IRJEMS International Research Journal of Economics and Management Studies
Published by Eternal Scientific Publications
ISSN: 2583 – 5238 / Volume 3 Issue 2 February 2024 / Pg. No: 141-152
Paper Id: IRJEMS-V3I2P119, Doi: 10.56472/25835238/IRJEMS-V3I2P119

Original Article

The Impact of Digital Banking on Turnover Intention through Job Insecurity as an Intervening Variable at XYZ Bank Garut Branch

[1]Agung Prawira Subagja, [2]Fetty Poerwita Sary
[1,2]Faculty of Economics and Business, Telkom University, Indonesia.

Received Date: 26 January 2024 Revised Date: 05 February 2024 Accepted Date: 12 February 2024 Published Date: 17 February 2024

Abstract: *This study aims to examine the influence of digital banking on implementing turnover intention through job insecurity as an intervening variable at XYZ Garut Bank Branch in Garut. The benefit of this research is derived through theoretical and practical aspects for advanced researchers that provide solutions for the research object and employee. The data was collected by distributing questionnaires to 109 samples at XYZ Bank Garut Branch, located in the city of Garut. The method used is a quantitative research method, with the sample total determined by probability sampling using Slovin's formula. The data was analyzed through descriptive analysis, and the hypothesis testing was using the Structural Equation Model (SEM), employing Smart PLS, which fulfilled the requirements of both outer and inner model tests. Based on the research findings, it was found that digital banking influences job insecurity by 34.8%, and digital banking affects turnover intention through job insecurity by 78.2%, while the remaining 21.8% is influenced by other variables not examined in this study.*

Keywords: *Digital Banking, Turnover Intention, Job Insecurity.*

I. INTRODUCTION

The digital revolution in the banking sector is an unavoidable necessity. In recent years, the demand for digital acceleration has been gaining attention. This is triggered by the changing community expectations towards financial services that are fast, efficient, secure, and accessible from various locations. Digital transformation has compelled Bank XYZ to change its management and operational approach. The shift from the traditional approach of Bank XYZ to the concept of the future bank has driven the bank to adapt its business strategy, restructure its distribution network, enhance banking transactions through digital channels (mobile applications and the internet), including the use of the latest electronic banking devices, to improve customer experience through end-to-end digital solutions (Kristiyana 2023).

Nevertheless, implementing digital banking is necessary for banks to enhance customer service efficiency. The Financial Services Authority (FSA), as the regulatory body, has established the legal foundation for the national banking sector to develop digital banking services through Regulation FSA No. 12/POJK.03/2018 regarding the Implementation of Digital Banking Services by Commercial Banks. In line with the banking industry's evolution towards digital business strategies, OJK sees the need to strengthen existing regulations, especially those related to information technology in the banking sector. FSA recognizes that rapid technological advancements require more flexible regulations, particularly those not bound by rapidly outdated rules that may limit banks' adaptability to change. Between 2020 and 2022, XYZ Bank Garut Branch experienced an increase in the implementation of digital bank transformation, reflected in the improvement of banking operations. Bank Branch Garut is currently responsible for two Cash Offices and three Sub-Branch Offices. In 2022, to enhance employee competencies and support their understanding of banking digitization, 109 employees underwent training at XYZ Bank Garut Branch. Each employee, with an average of 25 training sessions per year, aims to improve their abilities through centralized learning provided by Bank XYZ Corporate University. The results of this training are then implemented throughout the organization, reflecting the average individual performance value of employees in XYZ Bank Garut Branch.

Fig. 1 shows that the Fluctuations in Individual Performance Value rankings may reflect branch efforts to adapt their business strategies, which can influence their performance in various categories and the business dynamics affecting these rankings. Striking changes occurred in several categories, especially in Tier 3 in 2020, which experienced a significant increase. Further understanding the factors influencing these changes will allow for a more in-depth evaluation of the branch's performance.

The shift towards digital banking has created a significant transformation in how banks operate and interact with customers. Current industry standards include easy access, fast transactions, and various online banking services. Nevertheless, these changes also bring forth various issues that need further exploration, especially when considered in the context of their impact on employees and company operations. Therefore, the banking sector is currently faced with the task of preparing human resources (HR) with technological skills, understanding customer needs and preferences, and focusing on services that meet customer needs. (Mutiasari, 2020).

