

THE EFFECT OF INDIVIDUAL AND ORGANIZATIONAL STRESSOR ON THE EMPLOYEES PERFORMANCE

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ABSTRACT---*The purpose of this study is to evaluate the effects of individual stressors and organizational stressors on employee performance in one of the state-owned banks in Bandung. Performance is one important factor in assessing the success of an organization. One effort to improve employee performance is to pay attention to work stress conditions which include individual stress caused by the workplace and organizational stress that comes from oneself.*

The research method used is descriptive and verification. The sampling technique uses census techniques. The collection of primary research of data using 70 questionnaires. The secondary data used comes from a variety of literature and sources that are relevant to research. Data analysis was performed by path analysis. The Results Showed that individual stressors and organizational stressors simultaneously had a significant effect on employee performance by 84.5%, this was evidenced by the F test roommates Showed a significance value of 0.000 less than 0:05. T-test results indicate that individual and organizational stressors partially Affect employee performance. This is evidenced by the t-test the which shows the significant value of all independent variables is less than 0:05 the which is equal to 0,000 for individual stressors variables, and 0,

Keywords---*Job stress, organizational stressors, individual stressor, employee performance*

I. INTRODUCTION

In the era of globalization and industrial revolution 4.0 currently requires both the employee to be able to work as effectively and efficiently as possible to improve the performance of the company, leading to higher levels of stress. Employee performance has always been a major challenge in an organization and is one of the effective ways to motivate employees to achieve and provide higher performance as well as enhance the competitiveness of the organization is one of the main goals of any business organization (Lee & Wu, 2011). It is therefore believed that the performance of employees is important for the growth and profitability of the organization. Employees are

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considered as the main business resources that facilitate the daily activities of the organization (Easy, Rafiki & Harahap 2014). As well as,

One attempt to improve the performance of employees, such as by paying attention to job stress. The first time the concept of stress in life was introduced by Hans Selye in 1936. Stress is defined as "force or pressure exerted on objects or people who fight, strength and effort to maintain its original condition.

According to Robbins (2001: 563), stress can also be interpreted as a condition that suppresses the psychological state of a person in achieving an occasion in which to achieve this occasion there is a limit or barrier. And if the notion of stress associated with this research, stress itself is a condition that affects a person's physical or psychological state because of pressure from within or from outside ourselves that can affect a person's performance so that it becomes unproductive. Thus, the stress can be seen from two sides of the positive and negative sides depending on the viewpoint where one or the employee can be overcome every condition that pressed for referable as the challenge of working which will give good results or otherwise.

Stress can occur in any individual/human and at any time because stress is a part of human life that can not be avoided. Humans will tend to experience stress when he was less able to adjust between the desire and the reality, the reality both inside and outside of himself. Work stress experienced by employees certainly would be detrimental to the organization concerned for the resulting performance decline, high absenteeism and high turnover that eventually led to the cost increase. Each person wherever he is in an organization can act as a source of causes of stress for others. Managing stress in yourself means controlling oneself in life.

Realizing how unfavorable for the company when many employees interpret stress in a negative viewpoint that will affect the performance of employees and the impact on company performance and the need to understand the work stress management to better understand the management of workplace stress and identify any source. The effects that arise by work stress from a variety of external and internal environmental factors that can cause the pressure of work. Stress experienced by employees in various types of work, not least in the banking world are now becoming very competitive competition with the emergence of private banks.

Bank Tabungan Negara, (Persero), Tbk (BTN) is one of the State-Owned Enterprises (SOEs) in the field of Banking, which serves and supports the housing sector financing through three main products, individual banking, business, and Sharia. Unit Consumer Collection & Remedial Division (CCRD) is one of the most important units with the workloads to cut non-performing loans or non-performing loans (NPL) of the company. Non-performing loan (NPL) is one of the key indicators to assess the performance of the functions of the bank because the high NPL is an indicator of the failure of the bank in managing the business, among others arise liquidity problems (inability to pay a third party), profitability (the debt can not be collected), and solvency (capital decrease). According to Riyadi (2006), the NPL ratio is the ratio between the amount of credit granted to the collectibility of which is non-performing loans compared to total loans granted by banks.

