Warsindah, L. (2023). Pengaruh Ethical Leadership dan Organizational Justice terhadap Intention to Leave yang dimediasi oleh Kepuasan Kerja pada Karyawan Perusahaan Retail di Depok. *Jurnal Mirai Management*, 8(2).
- Bharadwaj, A.S. (2000). A resource-based perspective on information technology capability and firm performance: an empirical investigation. *MIS Quarterly*, 24(1), 169-196.
- Clark, L.A., & Watson, D. (1991). Tripartite Model Anxiety and Depression: Psychometric Evidence and Taxonomic Implications. Southern Methodist University. *Journal of Abnormal Psychology*, Vol: 100, No.03, 316-336.
- Damar, I. G. N. P. A., Yasa, P. N. S., & Sitiani, N. W. (2017). Pengaruh stres kerja dan iklim organisasi terhadap intention to leave dengan kepuasan kerja sebagai variabel mediasi (studi pada Dinas Perindustrian dan Perdagangan Provinsi Bali). *Jurnal Ekonomi dan Bisnis Jagadittha*, 4(2), 1-13.
- Dole, Carol and Schroeder, Richard G. (2001). The Impact of Various Factors on the Personality, Job Satisfaction and Turn Over Intentions of Professional Accountants. *Managerial Auditing Journal*, Vol. 16 No. 4.
- Hair, J. F., Ringle, H., Ringle, C. M., & Sarstedt, M. (2021). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) Third Edition* (3rd ed.). Sage Publisher.
- Iswandi, T., Djaelani, A. K., & Priyono, A. A. (2018). Pengaruh *Trust* pada Atasan, Komitmen Organisasi Dan Kepuasan kerja Terhadap Produktivitas karyawan (Studi Empiris pada Bagian Umum Di Balai Kota Malang Periode 2018). *E-JRM: Elektronik Jurnal Riset Manajemen*, 7(10).

- Jakop, Y. G. L. (2024). *Kemampuan Adaptasi Teknologi dan Lingkungan Kerja Terhadap Turnover Intention Dan Kinerja Pegawai di Dinas Pekerjaan Umum dan Penataan Ruang Kabupaten Sabu Raijua, Nusa Tenggara Timur (Studi kasus pada mahasiswa STIE Malangkeucwara)* (Doctoral dissertation, STIE Malangkeucwara).
- Junianto, I, Isabella dan Kencana, V. (2020). Analisis Kinerja Pegawai pada Kantor Kelurahan Gelumbang Kabupaten Muara Enim. *Jurnal Pemerintahan dan Politik*. Vol.5, No.1. Hal.30-3
- <http://ejournal.uigm.ac.id/index.php/PDP/article/view/1027>. Vol.5, No.1. Hal.1-10.
- Kairupan, D. J. I. (2021). Hubungan Workplace Relationship, Co-Worker Trust, Job Satisfaction, Affective Organization Commitment, Dan Intention To Leave. *Jurnal Manajemen*, 11(1), 11-22.
- Kundu, S. C., Mor, A., & Gahlawat, N. (2021). Strategic human resource management and employees' intention to leave: testing the moderated mediation. *International Journal of Productivity and Performance Management*, 70(4), 834-858.
- Kurniawati, N., & Mujanah, S. (2021). The influence of work ability, work ethos and work environment on employee performance at garment industries in Jombang Indonesia. *Journal of Applied Management and Business*, 2(2), 48-59.
- Kusumah, S., & Ilyas, I. (2022). Pengaruh Turnover Intention Terhadap Kinerja Karyawan Pada Pt. Swakarya Indah Busana Tanjungpinang. *Jurnal syntax admiration*, 3(5), 741-747.
- Lestari, R. B., & Diana, D. L. (2023). Pengaruh Burnout & Job Satisfaction Terhadap Turnover Tenaga Profesional Teknologi Informasi PT "X" & Subsidiary. *Jurnal Psikologi Kreatif Inovatif Vol*, 3(1).
- Maharani, A.D. (2010). Analisis Pengaruh *Trust* dan Kepuasan terhadap Loyalitas Nasabah Tabungan Bank Mega Semarang. Semarang: Fakultas Ekonomi Universitas Diponegoro (tidak diterbitkan).
- Mobley, W. H., Horner, S. O., & Hollingsworth, A. T. (1978). An evaluation of precursors of hospital employee turnover. *Journal of Applied psychology*, 63(4), 408.
- Mujanah, S., & Utami, C. (2023). The effect of self-efficacy, self-leadership, and work ethic on employee performance in manufacturing companies. *KrE Social Sciences*, 947-958.
- Mujanah, S., & Aini, S. N. (2020). Transformational Leadership, Kondisi Kerja Dan Budaya Organisasi Pengaruhnya Terhadap Kinerja Karyawan. *Business and Finance Journal*, 5(2), 155-164.
- Mujanah, S. (2019). Manajemen Kompensasi. In Putra Media Nusantara. Putra Media Nusantara.
- Mukri, I., & Indrawati, M. (2019). Pengaruh Gaya Kepemimpinan Dan Trust Terhadap Kinerja Karyawan Pada Koperasi Karyawan Redrying (Kareb) Kabupaten Bojonegoro. *MLAP (Jurnal Manajemen Dan Administrasi Publik)*, 2(02), 178-190.
- Novita, D. (2021). Pengaruh Pengaruh Job Insecurity Dan Intention To Leave Terhadap kinerja Karyawan Kontrak Di Dinas Tenaga Kerja Kota Surabaya. *Busman Journal*, 1(3), 343-351.
