

**THE INFLUENCE OF STRESS EFFECTS AND JOB
SATISFACTION ON EMPLOYEE PERFORMANCE AT
PT BANK RAKYAT INDONESIA TBK, PANAKKUKANG
MAKASSAR BRANCH**

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Abstract

Work stress, often arising from factors such as heavy workloads, tight deadlines, and interpersonal conflicts, can negatively impact employees' mental and physical health, job satisfaction, and overall job performance. High levels of work stress can lead to decreased motivation, increased absenteeism, and reduced productivity, which can ultimately affect an organization's bottom line. On the other hand, job satisfaction is a measure of how content employees are with their work and the work environment. When employees are satisfied with their jobs, they tend to be more engaged, motivated, and committed to their tasks, leading to higher job performance and overall organizational success. Job satisfaction is influenced by various factors, including job security, recognition, work-life balance, and opportunities for growth and development. This study aims to determine the effects of work stress (X1) and job satisfaction (X2) on the performance (Y) of PT Bank Rakyat Indonesia Tbk, Panakkukang Makassar Branch. The research type employed is descriptive quantitative. The study's population consists of all employees at PT Bank Rakyat Indonesia Tbk, which includes 73 branches in Panakkukang Makassar. The sample size comprises 73 employees. Data collection was conducted using a questionnaire. Data analysis involved simple regression analysis using SPSS Version 25 in 2023. The results indicate that work stress has no positive and significant effect on performance; when work stress increases, employee performance decreases, and vice versa. Conversely, job satisfaction has a positive and significant impact on performance. When individuals experience higher job satisfaction, it leads to improved performance.

Keywords: Job Satisfaction, Motivation, Performance, Work Stress

1. INTRODUCTION

Bank is a financial institution that plays a crucial role in a country's economy. Its primary task is to gather funds from the public and channel them back into the economy through various financial services (Indonesia, 2014). By doing so, banks help improve the standard of living for the people, as the collected funds can be used for investments, financing, and other economic activities.

PT. Bank Rakyat Indonesia Tbk. is one such bank that officially serves as a provider of modern financial services, particularly in the retail sector. They are committed to offering financial services tailored to the needs of their customers, with an extensive reach, aiming to assist customers in achieving a more meaningful life. This is a goal pursued by every company, including the Panakkukang Makassar Branch of Bank BRI. In the pursuit of this goal, the role of employees is crucial. They are vital elements in determining the progress or setbacks of a company. To achieve the goals set by the company, employees who meet the company's requirements and can fulfill their assigned tasks and responsibilities are essential.

Employee performance reflects their abilities in the form of tangible work and results achieved in carrying out tasks originating from the organization (Fahmi, 2014). High-quality or high-performance work is invaluable to a company, as it can help the company make a profit. Conversely, a decline in performance can harm the company. Therefore, attention to employee performance is essential, including in conducting research related to the variable of work stress. In addition to performance, employee job satisfaction also plays a significant role in the company. Job satisfaction can directly or indirectly affect employee performance. Employees who are satisfied with their work tend to produce better performance (Rivai, 2013). Conversely, job dissatisfaction can have a negative impact on performance. In this regard, one negative consequence of job dissatisfaction is the emergence of work stress.

Work stress is an important aspect related to employee performance. Work stress can affect how employees carry out their tasks (Wartono & Mochtar, 2015). At PT. Bank Rakyat Indonesia Tbk. Panakkukang Makassar Branch, employees face a dilemma. They must achieve targets set by their superiors while also meeting their personal needs and desires. This situation can lead to work stress. Work stress can have a negative impact on employees' well-being, mental health, and their performance. Employees who feel too much pressure or stress may experience decreased productivity, reduced motivation, and even physical and mental health issues (Rahmanda & Verawati, 2022).

Initial observations and interviews with leaders at PT. Bank Rakyat Indonesia Tbk. Panakkukang Makassar Branch indicate that there are issues with employee performance. One of the problems that arises is work stress caused by pressure to meet targets in a short period. This affects employees' ability to work to their full potential due to fatigue. In this context, this research aims to identify the impact of work stress and job satisfaction on employee performance at PT. Bank Rakyat Indonesia Tbk. Panakkukang Makassar Branch.

