



EMPLOYEE PERFORMANCE BASED ON WORK STRESS AND JOB SATISFACTION AT PT ASURANSI JIWA MANULIFE INDONESIA TELEMARKETING DIVISION SOUTH TANGERANG BRANCH

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Abstract

This study aims to determine the partial and simultaneous influence of job stress and job satisfaction on employee performance at PT Asuransi Jiwa Manulife Indonesia, Telemarketing Division, South Tangerang Branch. The research method used in this research is descriptive quantitative. This study took the population of all employees at PT. Manulife Indonesia Life Insurance Telemarketing Division, South Tangerang Branch, totaled 57 people, while the sample used was the saturated sample formula. The research variable consists of independent or independent variables (X), job stress (X₁), and Job satisfaction (X₂), while the dependent or dependent variable (Y) is performance. The data collection method is through questionnaires distributed to employees of the telemarketing division of PT Asuransi Jiwa Manulife Indonesia. South Tangerang branch, the data obtained were then processed using the SPSS version 25.0 application.

The analysis technique used is the multiple linear regression analysis models. And using the instrument test, hypothesis testing, which includes classical assumption test, t-test, F test, and coefficient of determination. The results of testing the effect of work stress and job satisfaction affect employee performance. Based on the results of the SPSS calculation, it is obtained that the Fcount = 29.185 with a significant F value of 0.000. Using a significant level of 0.05, the table value with DK = n-k-1 (57-2-1 = 54) obtained a Ftable of 3.17 significant level of 0.000. The significance value is still below the set significance value of 0.05, so it can conclude that work stress and Job satisfaction significantly affect employee performance with the regression line equation. $Y = 2.709 + 0.198X_1 + 0.542X_2$.

Keywords: Work stress, Job Satisfaction, and Employee Performance

INTRODUCTION

Every human being will always be a member of various organizations, such as social or community organizations, political organizations, and educational organizations. Organizations will seep into society or everyday life, and people will be in the organizational environment. These organizations have similarities in their management. These similarities include goals, membership, structure, and systems and procedures.

The goals of an organization are usually reflected in both long-term and short-term goals. In general, an organization's goal is to achieve the growth, development, profit, and sustainability of the organization itself. The second similarity is that the organization has a collection of people. One person who tries to achieve goals alone cannot be said to be an organization. An organization is a group or group of people (more than two people) with the same purpose to achieve their goals. The third similarity is that the organization needs to develop a structure so members can carry out their work easily and well. Organizational structure describes the relationships of authority and responsibility that can use to distribute tasks, information, resources, and orders. The

organizational structure must always be adapted to changing circumstances and needs because humans are doing the work, not the organizational structure. The fourth similarity is that organizations have systems and procedures. Organizations have rules set together and must be carried out with commitment. Systems and procedures in the organization are reflected in the manager's policies on how to work, recruitment, monitoring, and reporting systems. (H.Masram, Muah 2015:3).

PT Asuransi Jiwa Manulife Indonesia, which operates in the insurance sector, was established in 1987 and had thousands of employees. For the Telemarketing Division, South Tangerang branch, the number of employees is around 57; Manulife always strives to improve the performance of its employees. Employee performance can be measured by looking at the level of work stress obtained by the employee to the job satisfaction obtained by the employee. Then see whether the employee performs well based on the company's expectations. Employee performance at the company affects the sales of the company, so this can investigate.

According to Mangkunegara (2017:157), work stress is a feeling of pressure experienced by an employee in dealing with work which can result in unstable emotions, feeling uneasy, being alone, and having trouble sleeping. Indicators of work stress are conflicts among employees of the telemarketing division at PT Asuransi Jiwa Manulife Indonesia, South Tangerang Branch. The differences in opinion cause incompatibility, which eventually leads to conflict. Conflict is motivated by incompatibility or differences in values, goals, and status. Factors behind a conflict, the symptoms that arise when an individual or group shows a hostile attitude towards another individual or group, affect performance.

