

# 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

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**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,

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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.

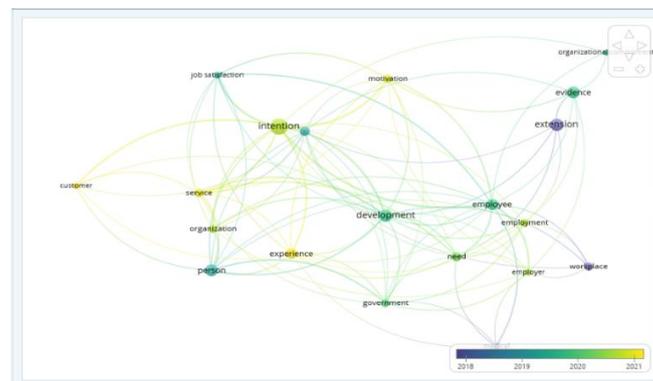
Building trust can be done through the process of getting to know each other between individuals. The length of time needed in the process of getting to know each other becomes a learning point for someone in trust that can give birth to hope and cooperation. Rahayu et al. (2016) stated that public trust 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, & Ilsyas (2022) showed that turnover intention affects employee performance. While Wahyudi (2023) showed that work anxiety, psychological contracts affect turnover intention. And Azmi & Yoga

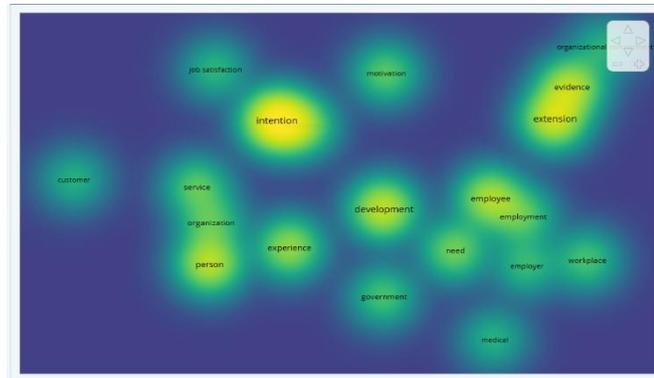
(2024) showed that psychological contracts and work stress significantly affect turnover intention.

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.

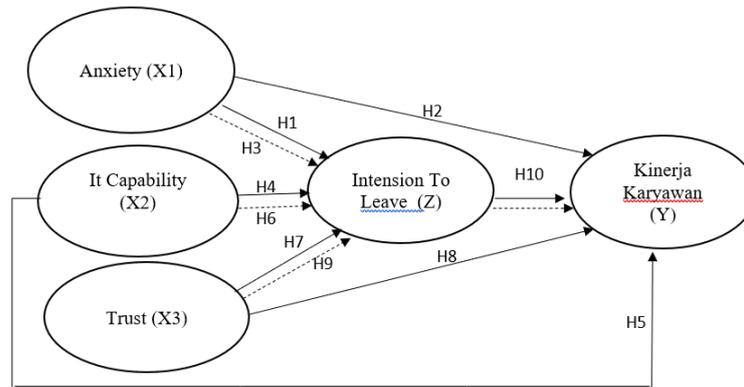


Figure 3: Research Conceptual Framework

## 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
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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	$\leq 0.05$	Supported
Average R-squared	0.772	0.000	$\leq 0.05$	Supported
Average adjusted R-squared	0.766	0.000	$\leq 0.05$	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	<b>0.820</b>	0.646	0.493	0.653	0.513
It_Capa	0.646	<b>0.744</b>	0.667	0.683	0.430
Trust	0.493	0.667	<b>0.739</b>	0.479	0.314
Intent	0.653	0.683	0.479	<b>0.774</b>	0.459
Emp_Per	0.513	0.430	0.314	0.459	<b>0.644</b>

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.

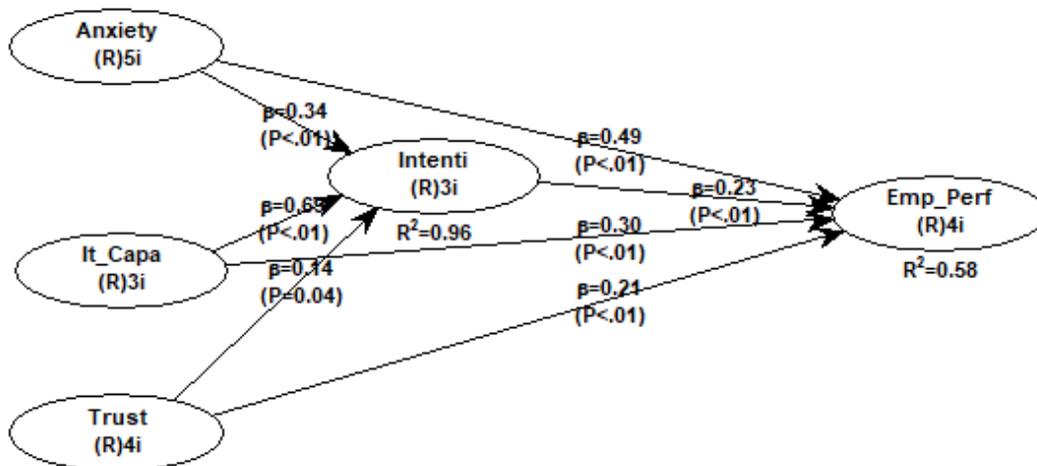


Figure 4. Coefficient of research model path ( $B$  = coefficient;  $p$  = probability;  $R^2$  = determination)

### 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	<i>Anxiety</i> → Intention to Leave	0.338	0.000	accepted
H2	<i>Anxiety</i> → Employee performance	0.493	0.000	accepted
H3	<i>Anxiety</i> → Intention to Leave → Employee performance	0.078	0.048	accepted
H4	<i>IT Capability</i> → Intention to Leave	0.689	0.000	accepted
H5	<i>IT Capability</i> → Employee performance	0.297	0.000	accepted
H6	<i>IT Capability</i> → Intention to Leave → Employee performance	0.160	0.002	accepted
H7	<i>Trust</i> → Intention to Leave	0.135	0.045	accepted
H8	<i>Trust</i> → Employee performance	0.212	0.004	accepted
H9	<i>Trust</i> → Intention to Leave → Employee performance	0.031	0.293	rejected
H10	<i>Intention to Leave</i> → 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 & Kızanıklı (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 rI 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.

### **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.

### ***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.

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