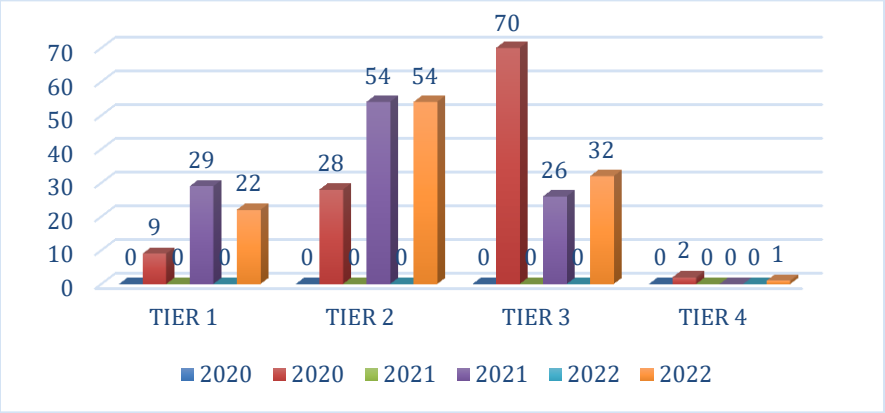

Figure 1: Individual Performance Value XYZ Bank Garut Branch 2020-2022

Source: *Data processed by the author 2024*

Table 1: Recapitulation of Preliminary Study Questionnaire for Job Insecurity Variable.

No	Dimension	Percentage	Information
1	*Job Features*	67,6%	Quite High
2	*Total Job*	53 %	Quite High
3	*Powerlessness*	73,5%	High
Total		65%	Quite High

Source: *Data processed by the author 2024*

Based on the preliminary analysis recorded in Table 1, data originating from 34 respondents who are employees of PT. XYZ Bank Garut Branch was found. The highest percentage, reaching 73.5%, is related to the "Powerlessness" dimension. Questions in this dimension revolve around employees' feelings of powerlessness in relation to situations within the company. In other words, the results indicate that employees at Bank Garut Branch perceive powerlessness regarding events within the company, making the "Powerlessness" dimension the highest percentage compared to other dimensions. Furthermore, the second-highest percentage, namely 67.6%, is associated with the "job features" item. This item indicates the potential for employees to lose job features.

The dimension 'total job' records the lowest percentage at 52.9%. This item depicts the perceived threat employees feel towards their jobs. The explanation regarding the percentages in the table above is organized based on the author's analysis utilizing a continuum line. The value range used involves categories such as very high (>84%-100%), high (>68%-84%), quite high (>52%-68%), low (>36%-52%), and very low (>20%-36%).

One of the main issues arising from technological changes is job insecurity. The introduction of new technologies is often accompanied by changes in policies and organizational structures, which can impact the job stability of employees. Employees in the banking sector, including those at Bank XYZ, may feel anxious about the sustainability of their jobs with the advancement of digital banking, especially if there is a shift towards automation or workforce reduction. Job Insecurity reflects the psychological state of an employee showing confusion or insecurity due to changes in the work environment. (Saputra, 2017). The following is an exit interview with an employee at XYZ Bank Garut Branch:

Fig. 2 shows that the average exit interview in 2020 was influenced by digitization by 3 people, then in 2021, there were 4 people, and it continued to increase to 6 people in 2022 at XYZ Bank Garut Branch. This increase occurred because, on average, it was influenced by digitization, with the remaining influenced by non-digitization factors.

Job insecurity can impact employees' intention to quit or turnover intention. Employees who feel insecure in their jobs are more likely to seek other job opportunities or have the intention to leave the company when the opportunity arises. This can lead to high costs associated with employee turnover, such as the cost of training new employees and the loss of experience.

Here is the average turnover at XYZ Bank Garut Branch.