2. LITERATURE REVIEW

2.1. Work stress

Work stress, as stated by Soesmalijah Soewondo in Yulianti & Meutia (2020), is a condition in which one or several factors in the workplace interact with employees, thereby disrupting their physiological and behavioral conditions. In this context, work stress is a negative response or reaction to the pressures or demands encountered in the work environment. Factors such as excessive workload, conflicts among colleagues, lack of support, or unrealistic demands can lead to work stress.

2.2. Performance

Performance is the result of the work achieved by employees in carrying out tasks and assignments given by the organization, as outlined by Priansa (2014). Performance reflects the extent to which employees successfully fulfill their tasks, achieve targets, and contribute to the organization's goals. Good performance is often measured by high productivity, target achievement, and high-quality work outcomes.

2.3. Job Satisfaction

Job satisfaction is an individual's perception, feelings, and attitude towards various aspects of their work. This includes how satisfied someone is with their job, how well the

job meets their personal and professional needs, and to what extent the job provides recognition and support from superiors and colleagues. Job satisfaction can influence performance (Nurrohmat & Lestari, 2021). Individuals who are satisfied with their jobs tend to be more motivated, committed, and make positive contributions to the organization. Conversely, job dissatisfaction can result in decreased motivation, low performance, and even a desire to leave the job. Therefore, understanding and managing the factors that affect employee job satisfaction is essential to achieving optimal performance within an organization.

3. RESEARCH METHOD

This study employs a quantitative descriptive research approach with a population consisting of all employees at PT Bank Rakyat Indonesia Tbk. Panakkukang Makassar Branch, totaling 73 individuals. The study utilizes a saturated sampling method, including all relevant population members as samples, resulting in a sample size of 73 employees. Data collection is conducted through questionnaires designed to measure variables related to work stress, job satisfaction, and employee performance.

Data analysis is carried out using simple regression analysis with the assistance of statistical software SPSS Version 25 in the year 2023. Thus, this research aims to describe and analyze the relationship between work stress, job satisfaction, and employee performance at PT Bank Rakyat Indonesia Tbk. Panakkukang Makassar, employing a quantitative descriptive research method.

4. RESULTS AND DISCUSSION

4.1. Research Result

4.1.1. Validity

The validity test is used to determine the validity or validity of the research variables.

Table 1. Validity Test Result

Variable	Statement Item	Corrected item total correlation	R Table n=73 5% level	Description
Work stress (X1)	X11	0,505	0,194	Valid
	X12	0,372	0,194	Valid
	X13	0,506	0,194	Valid
	X14	0,397	0,194	Valid
	X15	0,363	0,194	Valid
	X16	0,471	0,194	Valid
	X17	0,545	0,194	Valid
	X18	0,394	0,194	Valid
	X19	0,651	0,194	Valid
	X110	0,404	0,194	Valid

Job Satisfaction (X2)	X21	0,357	0,194	Valid
	X22	0,442	0,194	Valid
	X23	0,377	0,194	Valid
	X24	0,436	0,194	Valid
	X25	0,523	0,194	Valid
	X26	0,497	0,194	Valid
	X27	0,576	0,194	Valid
	X28	0,530	0,194	Valid
	X219	0,470	0,194	Valid
	X210	0,494	0,194	Valid
Performance (Y)	Y1	0,463	0,194	Valid
	Y2	0,382	0,194	Valid
	Y3	0,380	0,194	Valid
	Y4	0,443	0,194	Valid
	Y5	0,517	0,194	Valid
	Y6	0,478	0,194	Valid
	Y7	0,495	0,194	Valid
	Y8	0,372	0,194	Valid
	Y9	0,333	0,194	Valid
	Y10	0,344	0,194	Valid
	Y11	0,336	0,194	Valid

Based on the results of the validity test, it shows that the question items used in the study have r tables greater than or above 0.361. So it can be concluded that the questionnaire used about the knowledge and interest variables is declared valid as a variable measuring instrument.

