

Research Article**The Analysis of Job stress Effect to the Improvement of PT Bank Muamalat Indonesia, TBK Medan Balai Kota Branch's Employees Performance****Susi Handayani and Lailan Safina Hasibuan**

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ABSTRACT: The objective of this research is to analyze the job stress effect to the PT Bank Muamalat Indonesia, TBK Medan Balai Kota Branch's employees performance. Using the sample of 35 employees, the researcher utilized associative approach to process the quantitative data. In addition, correlation analysis and t-test was also employed. The results shows that the relation between job stress and working performance is relatively moderate 42% (0,42) with positive or significance correlation vector as big as 0,011 (<0,05). Additional research using t-test shows that job stress can affect the employee working performance as big as 26.77% (0,026) with significance magnitude of 0,011. This can be translated that low-level of stress can improve employees' performance only to a certain degree. Once certain threshold has been passed, the employees' performance will begin to decline.

Keywords: job stress, employee performance, performace, employee working

Introduction

Human resources are the most important assets for any companies. Whether a company can achieve its vision and mission, will be highly dependent upon the quality of its human resources, psychologically and physically. In order to be able to compete in the market, company has to continuously nurture the factors that contribute to its success. One of those factors is the employees' performance.

According to Simamora (2016), employees' performance can be translated into the tangible result or achievement that can be quantified by using the employees' standard. A high performance can simply be described as a result or achievement that can contribute positively to the organization's main goal. A good company, hence should be able to upgrade its employees' skill, since it will be directly correlated to his or her performance. Good employees' performance is the main ingredient of success in today's world that full of business uncertainty.

PT. Bank Muamalat Indonesia Medan Balai Kota branch is currently having some issues related to employees' performance. Most of its employees' are still unable to meet the company expectations. These can be seen in the number of backlog the company currently possesses in its disposal, not to mention other delay that can be attributed to the low level of performance.

Job stress can sometimes be useful and not always negative. It can motivate human being to level up its performance, resulting in better results and achievements. This type of good stress can be called eusstrs. Eusstrs is a type of stress that push human beyond its normal boundary, so human can achieve its dream faster. Unfortunately, most of the stress experienced by employees is the bad stress that brings negative impact. In a simple manner, stress can be translated into a certain condition in which a human being will feel

pressured and sometimes depressed. In a working environment, the excess of this stress can sometimes be seen in a certain behavior such as temperament, not communicative, tired easily, headache, excessive smoking, losing creativity, delaying and avoiding assignments.

The stress symptoms that visible in PT. Bank Muamalat Indonesia Tbk Medan Balai Kota branch are the increase of temperament and job procrastination. Furthermore, employees also seen burned out and incapable of handling ordinary assignments.

PT. Bank Muamalat Indonesia, Tbk is a sharia financial institution founded in 42 Rabiul Tsani 1412H or 1 November 1991. The bank, which was initiated by MUI and Indonesian Government, is the only Indonesian sharia bank that has an overseas branch, located in Kuala Lumpur, Malaysia. As Indonesian first sharia bank, Muamalat is committed to not only comply with sharia regulation, but also to be competitive and accessible to all Indonesian societies.

From human perspective, PT. Bank Muamalat Indonesia' employees facing a dilemmatic situation. They have to put the laser focus in achieving company's vision; on the other side they also have their own needs and requirements that need to be noticed by the company. This kind of situation promotes stress, especially when the employees unable to meet the work target.

Based on the issues described above, the author wants to analyze the relation between the job stress and the working performance, how they are correlated to each other and how big is the magnitude. Hence, this paper is titled: "The Analysis of Job stress Effect to the improvement of PT Bank Muamalat Indonesia, TBK Medan Balai Kota Branch's employees performance."

Literature Review

1. Performance

Employees' performance is a personal metrics since each individual employee has their own skill and ability. The term performance itself can be translated into actual or real results that are achieved after work has been carried out.

According to Rivai (2013, page 549) performance is the actual action exhibited by everyone and as a work achievement produced by the employee in accordance with his role within the company. Therefore, employee performance is a very important aspect in achieving company's objective.

Ma'arif and Kartika (2012, page 8) stated that performance can be translated as a process or set of processes to gain common understanding of what should be achieved together (and how to achieved that), including how to manage the team so that the possibility of achieving the objectives is getting higher.

According to Payaman Simanjuntak (2012, page 107) performance is a certain method to assess the task execution carried out by a person, a group of people, or task forces within the organization in accordance with the standard and goal that has been agreed or stated.