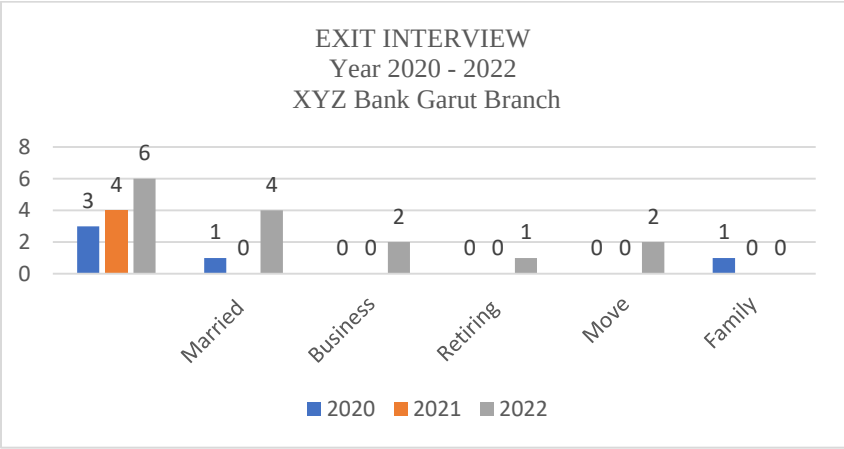

Figure 2: Average Exit Interview XYZ Bank Garut Branch

Source: *Internal Data XYZ Bank Garut Branch 2024*

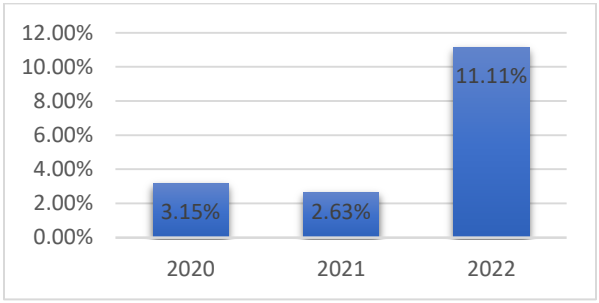

Figure 3: Percentage of Exiting Employees XYZ Bank Garut Branch 2023

Source: *Data processed by the author 2024*

Fig. 3 shows that the employee turnover rate at XYZ Bank Garut Branch has fluctuated in percentage. From 2021 to 2022, there was a significant increase in the number of employees leaving the company, from 2.63% to 11.11%. According to Gilies (1989), as cited by Susilo and Satrya (2019), a turnover rate is considered reasonable if it falls within the 5-10% range per year. However, when it exceeds 10%, the turnover percentage is considered high. Therefore, the employee turnover rate at XYZ Bank Garut Branch requires attention due to its high percentage.

The change in digitalization services in the banking sector has significantly impacted employees' tendencies to leave their jobs in financial institutions. Specifically, banking digitalization negatively affects the profession of bank employees directly to deal with customers, such as tellers and customer service (frontliner). Digital banking products enable customers to conduct transactions independently anytime (self-service technology) and anywhere (digital branch). Banking technology systems, such as SMS, internet, and mobile banking, also provide ease in recording banking transactions (Wijaya, 2021). However, this transformation does not immediately eliminate the need for these professions but will gradually evolve along with changes in the requirements of banking transactions. The banking industry will increase the need for technological expertise, with a rising demand for programmers and individuals with a deep understanding of technology. Professions such as data analysts, credit analysts, marketing, and planning will continue to be ongoing needs.

Based on the phenomenon that human resources at PT. XYZ Bank Garut Branch are gradually transitioning from traditional manual processes to being empowered by technology, which enhances the bank's operational efficiency. This has resulted in job insecurity in certain positions or roles, leading employees to transfer to other positions. However, employees believe that it is better to move out to another company if they are relocated to a different role. Currently, there is a limitation in understanding how digital banking impacts turnover intention through job insecurity, especially at Bank XYZ Branch Garut. Therefore, this research aims to fill this knowledge gap by investigating the impact of digital banking on XYZ Bank employees regarding job insecurity and turnover intention.

It is hoped that the results of this research will provide valuable insights for companies, management, and academics to manage better the impact of digital transformation in the banking sector. Based on the outlined research background, the

investigator is keen to carry out a study under the title 'The Impact of Digital Banking on Turnover Intention through Job Insecurity as an Intervening Variable in PT. XYZ Bank Garut Branch.

II. LITERATUR REVIEW

A) Digital Banking

According to Patrick Johnson (2020), the definition of digital banking or online banking refers to a business organization that provides comprehensive banking services exclusively online, which were previously accessible only through the physical branch of the bank. Additionally, digital banks may offer features like opening savings accounts without minimum balance requirements or implementing different credit risk assessment approaches. According to Wijaya (2021), Digital Banking is the activity conducted by banks to automate processes using advanced technology through web-based services, including Application Programming Interface (API), enabling cross-institution service integration. According to Kristiyana (2021), Digital Banking is a form of electronic banking service designed to enhance the utilization of customer data to provide faster, easier, and individually tailored services. This service allows customers to carry out transactions independently while prioritizing security aspects.

B) Job Insecurity

Job Insecurity is a condition in which an employee feels insecurity and uncertainty about the threatening aspects of their job situation. This situation can impact employee behavior, such as a decrease in commitment level and the emergence of a desire to quit the job. According to Buchanan and Huczynski (2017), Job Insecurity refers to a condition in which employees feel fear regarding the possibility of losing their jobs, difficulty in getting promotions, and having low job status. Typically, job insecurity arises when employees face uncertainty about their future and changes in the work environment (Buchanan and Huczynski, 2017). Another definition of Job Insecurity is expressed by Vander Elst et al. (2014). Job Insecurity is the subjective experience perceived by an employee regarding the threat of job loss in the future. It involves feelings of worry about the potential loss of the current job and a sense of powerlessness about what might happen.

C) Turnover Intention

Robbins and Judge (2018) state that turnover intention is a form of employee withdrawal in an effort to separate themselves from the organization. According to Priansa (2017), turnover intention is an action indicating an employee's desire to leave their job, often caused by dissatisfaction with the job or work environment. Another perspective by Lazzari et al. (2022) is the individual's voluntary desire to leave their current job. Turnover intention manifests dissatisfaction and employees' lack of emotional attachment towards their workplace. Referring to the definitions of these experts, it can be concluded that turnover intention is a behavior in which employees expect or desire to leave their jobs due to feelings of dissatisfaction and a lack of attachment to their work environment. Turnover intention refers to an individual's desire or intention to leave an organization or company, which can occur voluntarily or involuntarily. In this context, turnover intention encompasses situations where employees desire to move to another company, which can be caused by various factors or reasons.