As a human being, employees at PT. Bank BTN (Persero) Tbk Branch Bandung is certainly faced with a dilemma condition. On the one hand, they have to work to focus on the company's vision is to give satisfaction to customers while on the other hand, they have a need and desire to get attention from the company. Conditions will certainly lead to job stress.

Therefore, it is important for the company PT. Bank BTN (Persero) Tbk Branch Bandung to meet the needs of employees and create a comfortable work to minimize the possibility of stress. The research aimed to determine and analyze the influence of individual stressor and stressor organization on employee performance unit CCRD Bank Tabungan Negara (Persero) Tbk Branch Bandung.

II. literature Review

Job Stress

Stress the word is a noun, according to the Indonesian general dictionary, which means pressure. In American Oxford Dictionary declared "Stress" is:

1. *The emphasis, do not lay too much stress late last year's result.*
2. *The extra force used in speaking a Particular Syelatle or Word or on the sound of music.*
3. *Pressure, tension, strain.*

While in the book Introduction to psychology, mold 4th, Boston Norman L Munn stated that stress is tension or conflict. A psychologist, Artist Michael Main, MA, states that stress is an individual reaction to the factors that threaten new or arising in the work environment in the broad sense.

Stress concept was first introduced into the life sciences by Hans Selye in 1936 and define stress as the force or pressure exerted on objects or people, a variety of power and attempts to maintain its original condition. Stress there is everywhere in our society. Stress has become a part of everyday life.

Behrand Newman (1978) defines job stress as "A condition that results from the interaction of people and their jobs and characterized by changes in themselves are acting force them to deviate from their normal functions".

According to Robbins and Judge (2011: 368-389), job stress is a condition that employees are perceived as an excessive workload, the time little, hard feelings and emotional tensions that hinder the performance of the employee. While Rival (2009: 108) calls work stress is a state of tension that creates an imbalance that affects the physical and psychological emotions, thought processes, and conditions of an employee. Potential job stress can arise from three aspects such as the environment, organizations, and individuals (employees). Possible stress affects a person's performance was superb (Tuten & Neidermeyer, 2004). Each employee can be exposed to various stressors, both at work and in his personal life, which in turn affects performance (Feddock et al., 2007).

Source of job stress according to Robbins and Judge (2011: 370-373) and may affect the performance of the employees are:

Individual factors

There are many actions that individuals can do to manage their stress levels and to prevent them from developing into a more serious problem. Stressor individual factors are directly related to one's duties both at work and outside of work. Job demands, work overload, role conflict, daily hassles, controls on feel for the events that appear in the work environment, job characteristics are examples of stressors that relate directly to the individual.

Organizational factors

Organizational stressors affect a large number of stressors employee organization can be defined as an emotional response from the behavior, work environment, and organizational climate. This condition is characterized by a feeling of helplessness in completing the task. In other words, the stress associated with the job is

the reaction of people when they have to face some demands or special tasks beyond their capabilities or knowledge. An organizational stressor is a stress that comes from the workplace employee. While examples of organizational stressors include poor lighting, noise in the workplace, placement of furniture that does not match and the atmosphere is a less comfortable office environment.

Environmental factor

The environment is an uncertain organization that can be the cause of the formation of an unhealthy organizational environment for employees. Forming factors in the stress caused by environmental factors are changes in business circumstances, political uncertainty, technological advances, terrorism, insecurity surrounding the environment.

Employee Performance

In achieving a goal that has been set by the organization that is driven by a group of people who play an active role as an employee of an organization. On the other hand, these employees are human beings who have differences in attitudes, behavior, motivation, education, skills, and experience from the individual to individual. The difference in the causes of the individuals that conduct activities in an organization has a performance (performance) is different for each.