4.1.2. Reliability Test

Reliability is the extent to which the measurement results using the same object will produce the same data.

Table 2. Reliability Test Results

No	Variable	Cronbach's Alpha Based on Standardized Items	Reliability Standard	Description
1	Work stress	0,688	0.6	Reliable
2	Job Satisfaction	0,685	0.6	Reliable
3	Performance	0,621	0.6	Reliable

Based on the data table above, it shows the numbers from the Cronbach's Alpha (a) value on all variables in this study, all of which show an amount above the value of 0.60. This shows that the independent and dependent variables are reliable and it can be concluded that the respondent's questionnaire statement shows reliability in measuring the variables in the research model.

4.1.3. Normality Test

Table 3. Normality Test Result

N	Unstandardized Residual	
	Mean	73
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.80612854
Most Extreme Differences	Absolute	.067
	Positive	.063
	Negative	-.067
Kolmogorov-Smirnov Z		.575
Asymp. Sig. (2-tailed)		.896

Based on the table, it is known that the sig value is $0.896 > 0.05$. This means that all data used are normally distributed, so further data analysis can be carried out.

4.1.4. Multicollinearity Test

The multicollinearity test aims to test the regression model if there is a correlation between independent variables (independent variables), if there is a correlation, it is called a multicollinearity problem.

Table 4. Multicollinearity Test Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	29.026	6.779		4.282	0		
Work stress	.215	.136	.302	1.574	.127	.744	1.345
Job Satisfaction	.265	.176	.289	1.508	.143	.744	1.345

Based on the analysis results in the table, it can be seen that the Tolerance value of the Current Ratio variable is 1.000. seeing the Tolerance value is greater than > 0.10 , it means that there is no Multicollinearity.

4.1.5. Multiple Regression Analysis

Table 5. Multiple Regression Analysis Result

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	29.026	6.779		4.282	0
Work stress	.215	.136	.302	1.574	.127
Job Satisfaction	.265	.176	.289	1.508	.143

Based on the result, the equation result can be seen as follows:

$$Y = 25.018 + 0.118 (X1) + 0.409 (X2)$$

- The coefficient of 25.018 means that the consistent value of the Performance variable is 25.018.
- The X1 regression coefficient of 0.118 states that every additional 1% increase in the value of the stress effect, the performance value increases by 0.118.
- The X2 regression coefficient of 0.409 states that every 1% increase in job satisfaction value, the performance value increases by 0.409.

4.1.6. Coefficient of Determination Analysis

Table 6. Coefficient of Determination Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.509 ^a	0.259	0.238	1.908

Based on the table, the analysis obtained the coefficient of determination (R² /Adjusted R Square) of 0.259 or 25.9%. The meaning of this coefficient is that performance is influenced by work stress and job satisfaction. While the remaining 74.1% is influenced by other variables not examined in this study.

4.1.7. Simultaneous Test (F Test)

Table 7. Simultaneous Test Result

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	89.142	2	44.571	12.245	.000b
1 Residual	254.803	70	3.640		
Total	343.945	72			

Based on the results of the first model F test in table 4.13, the F value of 12.245 is greater than the f table value of 3.12 with a significance level of 0.000 or <0.05, so

simultaneously the stress effect variable and job satisfaction simultaneously have a significant effect on the performance variable.

4.1.8. Partial Test (T Test)

Table 8. Partial Test Result

Variables	T statistic	Sig
Stress Effect (X1)	1,143	0,257
Job Satisfaction (X2)	4,639	0,000

$$\begin{aligned} t \text{ table} &= (0.05/2 : n - k - 1) \\ &= (0.05/2 : 73 - 1 - 1) \\ &= (0.025 : 71) \end{aligned}$$

It can be seen in the distribution of the value of $t \text{ table} = 1.994$

From the table above, it can be arranged, including:

- Based on the significant value: From the Coefficients table, it is obtained that the t value of the Accountability Variable (X1) is $1.143 < t \text{ table } 1.994$ and a significant value of $0.257 > 0.05$, so H_a is rejected (accept H_o) so it can be concluded that the variable effect of stress has no effect on the performance variable.
- Based on the significant value: From the Coefficients table, the t value of the Transparency Variable (X2) is $4.639 \geq t \text{ table } 1.994$ and a significant value of $0.005 < 0.05$, so it can be concluded that the job satisfaction variable has a positive effect on the performance variable.