D) Research Frame Work

The researcher has presented an explanation of the background regarding Digital Banking, Job Insecurity, and Turnover Intention. This presentation is also supported by theories and previous research findings conducted by experts that serve as references. The conceptual framework in this study aims to demonstrate the influence of Digital Banking and Job Insecurity on Turnover Intention. Figure 2.2 presents the conceptual framework of this research :

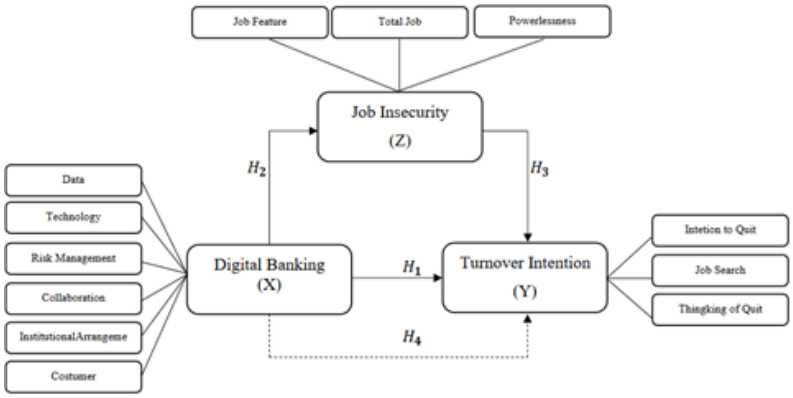

Figure 4: Research Framework

Source: *Researcher's analysis, 2024*

E) Research Hypothesis

Sugiyono (2019:99) defines a hypothesis as a provisional solution to study problems that are based on empirical data that have been gathered. The following are the hypotheses to be examined in this study:

H_1 : There is an Influence of Digital Banking on Turnover Intention.
H_2 : There is an Influence of Digital Banking on Job Insecurity.
H_3 : There is an influence of Job Insecurity on Turnover Intention.
H_4 : There is an influence of Digital Banking on Turnover Intention through Job Insecurity.

III. RESEARCH RESULTS AND DISCUSSION

A) Methodology

Based on the methods employed in this study, it adopts a quantitative approach. Quantitative research, grounded in positivism philosophy, is used to investigate a specific population or sample, utilizing research devices to gather data and do quantitative and statistical data analysis to evaluate preconceived notions (Sugiyono, 2020). The research design includes both descriptive and causal research. Descriptive research aims to depict situations or events with measurements (Hair et al., 2020). The use of descriptive analysis in this research is intended to describe the variables present in this study with exploratory magnitudes using quantitative methods. This study seeks to understand the relationships among Digital Banking, Turnover Intention, and Job Insecurity among employees of XYZ Bank. A survey method with a questionnaire is employed to achieve the research objectives. The questionnaire was distributed to 109 employees at XYZ Bank in Garut. Data collection methods include Likert scales, and data analysis involves descriptive analysis. Additionally, this study uses secondary data from XYZ Bank as a supportive source.

a) Confirmatory Statistical Analysis

In this confirmatory analysis, hypothesis testing will be conducted using the PLS-SEM method concerning the formation of the structural equation model. Without requiring distribution assumptions on the data, the PLS-SEM approach enables the estimate of complicated models containing constructs, structural routes, and indicator variables (Hair et al., 2019). The PLS-SEM model used in this investigation is as follows.

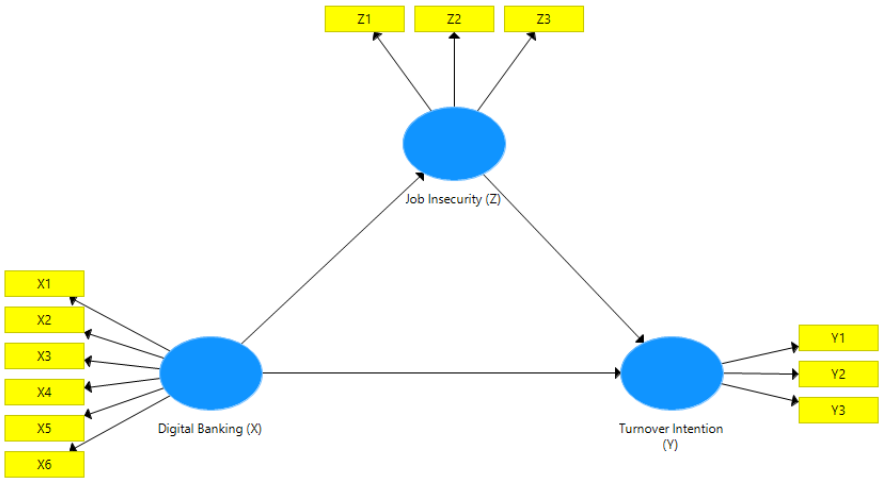

Figure 5: Conceptual Diagram of PLS-SEM Model

Source: *Data Processing 2024*

Fig. 5 The model estimation process above was carried out with the assistance of the SmartPLS 3.0 software application. The following are the results of PLS-SEM testing.

b) Outer Model Testing (Measurement Model)

This test uses Smart PLS-3 for the examination of the outer model. The outer model is used to check validity, reliability, convergence, and discrimination in the form of convergent validity, discriminant validity, and internal consistency. The following is the outer model used in this study.

c) Convergent Validity

The initial step is to assess convergent validity. Indicator validity is considered good if its loading factor is above 0.70. However, loading factors between 0.50 and 0.60 can still be acceptable for a model still in development (Ghozali, 2014). The following output was obtained based on the estimation results with the help of the SmartPLS 3.0 program application.