Differences in values in the telemarketing division of PT Asuransi Jiwa Manulife Indonesia, South Tangerang Branch, often occur between employees and management when they have different opinions about how to do something. Which sometimes impacts the work environment is no longer conducive and may disturb other employees who were not initially involved. Based on initial observations made by employees of the telemarketing division of PT Asuransi Jiwa Manulife Indonesia, South Tangerang Branch, the results showed that the work stress experienced by employees was quite high because the workload/target set is quite high. Hence, employees feel pressured because the targets set by the company have not been achieved optimally by their employees.

The psychological needs of employees of the telemarketing division, their psychological needs have yet to be fully met because employees cannot channel their talents and skills into the company. And the health insurance provided by the company is inadequate, making employees uncomfortable.

Job satisfaction and job stress are things that can affect employee comfort and performance. Because employees who feel comfortable with their work or have encouragement in their work, the employee will stay at their job. According to Garg (in Vijayan, 2017), work stress results from a mismatch between individual abilities and organizational demands or targets given by the organization. Edison et al. (2017: 210) state that job satisfaction is a set of employee feelings about things that are pleasant or not about a job they are facing.

Seeing the meaning of job stress and job satisfaction above, employees without stress and satisfaction may not have high and good work results according to the company's wishes. For the telemarketing division at PT Asuransi Jiwa Manulife Indonesia, the South Tangerang branch, it is also possible to pay attention to stress levels and employee satisfaction. The decrease in employees every month could be caused by a lack of satisfaction and high-stress levels from the employees

themselves. This study aims to determine what internal or external factors can affect the company's long-term survival. Based on the background of the problem above, the authors are interested in taking the title of the study: "employee performance based on job stress and job satisfaction at PT Asuransi Jiwa Manulife Indonesia, the telemarketing division of the South Tangerang branch."

LITERATURE REVIEW

According to Marwansyah (2015:31), "The development of a company is determined by the human resources (HR) in the company. Human Resources are the driving force and regulator so that the company runs well and achieves the expected goals. Human resources are the utilization of human resources within the organization, which is carried out through the functions of planning, recruitment and selection, human resource development, career planning and development, compensation and welfare, occupational safety and health, and industrial relations.

Work Stress

Stress is a result imbalance between the demands and resources of the individual. The higher the gap, the higher the stress experienced by the individual and will threaten. Robbins and Judge (2013: 368) state that stress is an unpleasant psychological condition from environmental pressure. According to Mangkunegara (2017: 157), work stress is a feeling of pressure experienced by an employee in dealing with work which can result in unstable emotions, feeling uneasy, being alone, and having trouble sleeping. Siagian (2013: 300) also defines stress as tension that affects a person's emotions, thoughts, and physical condition. According to Gibson et al. (2013:339), stress is an adjustment response mediated by individual differences and psychological processes resulting from any environmental action, situation, or event that imposes excessive psychological or physical demands on a person.

In the description above, it can conclude that work stress is a condition of someone who feels pressure when working that will interfere with work and result in not working optimally. Stress that is not handled properly will result in a person's unfavorable interaction with his environment. Someone who experiences too much stress can threaten the ability to deal with the environment and will reduce performance.

Job Satisfaction

Job satisfaction is an employee's attitude towards work related to work situations, cooperation between employees, rewards received at work, and physical and psychological factors. This attitude towards work results from several individual-specific attitudes towards factors in work, individual adjustment, and individual social relationships outside of work to lead to an individual's general attitude towards the work he faces.

Based on the opinion of Keith Davis, Wexley, and Yuki in the book Meithiana Indrasari (2018: 38), job satisfaction is a feeling that supports or does not support employees who are related to their work or their condition. Feelings related to work involve wages, or salaries received, career development opportunities, relationships with other employees, job placement, type of work, company organizational structure, and quality of supervision. While feelings related to himself, among others, age, health condition, ability, and education.

Employee Performance

A company organization is founded because it has certain goals it wants and must achieve. In achieving its goals, every organization is influenced by organizational behavior. One of the most common activities carried out in organizations is employee performance, namely how he does

everything related to a job or role in the organization. The definition of performance is the description level of achievement of the implementation of an activity program or policy in realizing the goals, objectives, vision, and mission of the organization, which is poured through the strategic planning of an organization.