Based on several experts' opinions mentioned it could be concluded that employees' performance is the employees' level of ability in executing the job and carrying the responsibility.

On Widodo's book (2007, page 74), Amstrong and Baron stated the following things:

- 1) Personal Factors, determined by the level of ability, competency, motivation, and individual commitment.
- 2) Leadership Factors, determined by the quality of support, guidance and support provided by the manager and team leader.
- 3) Team Factors, indicated by the quality of support provided by the co-workers.
- 4) System Factors, indicated by the existence of working system and facility provided by the organization.
- 5) Contextual/Situational Factors, indicated by the high level of pressure and change in internal and external environment.

According to Mangkunegara (2013, page 67) factors that influence the performance are the ability and motivation.

- 1) The ability factor, psychologically the employees' ability consists of potential ability (IQ) and reality ability (knowledge and skill).
- 2) The motivation factor, formed by the employees' attitude in facing his or her working situation

According to Mangkunegara (2013, page 75) performance indicators are as follows:

- 1) Work quality: the accuracy, ability and cleanliness of someone's work
- 2) Work quantity: the output or result of work, it should be noted that not only the regular output that matters, but also the additional output coming from doing extra works.
- 3) Reliability of work: the ability to follow the instruction, initiative, diligence, and prudence

- 4) Attitude: the attitude towards the company, co-workers, assignment, and also corporation

Job stress

Job stress is a tense situation that occur when a person facing unsolved challenge or issues. It is also happen in a condition where the mind is being burdened by disturbing thought.

According to Mangkunegara (2013, page 157) job stress is a feeling of distress experienced by person in facing his or her assignments. The symptoms are unstable emotions, uneasy feelings, aloofness, insomnia, excessive smoking, unable to relax, anxiety, tension, nervousness, increased blood pressure, and digestion problem.

According to Wibowo (2012, page 53) job stress is emotional and physical response toward dangerous working condition in which the assignment requires extra resources and attention.

Handoko (2008, page 167) explains that stress as a tension that can affect the emotional state, thought process and personal condition.

From the definitions mentioned above, it can be concluded that job stress comes up from the interaction between the working conditions and employees' ability, it can also arise from the demanding job assignments where the employees do not have the skillset to cope with that. The stress, if not properly handled, can bring negative excess not only to the employee himself but also to the co-workers and the wider organization. Hence, the remedy, be it from personal level or organizational level, is surely needed.

According to Hasibuan (2009, page 204), there are five factors that contribute to the rising job stress such as:

- 1) Excessive workload
- 2) Pressure from management
- 3) Inadequate working tools and limited time to execute the job
- 4) Personal conflict with management
- 5) Low compensation

According to Mangkunegara (2013, page 157) the factors that causing job stress are as follows:

- 1) Excessive workload
- 2) Tight deadline
- 3) Minimum quality of supervision
- 4) Unhealthy work climate
- 5) Poor work authority related to responsibility
- 6) Conflict
- 7) Difference point of view between the employee and the frustrated leader

Unmanaged stress can lead to depression, frustration, and so on. Fierce competition as well as accumulating workloads can also contribute to job stress.

Wijono (2012, page 148) reported that according to Suwondo, the indicator of job stress are as follows:

- 1) Workplace
- 2) The content of assignment
- 3) Working term and conditions
- 4) Interpersonal relationship in the workplace

Hypothesis

Based on the existing literatures and observation, the author made a hypothesis as follows: The job stress affects the improvement of employees' performance at PT. Bank Muamalat Indonesia, Tbk Medan Balai Kota Branch.

Research Methods

This reasearch used associative method. Associative research method utilize two or more variables and analyze the correlation between one variable to another. The data used in this research is quantitative type of data. Quantitative research is the type of research that rely on structural format like mathematic and statistic. Raw data was being analyzed by using SPSS program and the research was being done by using certain method.

The population and sample of this research was 35 employees of PT. Bank Muamalat Indonesia. The method used to collect data was the documentation study and questionnaire. The data was being analyzed by using correlation analysis and t-test.

Results and Discussion

1. The Correlation between Job stress and Employees' Performance Improvement

a. Correlation Analysis

This reseach using correlation analysis method. The correlation coefficient is being used to measure the relationship between two variables that have ordinal measurement level.

The following table shows the interval of coefficient and the power of correlation among variables.. Coefficient correlation value of 0 indicates very low correlation power, while 1 indicates very high correlation power.