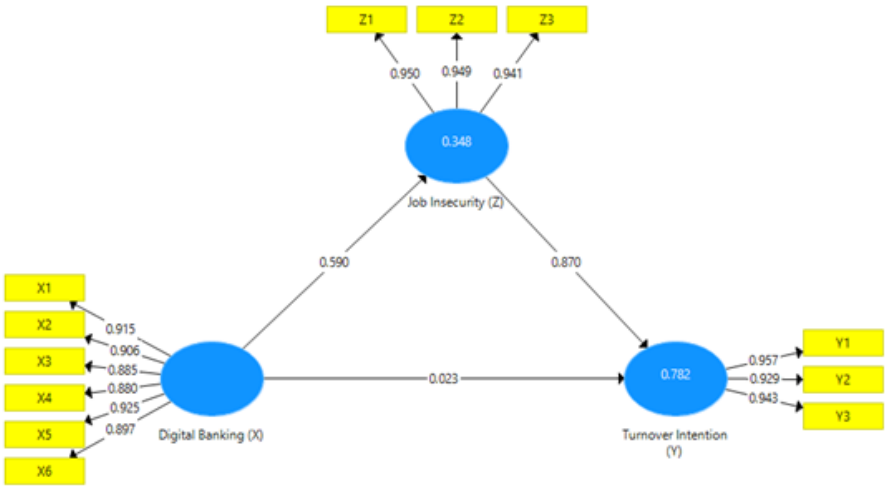

Figure 6: Diagram of Outer Evaluation Loading Factor Values

Source: *Data Processing 2024*

Based on the test results, the obtained findings indicate that all manifest variables have loading factor values greater than 0.70. Therefore, the SEM-PLS model is considered to have good construct validity. The following table illustrates the detailed loading factor values in the model.

Table 2: Loading Factor

Indicator	Loading Factor	R Critical	Criterion (Loading Factor ≥ 0,7)
X1 <- Digital Banking (X)	0,915	0,7	Valid
X2 <- Digital Banking (X)	0,906	0,7	Valid
X3 <- Digital Banking (X)	0,885	0,7	Valid
X4 <- Digital Banking (X)	0,880	0,7	Valid
X5 <- Digital Banking (X)	0,925	0,7	Valid
X6 <- Digital Banking (X)	0,897	0,7	Valid
Y1 <- Turnover Intention (Y)	0,957	0,7	Valid
Y2 <- Turnover Intention (Y)	0,929	0,7	Valid
Y3 <- Turnover Intention (Y)	0,943	0,7	Valid
Z1 <- Job Insecurity (Z)	0,950	0,7	Valid
Z2 <- Job Insecurity (Z)	0,949	0,7	Valid
Z3 <- Job Insecurity (Z)	0,941	0,7	Valid

The loading coefficient values for every component of each variable are displayed in Table 2. It is evident from the table that all loading factors are higher than 0.7. Therefore, it can be said that the study had adequate reliability based on each of the constructs. To strengthen the convergent validity results, Average Variance Extracted (AVE) testing will be conducted with the standard that AVE value > 0.5 (Hair et al., 2019), to confirm the construct validity used in the study. The following presents the results of the average variance extracted testing using the PLS 3.0 program :

Table 3: Average Variance Extracted Values

Latent	Average Variance Extracted (AVE)	R critical	Criterion (*AVE* ≥ 0,5)
Digital Banking (X)	0,812	0,5	Valid
Job Insecurity (Z)	0,896	0,5	Valid
Turnover Intention (Y)	0,890	0,5	Valid

Source: *Data Processing 2024*

The average variance extracted values in Table 3 can be used for calculating the convergent validity results. According to the results, all latent variables have AVE values larger than 0.5. Considering the average variance retrieved values suggests that the parameters constituting the latent structures have strong validity due to convergence.

d) Discriminant Validity Test

This testing procedure determines the actual difference between a construct and other constructions. The Fornell-Lacker Criterion analysis, a validity test that compares correlations between variables or constructs with the square root of

the Average Variance Extracted (√), is used to do a discriminating validity assessment. Suppose the square root of the AVE value for every latent variable is higher than the correlation among the other latent variables. In that case, the prediction is said to have good AVE values. The Fornell-Lacker Criterion table is as follows.:

