



**PENGARUH *COMPUTER ANXIETY* TERHADAP KEAHLIAN  
MENGUNAKAN KOMPUTER PADA KARYAWAN  
KANTOR BANK INDONESIA JEMBER**

**SKRIPSI**

Diajukan guna melengkapi tugas akhir dan memenuhi salah satu syarat  
untuk menyelesaikan Program Studi Ilmu Ekonomi (S1)  
dan mencapai gelar Sarjana Ekonomi

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## ABSTRACT

Applications of computer technologies are used by many bank in worldwide. In order to support bank activities in ares of financial, managerial and production process. It is conducted to achieve efficiency and differentiation in order to obtain competitive advantages and their bank activity are more oriented to achieve long – term profits. Although computer has a great deal of benefits, but in other side, several people in society feel anxiety/worry with the numerous presence of computer technology.

Puposes of the research are to understand the affect of computer anxiety (fear and anticipation) toward employe skill, in the use of computer at Bank Indonesia Jember. Computer anxiety is a tendency of a person who feels troubled, worried or afraid of using computer technology in present and future (Igbaria and Parasuraman , 1989) in Astuti (2005). Method of data by collecting primary data survey and a questionnaire was applied as an aid tool to collect the data. Computer anxiety variable was measured by using “Computer Anxiety Rating Scale“ (CARS) instrument that developed by Heissen et. all (1987) in Astuti (2005) and variable of a computer usage was measured by using “Computer Self-Efficacy Scale“ (CSE) that developed by Murphy et all (1989) in Astuti (2005). Data testing used analysis of multiple regressions . Analysis result of the data from 30 employee at Bank Indonesia Jember indicated that computer fear has significantly negative correlation with skill of computer use. And analysis result of the employee at Bank Indonesia Jember indicated that computer anticipation has significantly positive correlation with skill of computer use.

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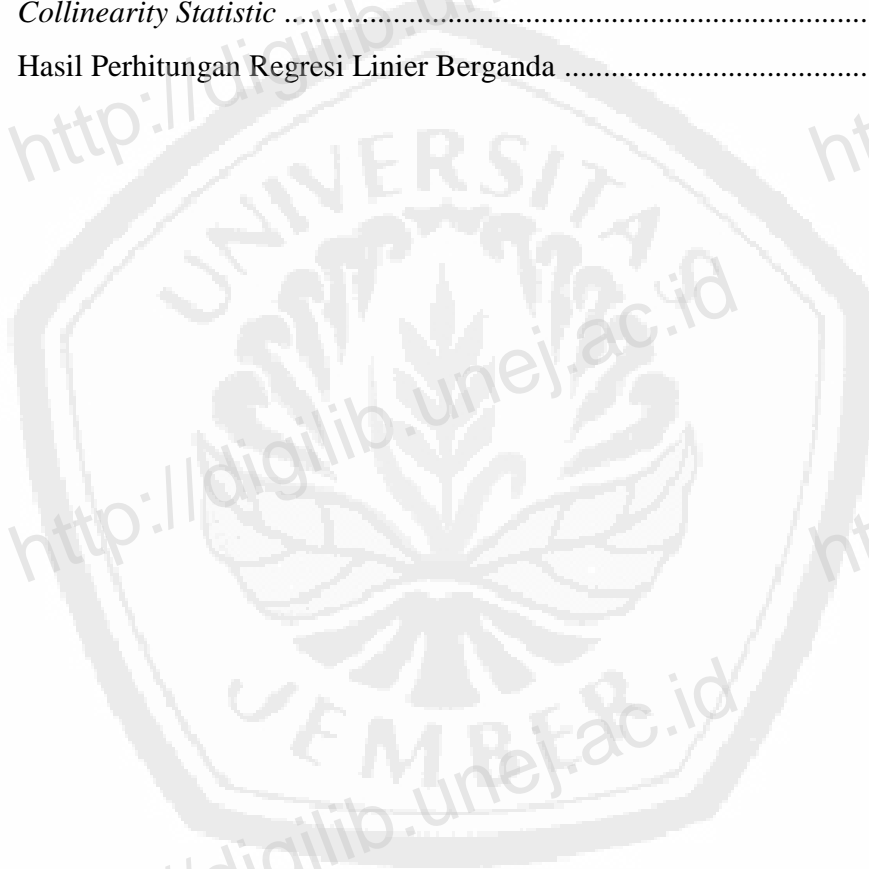
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8. Hasil Uji Regresi Linier Berganda
9. Kartu Konsultasi
10. Surat Ijin Penelitian