Table 1. The Interval of Coefficient Correlation Value and Correlation Power

Coefficient Correlation Value	Correlation Power
0,0 – 0,2	Very low
0,2 – 0,4	Low
0,4 – 0,7	Moderate
0,7 – 0,9	High
0,9 – 1,0	Very high

Calculation using SPPSS ver. 16.0 resulting in:

Table 2. Correlation

Tabel IV - 4.1. Coefficient

		Stres Kerja	Kinerja Karyawan
Stres Kerja	Pearson Correlation	1	.422
	Sig. (2-tailed)		.011
	N	35	35
Kinerja Karyawan	Pearson Correlation	.422	1
	Sig. (2-tailed)	.011	
	N	35	35

t-Test

t-Test was carried out to examine whether the independent variable (X) has positive and significant influence toward the dependent variable (Y). Calculation using SPSS 16.0 version resulting in:

Tabel 3. Coefficient

Tabel IV - 4. Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	20.472	4.156		4.926	.000		
	X	.457	.171	.422	2.677	.011	1.000	1.000

Discussion

In this discussion the result of the research will be analyzed to determine the compatibility of the findings with the theory and opinion stated earlier. The analysis is as follows:

Employees' performance is the result of work achievement that is assessed against the company standard. A good performance is the result of work being done that meet the company standard. A good organization shall be able to continuously upgrade its employees' skills and knowledge, since that is the only way to boost performance. Improvement in employees's capabilities will bring positive impact to company, delivering the most needed progress in this current world where everything is advancing rapidly. According to Rivai (2013, page 549) performance is the real work done by everyone within the organization. Even though job stress in such an issue that need to be taken care of, it will not always bring negative impact. Stress that proportionally managed can be functioned as work motivation, this kind of stress is called eusstrs. Eusstrs is a type of healthy stress that push human beyond its boundary, so that objectice can be achieved faster. However, in reality the job stress that often occur is the type of stress that bring negative impact. In a simple term, stress can be translated as a condition where someone is depressed physically and psychologically. The symptoms for employees that experience stress can be seen in the form of behavior such as easily offended, less communicative, easily tired, headache, excessive smoking (for smokers), procrastinating or avoiding assignments. According to Mangkunegara (2013, page 157) job stress is the feeling of distress experienced by employee while facing the job assignment.

According to the result of the research being done at PT. Bank Muamalat Indonesia, it was found that the independent variable (the job stress) and the dependent variable (employee performance) have positive correlation of 42% (0,42) and significance correlation of 0,011 (<0,05). This means that the correlation between job stress and employees' performance improvement is moderate and significant.

This finding is in agreement with the work of Astari (2012) titled "The Correlation between Job stress and Employees Performance in the Agent of AJB Bumiputera 1912 Pancoran

Mas Depok Branch". The findings indicated that the correlation coefficient value between job stress variable (X) with employees' performance variable (Y) is in the level of -0.522 which means that the correlation coefficient was showing moderate correlation of 52.2% between job stress and employees' performance. In a high level of job stress that way above 52.2% the employees' performance will degrade. Based on Argryous correlation coefficient, for $r_s = 0, -522$, it can be interpreted that both have a moderate relationship. The findings indicate that job stress is a normal, and should not be something to be afraid of. It will not also degrades employees' performance if it can be managed properly. Hence, the responsibility rest in the shoulders of management to continuously monitor employees' stress level to avoid negative excesses that will harm company performance.

Conclusion and Recommendations

Conclusion

Based on the analysis explained earlier by the author, it can be concluded that:

1. The obtained coefficient correlation value of 0.42 and significant, which shows that there is a moderate and positive relation between job stress and employees' performance improvement. It would be safe to say that in a low level of job stress, the employees' performance will be improved only up to certain degree, and once the level passed through certain threshold the performance level begin to deteriorate. Hence, job stress is not the main issue in improving employees' performance, since there is another variable with stronger correlation that comes to play.
2. The research has shown that job stress can only influence the employees' performance improvement as big as 26.77%, the rest is being influenced by the other variable not analyze in this current research.

Recommendations

1. For the company

From this research, it is evidenced that the job stress and employees' performance has already been in an acceptable level. To further appropriately manage the job stress, company can try to exercise some programs that reduce stress level such as counseling; company outing, rewarding system and other activities that promote work satisfaction. To maintain high level of work performance, the company is advised to regularly upgrade employees' knowledge and skills via courses and training. This will be beneficial in helping the company achieve its objectives.

2. For next researcher

The next work can focus more on the bigger sample of population that inherently known to have high level of job stress such as factory and medical workers. In addition, another variable that may have correlation with performance improvement can also be introduced.

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