Table 4: Fornell Larcker Criterion

	Digital Banking (X)	Job Insecurity (Z)	Turnover Intention (Y)
Digital Banking (X)	**0,901**		
Job Insecurity (Z)	0,590	**0,946**	
Turnover Intention (Y)	0,537	0,884	**0,943**

Source: *Data Processing 2024*

For every construct, the square root of AVE (√) is greater than the association between that construct and other constructs, according to the results of discriminant validity analysis using the Fornell-Lacker criterion. Cross-loading analysis provides an additional means of assessing the validity of discrimination by evaluating the correlation coefficients of indicators and their connected constructs to those of other structures. The correlation coefficient values of indicators with their associated constructs should be greater than those with other constructs. The following are the results of cross-loading analysis from the research data :

Table 5: Cross Loading Discriminant Validity Test Values

	Digital Banking (X)	Job Insecurity (Z)	Turnover Intention (Y)
X1	**0,915**	0,534	0,494
X2	**0,906**	0,540	0,434
X3	**0,885**	0,541	0,493
X4	**0,880**	0,471	0,453
X5	**0,925**	0,565	0,495
X6	**0,897**	0,533	0,528
Z1	0,613	**0,950**	0,834
Z2	0,521	**0,949**	0,825
Z3	0,538	**0,941**	0,851
Y1	0,542	0,870	**0,957**
Y2	0,446	0,766	**0,929**
Y3	0,525	0,860	**0,943**

Source: *Data Processing 2024*

Table 5 shows that, compared to other constructions, all indicators strongly associate with their corresponding components. Thus, it can be said that in terms of cross-loading discriminant reliability, the study model has strong discriminant validity.

e) Reliability Test

Cronbach's Alpha and Composite Reliability are used to determine the reliability of constructs. Each construct is considered reliable if it has Cronbach's Alpha and Composite Reliability greater than 0.70 (Hair et al., 2017), but if Cronbach's Alpha and Composite Reliability are greater than 0.60, they can still be considered reliable. The following presents the reliability testing results using the Smart PLS 3.0 program.

Table 6: Cronbach's Alpha and Composite Reliability Values

Latent Variable	Cronbach's Alpha	Composite Reliability
Digital Banking (X)	0,954	0,963
Job Insecurity (Z)	0,942	0,963
Turnover Intention (Y)	0,938	0,960

Source: *Data Processing 2024*

Based on Table 6, it can be observed that there are latent constructs with Cronbach's alpha values greater than 0.7, indicating that these latent constructs have good reliability. Additionally, in terms of composite reliability, the majority of latent constructs also have values greater than 0.70. There is only one latent construct with a value below 0.7, which is 'price' (however, considering the need for the model to remain fully explained, the latent construct 'price' is still utilized in the model). Based on the obtained values of Cronbach's alpha and composite reliability, it is evident that the model has good reliability.

B) Structural Model Testing (Inner Model)

The evaluation of the inner model involves analyzing the relationships between constructs. Inner model testing consists of R-square, F-square, and Q-square predictive relevance and hypothesis testing.

a) R. Square

Furthermore, based on the testing results using SmartPLS 3., the obtained R Square results are as follows.

Table 7: R Square

	R Square	Connection
Job Insecurity (Z)	0,348	Strong
Turnover Intention (Y)	0,782	Strong

Source: *Data Processing 2024*

According to Chin (1998), as cited in Yamin and Kurniawan (2011), an R Square value of 0.67 indicates a strong model, 0.33 indicates a moderate model, and 0.19 indicates a weak model. From the results of Table 4.37, it can be seen that the R-Square for the job insecurity variable is 0.348, meaning that digital banking influences job insecurity by 34.8%, and the R-Square for turnover intention variable is 0.782, indicating that digital banking affects turnover intention through job insecurity by 78.2%, while the remaining 21.8% is influenced by other variables not examined in this study.

b) F- Square

After that, we look at the value of F- Square. A value of 0.02 indicates a small rating, an Effect Size of 0.15 indicates a medium rating and an Effect Size of 0.35 indicates a large rating (Cohen, 1988 as cited in Yamin and Kurniawan, 2011:21). Based on the testing results with SmartPLS 3, the obtained F-Square results are as follows :

Table 8: F- Square

Variable	Effect Size	Rating
Jon Insecurity		
Digital Banking (X)	0,534	Large
Turnover Intention (Y)		
Digital Banking (X)	0,002	Small
Job Insecurity (Z)	2,267	Large

Source: *Data Processing 2024*

c) Q^2 Predictive Relevance

The model's parameter estimations and the observation values they produce are fitted as well as possible using the Q-square test. According to Cohen, 1988 as referenced in Yamin & Kurniawan, 2011:21, a Q-square value of more than 0 suggests that the framework has forecasting significance, whereas a value of less than 0 suggests that the model lacks forecasting significance. The following computation results are produced by the Q-square value that was calculated using the R2 values in the table shown above :