Employee performance is always an important concern for the organization (Kelidbari, Dizgah, & Yusefi, 2011). Similarly, the performance of employees is the main foundation of an organization because the aspects on which to base that affect the performance improvement should be examined critically by the organization to achieve the company's goals (Abbas & Yaqoob, 2009). One of the elements that can be considered is the performance of employees through their productivity levels. Several studies have introduced a variety of methods for evaluating the performance of the organization (Wong & Wong, 2007; Prajogo, 2007), including the quality, quantity, knowledge or creativity of individuals against the results that have been achieved by the responsibility for a certain period, in other words,

The performance of some of the definitions above, it can be concluded that the performance (performance) is a result that has been done to achieve organizational goals are carried out legally, do not break the law and by morals and responsibilities imposed upon him.

Conceptual Framework

After conducting a literature study, I then formulated a framework for describing the relationship between stressors individual and organizational stressors on employee performance.

Independent Variable Dependent Variable

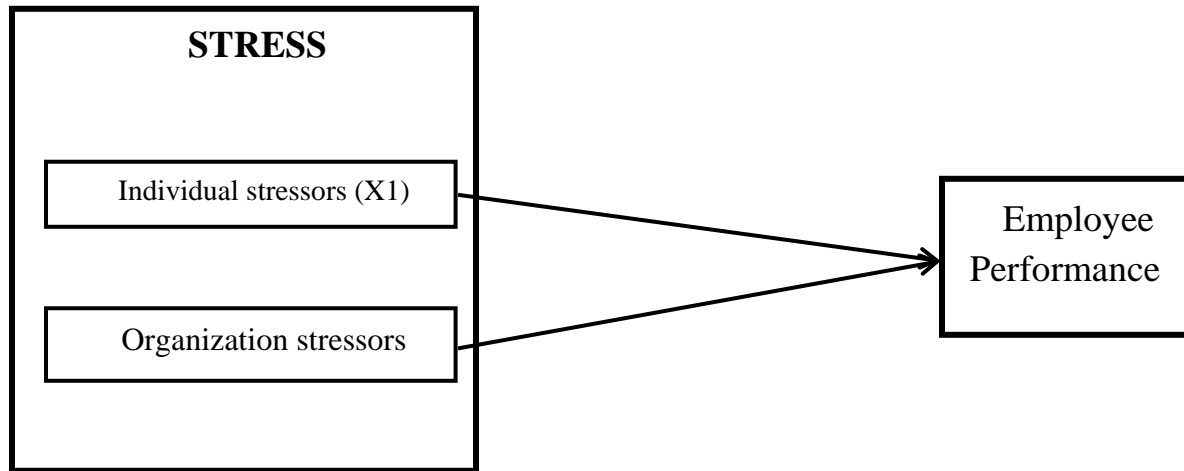


Figure 1. Conceptual Framework

hypothesis

Based on the above conceptual model hypothesis of this study are as follows:

H1: Individual stressors significantly influence employee performance

H2: Organizational stressors significantly affect employee performance

H3: Stressors individual and organizational stressors significantly affect employee performance

III. Methodology

This research is descriptive verification. The unit of analysis in this study is the individual, namely the Employees of Bank BTN Branch Office Bandung CCRD unit. The total population in this study were 70 respondents. The sampling technique used is a non-probability sampling that saturation sampling (Census). According to Sugiyono (2017: 122) saturation sampling is "sampling technique when all the population is used as a sample. This is often done when the number of relatively small populations." The data was collected using the questionnaire distributed to respondents. To test the hypothesis, we used Pearson product-moment correlation analysis and analysis of data using path analysis (Path Analysis).