4.2. Discussion

4.2.1. The Influence of Work stress on Employee Performance

The research findings lead to the conclusion that work stress does not exert a significant influence on employee performance. In other words, the study indicates that there is no statistically significant correlation between work stress and employee performance. When employees experience an increase in work stress, it does not lead to a noticeable decrease in their performance, and conversely, when stress levels decrease, it does not significantly improve their performance (Wartono & Mochtar, 2015).

This research aligns with the results of a previous study conducted by Massie et al., (2018). Massie's research also found that work stress has a negative and statistically significant impact on employee performance. In practical terms, this means that as work stress levels rise, there is a clear trend of decreased employee performance. Conversely, when stress levels are lower, employees tend to exhibit better performance. This nuanced understanding of the relationship between stress and performance can be valuable for organizational management to tailor interventions and support strategies effectively.

4.2.2. The Influence of Job Satisfaction on Employee Performance

The research findings provide compelling evidence that job satisfaction exerts a significant and positive influence on employee performance at PT Bank Rakyat Indonesia Tbk. Panakkukang Branch Makassar. Specifically, the results demonstrate that when employees experience higher levels of job satisfaction, their performance tends to improve significantly. In essence, cultivating a work environment that promotes job satisfaction among employees emerges as a pivotal factor in enhancing individual performance and, consequently, contributing to overall organizational success and productivity (Soetrisno, 2016).

These findings carry profound implications. They underscore the importance of prioritizing strategies and initiatives aimed at nurturing job satisfaction among employees. When employees feel content and fulfilled in their roles, it not only positively affects their individual performance but also enhances the organization's capacity to achieve its objectives more effectively (Wirawan, 2015). Therefore, organizations should consider investing in measures that enhance job satisfaction as a means to elevate employee performance and overall success.

4.2.3. The Influence of Work stress and Job Satisfaction on Employee Performance

Table 7 presents the results of the F-test, which holds crucial significance in assessing the concurrent impact of stress and job satisfaction as independent variables on the dependent performance variable within a statistical model. The recorded F-value of 12.245 signifies that the variations observed in the performance variable can be substantially accounted for by the combination of the stress and job satisfaction effect variables. This is further substantiated by the remarkably low significance level of 0.000 (less than 0.05), underscoring the statistical robustness of this finding. Additionally, the F-test outcomes were cross-referenced with the critical values provided in the F-table. In this context, the observed F-value (12.245) significantly surpasses the commonly employed critical F-value (in this instance, 3.12). Consequently, we can assertively conclude that the combined influence of the stress and job satisfaction effect variables substantially affects the performance variable within this model. This outcome corroborates our initial hypothesis, asserting the pivotal role of these two independent variables in influencing the dependent variable, performance. In the realm of decision-making and future planning, it is imperative to consider the simultaneous impact of these variables as pivotal factors shaping the performance of individuals or groups within the tested scenario.

5. CONCLUSION

The conclusion of this study indicates that work stress does not have a positive and significant impact on employee performance. On the contrary, when work stress increases, employee performance tends to decline. Conversely, job satisfaction has a positive and significant influence on performance. When job satisfaction levels increase, individuals tend to exhibit better performance. Therefore, it is crucial for organizations to pay attention to factors that can enhance employee job satisfaction as a means to improve their performance.

Nevertheless, organizations should still identify and manage work stress that employees may experience. This may involve strategies to reduce excessive workloads,

provide psychological support, and increase employee engagement. Additionally, efforts should be directed towards improving job satisfaction, such as offering career development opportunities, listening to employee feedback, and creating a supportive work environment. By taking these steps, organizations can enhance employee well-being and, in turn, improve their performance, ultimately leading to long-term benefits for the company's success.

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