Table 9: Q^2 Predictive Relevance

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Digital Banking (X)	654.000	654.000	
Job Insecurity (Z)	327.000	226.094	0.309
Turnover Intention (Y)	327.000	102.389	0.687

Source: *Data Processing 2024*

Based on the calculations above, it is known that the Q-square value is greater than 0, which means that the observed values have been reconstructed well, so the model has predictive relevance. This implies that the structural model has a 0.687 or 68.7% relative influence on the measurement of observations for the latent endogenous variable, while 31.3% represents model error.

d) Goodness of Fit

This index is used to evaluate the measurement and structural models and provides a simple measure for the overall prediction of the model. A GoF value of 0.10 is concluded to be in the small category, a GoF value of 0.250 is concluded to be in the medium category, and a GoF value of 0.36 is concluded to be in the large category. For this reason, the GoF index is calculated from the square root of the average communality index value and the average R-square as follows:

$$\text{GoF} = \sqrt{\text{Avrg AVE x Avrg } R^2}$$

$$= \sqrt{0{,}866 \text{ x } 0{,}565}$$
$$= 0{,}700$$

Based on the calculation above, it is known that the obtained GoF value is 0.700, indicating that its GoF value falls into the large (high) category.

e) Hypothesis Testing

Hypothesis testing is carried out in this study utilizing the path coefficient, t-value, and p-value. From the path values of coefficients and t-values, it is possible to evaluate significance and predictions in hypothesis testing. In 2016. Kock, N. In hypothesis testing, the p-value can be used to assess significance and prediction, according to Kock, N. (2016). The table that follows has the essential t-value on it.

Table 10: T-table Values

Variable	Two-tailed
t-table	1,96

According to Kock, N. (2016), with a confidence level of 95% (alpha 5%), two-tailed, the obtained t-table values are as follows:

1. If the t-statistic value ≥ 1.96 (used for direct effects), then H0 is rejected, and H1 is accepted.
2. If the t-statistic value < 1.96 (used for direct effects), then H0 is accepted, and H1 is rejected.

The significance level between the tested variables is presented in the form of values found on the arrows connecting one variable to the target variable.

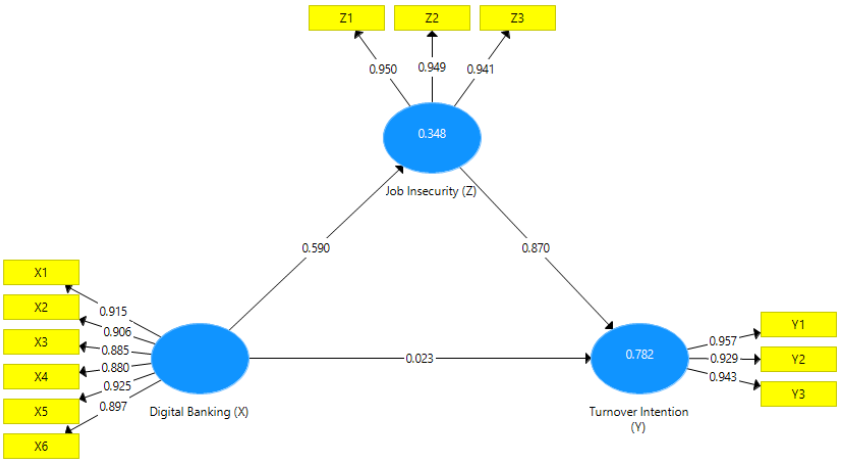

Figure 7: Structural Model (path coefficients, beta)

Source: *Data processing output using Smart PLS 2024*

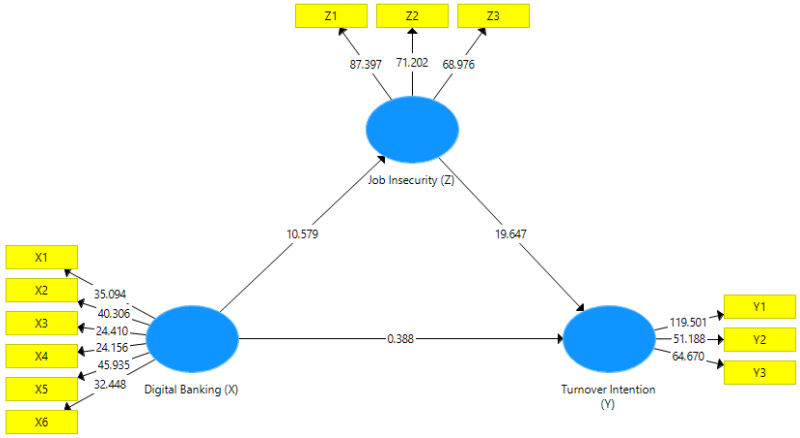

Figure 8: Significance Values (t-values)

Source: *Data processing output using Smart PLS 2024*

C) Here is a summary of the hypothesis testing results :