In his book, Mangkunegara (2016: 24) defines employee performance (work achievement) as the result of work in quality and quantity achieved by an employee in carrying out his duties following the responsibilities that have been given to him. Performance is a dependent variable influenced by many factors that have meaning in the delivery of organizational goals. That is, errors in managing the independent variables will result in negative and positive performance. Bernardin and Russell, in Priansa's book (2014:56), state that performance results from certain job functions or activities at certain jobs during a certain period.

METHOD

This study was designed with a descriptive method with a quantitative approach. The descriptive quantitative method explains the phenomena that occur regarding research data. In contrast, the quantitative method explains the independent variable's effect on the dependent variable. This study's data collection method used primary and secondary data sources. According to Sugiyono (2016: 193), the sources of primary and secondary data collection are as follows:

- a. Primary data
 - 1) Observation entails making direct observations of businesses to collect data and information systematically, with data collecting taking place at the research location.
 - 2) A questionnaire is a data collection technique in which respondents are given a set of written questions.
- b. Secondary data, such as literature review, entails studying, investigating, reviewing, and reviewing material related to the subject under investigation.

The following is a diagram of the framework of thinking utilized in this study:

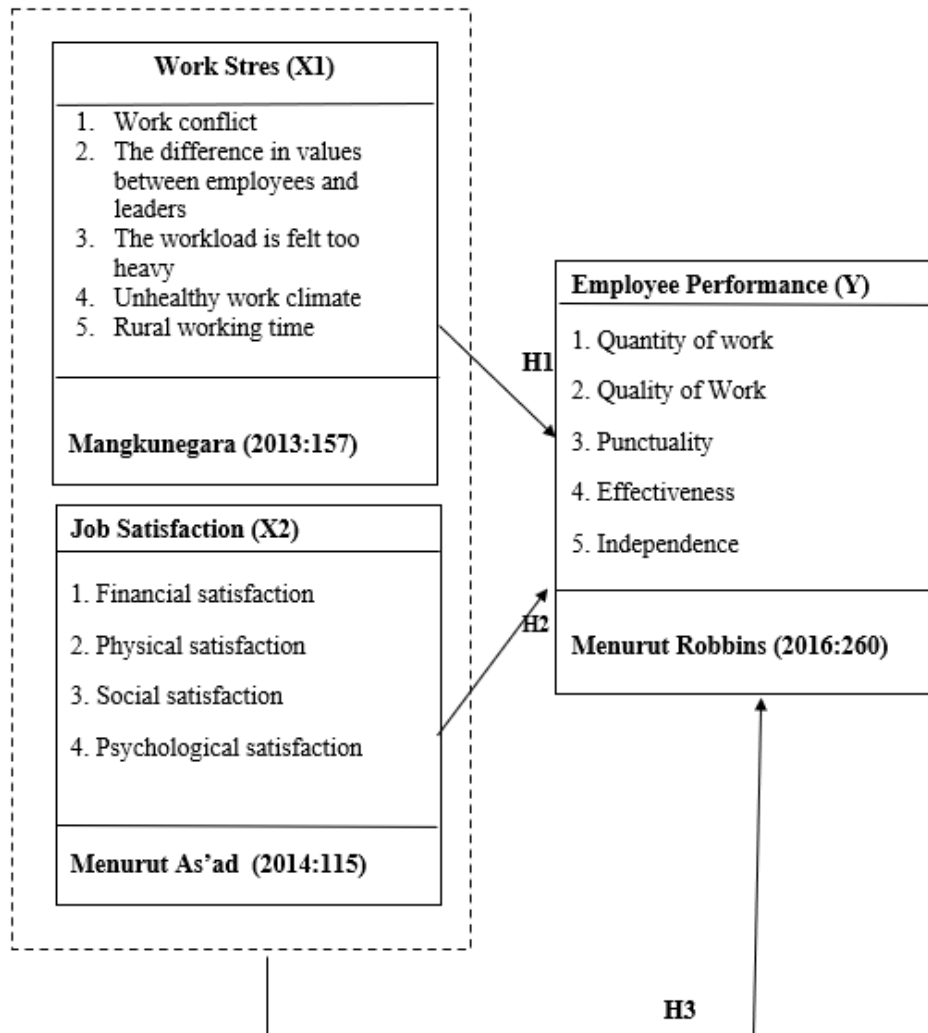


Figure 1. Thinking Framework

The population investigated in this research is comprised of all employees at PT. Manulife Indonesia South Tangerang Branch. Therefore, the sampling technique utilized in this study is non-probability sampling with saturation sampling as the technique (census). According to Sugiyono (2016:118), Saturated sampling is a sampling approach in which all individuals in the population are employed as samples. Because the population was rather small, the researchers chose a sample using a saturation sampling strategy. As a result, the sample size for this study will be 57 employees.

The following statistical tests were used to test research instruments and research data.

1. Data Quality Test

- a. Validity test. According to Ghozali (2012:142), the validity test use to determine whether a questionnaire is valid. A questionnaire is declared valid if the questions can reveal something that the questionnaire will measure. Validity shows the extent to which the measuring instrument is used to measure what is being measured.