- Putri, Melisa Dwi, & Kusumaputri, Erika Setyanti. (2015). *Trust (Trust)* Terhadap Pengurus Organisasi dan Komitmen Afektif pada Organisasi Mahasiswa Daerah di Yogyakarta. *Jurnal Psikologi Integratif* 2.(1). 55
- Putri, M., & Kusumaputri, E. (2014). *Trust (trust)* terhadap pengurus organisasi dan komitmen afektif pada organisasi mahasiswa daerah di yogyakarta. *Jurnal Psikologi Integratif*, 2(1), 53-61.
- Qin, N., Yao, Z., & Guo, M. (2023). The role of bidirectional associations between depression, anxiety, and emotional exhaustion on turnover intention among nurses: a multicenter cross-sectional study in China. *BMC nursing*, 22(1), 350.
- Rahayu, R., Riski, S., & Juita, V. (2020). Pengaruh *IT Capability* Terhadap Kinerja dan Nilai Perusahaan. *Jurnal Riset Akuntansi Terpadu*, 13(1), 54-66.
- Rahayu, S., Ratnamulyani, I. A., & Kusumadinata, A. A. (2016). Pengaruh Komunikasi Interpersonal dari Mutu Pelayanan Informasi terhadap *Trust* Publik di Kecamatan Caringin Kabupaten Bogor. *Jurnal Komunikatio*, 2(1).
- Rahayu, T., & Suryono, B. (2016). Pengaruh independensi auditor, etika auditor, dan pengalaman auditor terhadap kualitas audit. *Jurnal Ilmu Dan Riset Akuntansi (JIR-A)*, 5(4).
- Renaldi, G. (2022) Pengaruh Iklim Kerja Dan Penguasaan Teknologi Informasi Terhadap Kepuasan Kerja Serta Dampaknya Pada Kinerja Pegawai Pada Biro Pemerintahan Kantor Gubernur Provinsi Kalimantan Barat. *Jurnal Manajemen Update*, 11(2).
- Rodwell, J., McWilliams, J., & Gulyas, A. (2017). The impact of characteristics of nurses' relationships with their supervisor, engagement and trust, on performance behaviours and intent to quit. *Journal of advanced nursing*, 73(1), 190-200
- Rosalina, R. R., Matin, M., & Kamahudin, K. (2018). Pengaruh *Trust* dan Kepuasan Kerja terhadap Intensi Turnover Guru SMKs Cikarang Utara. *SAP (Susunan Artikel Pendidikan)*, 2(3).

- Sari, M. P., & Supriyadi, E. (2019). Analisis Pengaruh Kompetensi Dan Rewards Terhadap Intention Quit Yang Berdampak Pada Kinerja Karyawan Hotel Aston Simatupang Dan Hotel Aston Rasuna. *Ekobisman: Jurnal Ekonomi Bisnis Manajemen*, 3(3), 278-290.
- Saunders, A., & Brynjolfsson, E. (2016). Valuing information technology related intangible assets. *MIS Quarterly: Management Information Systems*, 40(1).
- Sumiati, S. (2021). The role of motivation as mediation in improving employee performance in the government of Surabaya City, East Java. *Jurnal Manajemen Dan Kewirausahaan*, 23(1).
- Sumiati, S., & Pratiwi, A. I. (2018). Pengaruh Komitmen Organisasi, Quality of Work Life (QWL) terhadap Organization Citizenship Behavior (OCB) dan Kinerja Pegawai pada Dinas Kependudukan dan Pencatatan Sipil Kabupaten Bangkalan Madura Jawa Timur. *JMM17: Jurnal Ilmu ekonomi dan manajemen*, 5(01).
- Tao, J., Jiang, W., Liu, C., Yang, X., Zhang, W., & Zhang, H. (2017). New employee intention to leave and consequent work performance: Does leadership style matter?. *Social Behavior and Personality: an international journal*, 45(10), 1707-1721.
- Turulja, Lejla, & Bajgoric, Nijaz (2016). Human Resources or Information Technology: What is More Important for Companies in the Digital Era?. *Business Systems Research*, 7(1), 35-45.
- Wahyudi, W. (2023). *Pengaruh Psychological Contract, Job Anxiety, Dan Work Load Terhadap Turnover Intention Karyawan Pr Eka Bogainti* (Doctoral dissertation, Universitas Mercu Buana Jakarta).
- Widati, M. A., & Muafi, M. (2020). Analisis pengaruh makna kerja dan resiliensi terhadap intention to leave yang dimediasi oleh kepuasan kerja. *JBTI: Jurnal Bisnis: Teori Dan Implementasi*, 11(2), 149-166.
- Yazicioglu, İ., & Kızanlık, M. M. (2018). The effects of trait anxiety on the intention of leaving and burnout of restaurant employees. *Turizm Akademik Dergisi*, 5(1), 238-250.
- Zeffane, Rachid, 1994, Understanding Employee Turnover : The Need for a Contingency Approach, International Journal of Manpower, Vol. 15, No. 9, hal. 1-14.
- Zhang, M., Sarker, S., & Sarker, S. (2008). Unpacking the effect of IT capability on the performance of export-focused SMEs: A report from China. *Information Systems Journal*. <https://doi.org/10.1111/j.1365-2575.2008.00303.x>
- Zhu, Z., & Nakata, C. (2007). Reexamining the link between customer orientation and business performance: The role of information systems. *Journal of Marketing Theory and Practice*, 15(3). <https://doi.org/10.2753/MTP1069-6679150301>