IV. Results and Discussion

Path analysis

Table 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.919	.845	.840	2130

a. Predictors: (Constant), X2, X1

Based on the results from the table 1 above that the correlation coefficient of 0.919 and the coefficient of determination (R Square) of 0.845 or 84.5%. Based on this, it can be concluded that the individual stressor variables (X1) and stressor organization (X2) variable influence on employee performance (Y) amounted to 84.5%, while the remaining 15.5% is influenced by other factors not examined in this study. Thus, the overall result of the above calculation data can be interpreted that the individual stressor variable (X) and stressor organization (X2) with employee performance variable (Y) has a positive and significant relationship.

Table 2

Path analysis

Coefficients ^a				
Model		standardized Coefficients beta	t	Sig.
1	(Constant)		.421	.675
	X1	.441	4,322	.000
	X2	.506	4,959	.000

a. Dependent Variable: Y1

The result of the table 2 above calculation by partial indicate that the path coefficient stressor individual (X1) with employee performance (Y) of 0.441, meaning that there are significant stressor individual on employee performance, the path coefficient stressor organization (X2) with employee performance (Y) of 0.506 means that there influence between stressors organization on employee performance.

Hypothesis testing

Simultaneous hypothesis testing is done through test statistic F, with the provision reject H0 if F arithmetic > F table and instead accept H0 if F arithmetic < F table. From the calculation results are as follows:

Table 3
test F
ANOVAa

Model	Sum of Squares	df	mean Square	F	Sig.
1 Regression	1652.365	2	826.183	182.134	.000
residual	303.920	67	4.536		b
Total	1956.286	69			

a. Dependent Variable: performance

b. Predictors: (Constant), individuals, organizations

Based on Table 3 significant value of 0.000 while the value of F count = 182.134, while, on the F table = 2.74 df = 68 with a degree of probability = 0.05 so, the criteria for significance testing output results are: 1. The value of sig. < 0.05 then the independent variables significantly influence the dependent variable. The significant value of 0.000 which is smaller than 0.05 so it can be concluded that the individual stressor variable (X) and stressor organization (X2), a significant effect on employee performance variable (Y). 2. If the value of the F count > F table then the independent variables affect the dependent variable. Calculated F value of 182.134 and the value of F table of 2.74 (182.134 > 2.74),

Partial hypothesis testing is done through statistic test, with the provision reject H0 if t > t table and instead accept H0 if t < t table. From the calculation results are as follows:

Table 4
test T

Model		t hit	t table	Sig.
1	(Constant)	.421		.675
	X1	4,322	1,667	.000
	X2	4,959	1,667	.000

a. Dependent Variable: Y1

Based on Table 4 the significant value of 0.000 while the value $t = 4,332$ and $t \text{ table} = 1,667$ so that H_0 is rejected, which means stressor individual (X1) effect on employee performance (Y) whereas, the significant value of 0.000 while the value of $t = 4,959$ and $t \text{ table} = 1,667$ so that H_0 is rejected, which means stressor organization (X2) effect on employee performance (Y).

V. Discussion

Based on the above research results obtained illustrate that stressor individual and organizational stressors affect the performance of employees with the coefficient of determination (R squared) of 0.845 or 84.5%. Based on this, it can be concluded that the individual stressor variables simultaneously (X1) and stressor organization (X2) variable influence on employee performance (Y) amounted to 84.5%, while the remaining 15.5% is influenced by other factors not examined in this research organizations and partially stressor has a more dominant influence than individual stressor. It is expected that with proper management between stressors individual and organizational stressors are expected to increase with better employee performance.

VI. Conclusion

Based on the analysis and hypothesis testing, several conclusions: (1). Individual stressors have affect on performance of employees of Bank BTN CCRD unit Bandung branch office. This relationship was found a positive and significant effect. (2). Organizational stressors have affect on performance of employees of Bank BTN CCRD unit Bandung branch office. This relationship was found a positive and significant effect. (3). Stressor of individual and organizational stressors have simultaneous effect and significant impact on employee performance unit CCRD BTN Bank branch office in Bandung.

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