$$r_{X(it)} = \frac{n \cdot (\sum X_i X_t) - (\sum X_i)(\sum X_t)}{\sqrt{\{n \cdot \sum X_i^2 - (\sum X_i)^2\} \{n \cdot \sum X_t^2 - (\sum X_t)^2\}}}$$

Source: Sugiyono (2012:356)

Where:

$R_{X(it)}$	The value of the correlation coefficient of the variable X
n	Number of respondents
X_i	Score each item variable X
X_t	Total score of variable X
$\sum X_i^2$	Sum of squares of variable item score X
$\sum X_t^2$	Sum of the squares of the total score of the variable X
$\sum X_i X_t$	Sum of X_i scores with scores X of variable X_t

- b. Reliability test. Suppose the respondents' answers to the questionnaire's questions are constant or stable throughout time. In that case, the questionnaire is reliable (Ghozali, 2012:42). The "Cronbach Alpha Method" utilize to assess the questionnaire's reliability in this study.
2. The classical Assumption Test is used to determine the accuracy of the data.
 - a. Normality Test. According to Priyatno (2011: 282), "testing the normality of the data can be done by using the Kolmogorov-Smirnov Sample Test as this method detects normality by looking at the significance value of the residual by looking at the probability number. If the probability > 0.05 , the residual is normally distributed. Conversely, a probability of < 0.05 means it is not normally distributed.
 - b. Multicollinearity Test. Ghozali (2012:64) explains that the purpose of the multicollinearity test is to test whether the regression model finds a correlation between the independent variables.
 - c. Heteroscedasticity Test. This test aims to determine whether, in the regression model, there is an inequality of variance from one observation residual to another observation.
3. Simple Linear Regression Analysis. Sugiyono (2016:270), in his opinion, suggests that "the method of simple linear regression analysis is based on a functional or causal relationship of one independent variable with one dependent variable."
4. Multiple Regression Analysis. Ghozali (2012:82) explains that this analysis is a regression equation that is used to determine whether there is an effect of the dependent variable on more than one independent variable.
5. Coefficient of Determination Test. This test is intended to measure how far the model can explain the variation of the dependent variable.
6. Hypothesis Test
 - Partial Test (Test of t Statistics). F test (simultaneous/simultaneous test) is performed using Analysis of Variance (ANOVA).

RESULTS AND DISCUSSION

Based on the calculation results, it found that the Work Stress variable (X_1), Job Satisfaction (X_2), and Employee Performance (Y) obtained the value of r arithmetic $> r$ table (0.2609). This finding is an indication that all questionnaire items are declared valid. For this reason, the questionnaire is feasible to be processed as research data.