Table 11: Path Coefficient Values and P-values

Hypothesis	Variable	Original sample (O)	T statistics (|O/STDEV|)	P values 5%,10%	Information
H1	Digital Banking (X) -> Turnover Intention (Y)	0,023	0,388	0,698	Rejected
H2	Digital Banking (X) -> Job Insecurity (Z)	0,590	10,579	0,000	Accepted
H3	Job Insecurity (Z) -> Turnover Intention (Y)	0,870	19,647	0,000	Accepted
H4	Digital Banking (X) -> Job Insecurity (Z) -> Turnover Intention (Y)	0,513	8,696	0,000	Accepted

Source: *Data Processing 2024*

There is a significant influence if the significance value is less than 0.05 and/or 0.1. Here is the explanation of the hypothesis testing results :

H1: Digital banking has an influence on turnover intention

The calculation result indicates that the path coefficient of digital banking on turnover intention is 0.023. This indicates that the direction of the influence of digital banking on turnover intention is positive or in the same direction, meaning that the better the digital banking is, the higher the turnover intention becomes. The influence of digital banking on turnover intention is insignificant, with a t-statistic value of 0.388, smaller than the t-table value of 1.96, and a p-value of 0.698, larger than alpha 5% and/or 10% (0.05 and/or 0.1). Therefore, H1 is rejected, meaning that digital banking does not have a significant influence on turnover intention.

H2: **Digital banking has an influence on job insecurity**

The calculation result shows that the path coefficient of digital banking on job insecurity is 0.590. This indicates that the direction of the influence of digital banking on job insecurity is positive or in the same direction, meaning that the better the digital banking is, the higher the job insecurity becomes. The influence of digital banking on job insecurity is significant, with a t-statistic value of 10.579 greater than the t-table value of 1.96 and a p-value of 0.000 smaller than alpha 5% and/or 10% (0.05 and/or 0.1). Therefore, H1 is accepted, meaning that digital banking significantly influences job insecurity.

H3: **Job insecurity has an influence on turnover intention**

The calculation result shows that the path coefficient of job insecurity on turnover intention is 0.870. This indicates that the direction of the influence of job insecurity on turnover intention is positive or in the same direction, meaning that the better the job insecurity is, the higher the turnover intention becomes. The influence of job insecurity on turnover intention is significant, with a t-statistic value of 19.647 greater than the t-table value of 1.96 and a p-value of 0.000 smaller than alpha 5% and/or 10% (0.05 and/or 0.1). Therefore, H1 is accepted, meaning job insecurity significantly influences turnover intention.

H4: **Digital banking has an influence on turnover intention through job insecurity**

The calculation result shows that the path coefficient of digital banking on turnover intention through job insecurity is 0.513. This indicates that the direction of digital banking influence on turnover intention is positive or in the same direction through job insecurity, meaning that the better the digital banking is, the higher the impact through job insecurity becomes, resulting in a higher turnover intention. The influence of digital banking on turnover intention through job insecurity is significant, with a t-statistic value of 8.696 greater than the t-table value of 1.96 and a p-value of 0.000 smaller than alpha 5% and/or 10% (0.05 and/or 0.1). Therefore, H1 is accepted, meaning that digital banking significantly influences turnover intention through job insecurity.

IV. CONCLUSION AND RECOMMENDATION

A) Conclusion

The conclusions of this research are: 1) Digital Banking for employees of XYZ Bank has very good quality, with 88.55% of respondents supporting the Digital Banking variable; 2) Job Insecurity among employees also has good quality, with 76.31% of respondents supporting the Job Insecurity variable; 3) Turnover Intention at XYZ Bank also has good quality, with 74.15% of respondents supporting the Turnover Intention variable; 4) There is no significant positive influence from Digital Banking on Turnover Intention; 5) There is a significant positive influence from Job Insecurity on Turnover Intention; 6) and digital banking influences turnover intention through job insecurity by 78.2%, while the remaining 21.8% is the influence of other variables not examined in this study.

B) Recommendation

Based on the research at XYZ Bank Garut, the author provides theoretical and practical recommendations. The practical recommendations from this study are: a) Improve the quality of digital banking by providing training to employees to

utilize the potential of digital technology in their work fully. b) Management: Provide employee training and development programs to enhance skills and job resilience. c) Turnover Intention Management: Conduct periodic employee satisfaction surveys to understand issues that may trigger job change desires. d) Conduct further research to gain a deeper understanding of why Digital Banking does not have a significant influence on Turnover Intention. e) Establish supportive programs and resources to help employees manage job-related stress and anxiety. f) Provide training to managers to help them understand and manage employee stress and job insecurity concerns and encourage managers to engage in open and constructive dialogue with employees to build strong and supportive relationships. As for theoretical aspects: a) It is recommended for academics to examine the impact of Digital Banking on Turnover Intention through Job Insecurity as a variable from different theoretical perspectives and analysis techniques. b) For further researchers, the analysis of factors influencing Turnover Intention in the context of Digital Banking, Job Insecurity, and Turnover Intention variables can be further explored.

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