The reliability test in this study was carried out using the Statistical Package for Social Science (SPSS) for window Version 26 software where the results obtained were as follows:

Table 1. The Results of the Reliability Test of Independent and Dependent Variables

Variable	Cronbach Alpha	Standard Cronbach Alpha	Decision
Work Stress (X_1)	0,826	0.600	Reliable
Job Satisfaction (X_2)	0,892	0.600	Reliable
Employee Performance (Y)	0.921	0.600	Reliable

Source: Data processed, 2022

Based on the test results presented in the table above, it is shown that work stress (X_1), job satisfaction (X_2), and employee performance (Y) are declared reliable. This finding is based on the evidence that each variable has a Cronbach Alpha value greater than 0.600.

The results of the normality test with Kolmogorov-Smirnov are as follows:

Table 2. Normality Test Results based on Kolmogorov-Smirnov Test

Tests of Normality

Statistic	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		df	Sig.	Statistic	df	Sig.
Employee Performance (Y)	.089	105	.115	.982	105	.160

*. It is a lower bound of the true significance.

a. Lilliefors Significance Correction

Source: Processed Data, 2022

The test results in the table above show that the significance value is $0.115 > 0.050$. Thus, the assumption of the distribution of the equations in this test is normal.

The test results using SPSS Version 26 are as follows:

Table 3. Multicollinearity Testing Results based on Collinearity Statistics

Variable	Collinearity Statistics	
	Tolerance	VIF
Work Stress (X_1)	0.323	3.099
Job Satisfaction (X_2)	0.323	3.099

Source: Data processed, 2022

Based on the results multicollinearity test in the table above, it is known that a value of 0.323 is obtained for the tolerance of the work stress variable, while job satisfaction is 0.323. Both values are less than 1. The Variance Inflation Factor (VIF) value for the work stress variable is 3.099, and the job satisfaction variable with the same value of 3.099. Both values are less than 10. Thus, this regression model is concluded to have no multicollinearity disorder.

The results of the heteroscedasticity test are as follows:

Table 4. Heteroscedasticity Test Results based on Glejser Test

Coefficients

Unstandardized Coefficients			Standardized Coefficients	t	Sig.
Model	B	Std. Error	Beta		
1	(Constant)	2.294	1.588	1.444	.152
	Work Stress (X_1)	-.015	.042	-.070	.525

Job Satisfaction (X ₂)	.028	.046	.048	.403	.788
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a. Dependent Variable: RES2
 Source: Data processed, 2022

Based on the test results in the table above, the glejser test model on work stress (X₁) obtained a significance probability value (Sig.) of 0.525. In contrast, job satisfaction (X₂) obtained a significance probability value (Sig.) of 0.788, where both were significant values (Sig.) > 0.05. Thus, the regression model in this data does not have heteroscedasticity, so this regression model is suitable for use as research data.

Table 5
 Multiple Regression Test Results for Work Stress Variables (X₁) and Job Satisfaction (X₂)
 Against Employee Performance (Y)
Coefficients

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	12.709	3.906		3.254	.002
	Work Stress (X ₁)	.198	.173	.189	1.146	.257
	Job Satisfaction (X ₂)	.542	.160	.561	3.395	.001

a. Dependent Variable: Employee Performance (Y)
 Source: data processed, 2022

Based on the results of the analysis of the regression calculations in the table above, it can obtain the regression equation $Y = 3.906 + 0.173(X_1) + 0.160(X_2)$. From the equation above, it can be concluded as follows:

- a) The constant value is 2,709. It can interpret that employee performance, even without stress (X₁) and satisfaction (X₂), already has an effect of 2,709 times.
- b) The effect is 0.198. interpreted can be interpreted if the constant is fixed and there is no change in the satisfaction variable (X₂). Every change in 1 unit of the stress variable (X₁) will result in a change in employee performance (Y) of 0.198.
- c) Value 0.542. it can interpret that if the constant is fixed and there is no change in the stress variable (X₁), then every 1 unit change in the satisfaction variable (X₂) will result in a change in employee performance (Y) of 0.542.

Table 6
 Results of Simultaneous Determination Coefficient of Work Stress (X₁) and Job Satisfaction (X₂)
 Against Employee Performance (Y)
 Model Summary

Model	R	R Square	Adjusted R Square	Std. The error in the Estimate
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1	.724 ^a	.525	.507	4.730
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a. Predictors: (Constant), Job Satisfaction (X₂), Work Stress (X₁)

Source: *Processed Data, 2022*

The coefficient of determination is 0.525, as determined from the test results in the table above. As a result, the variable Work stress and Job Satisfaction influence the Employee Performance variable by 52.5 percent, whereas the remainder (100-52.5 percent) = unknown factors influence 47.5%.

Table 7
Hypothesis Results (Test F) Simultaneously Work Series (X₁) and Job Satisfaction (X₂) Against Employee Performance (Y)

		ANOVA				
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1334.090	2	667.045	29.815	.000 ^b
	Residual	1208.121	54	22.373		
	Total	2542.211	56			

a. Dependent Variable: Employee Performance (Y)

b. Predictors: (Constant), Job Satisfaction (X₂), Work Stress (X₁)

Source: *Data processed, 2022*

Based on the test results in the table above, the calculated F value > F table or (29,815 > 3,17). This finding is strengthened by value < Sig. 0.05 or (0.000 < 0.05). Thus, H₀ is rejected, and H₃ is accepted. The result shows a significant simultaneous effect between work stress and job satisfaction on employee performance.

CONCLUSION

Based on the descriptions in the preceding chapters, as well as the findings of the analysis and discussion of the impact of work stress and job satisfaction on employee performance, the following conclusions can draw:

1. Statistical results show that the work stress variable (X₁) has a relationship or influence level of 0.651 or is strong on employee performance (Y) with an influence contribution of 0.423 or 42.0%. This show indicates that high work stress will improve employee performance. From hypothesis testing, it is obtained that t count > t table (6.335 > 2.00488) is strengthened by a significant value of 0.000 < 0.05 for the first hypothesis, which states that there is a positive and partially significant effect between work stress on employee performance, can be accepted. Work stress, according to Siagian (2013: 300), is a feeling of pressure experienced by an employee in dealing with work which can result in unstable emotions, feelings of restlessness, aloofness, and difficulty sleeping.
2. Statistical results show that the job satisfaction variable (X₂) has a relationship or influence level of 0.716 or is strong on employee performance (Y) with an influence contribution of 0.513 or 51.3%. This show indicates that high job satisfaction will improve employee performance. From hypothesis testing, it is obtained that t count > t table (7.615 > 2.004) is strengthened by a significant value of 0.000 < 0.05 for the second hypothesis, which states there is a positive and partially significant effect between job satisfaction on employee performance, can be accepted. According to Gibson (2013:106), job satisfaction is workers' attitude toward their work. It is a

result of their perception of work. Job satisfaction is an affective or emotional response to various aspects or aspects of one's work, so job satisfaction is not a single concept. A person can be relatively satisfied with one aspect of the job and dissatisfied with one or more other aspects.

3. The results of testing the effect of job stress and job satisfaction affect employee performance. Based on the results of the SPSS calculation, the $F_{count} = 29.185$ significantly with an F value of 0.000. Using a significant level of 0.05, the table value with $DK = n-k-1$ ($57-2-1 = 54$) obtained a F_{table} of 3.17 significant level of 0.000. The significance value is still below the set significance value of 0.05, so it can conclude that work stress and Job satisfaction significantly affect employee performance with the regression line equation. $Y = 2.709 + 0.198X_1 + 0.542X_2$ This can be interpreted as employee performance without being supported by work stress, and job satisfaction (constant) of 2.709, and every change and increase jointly between the Stress and Satisfaction variables will determine the level of employee performance.
4. Every time there is an increase of one point in the work stress variable due to an increase in performance scores. Employees by 0.198, time there is an increase in the Satisfaction variable due to an increase in the employee performance variable score of 0.542. The lower the level of stress in the company and the higher the satisfaction, the higher the employee's performance. And vice versa, if stress and satisfaction are not good, employee performance decreases individually and together.

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