ANALYZING THE INFLUENCE OF JOB STRESS ON EMPLOYEE PRODUCTIVITY AT PT. BANK TABUNGAN NEGARA (PERSERO) TBK MANADO

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ABSTRACT

Nowadays a lot of new companies established so as to make each company further enhance the role of employee. The data survey of Regus in Indonesia is more than half of workers in Indonesia (64%) said that their stress levels increased compared to last year. Job stress is a part that is always related to the employee and the productivity that can decrease employee productivity in the workplace. Stress affects the employee productivity because it is a serious problem in the world of work, and becomes one important problem faced by employees. The problem of job stress can result from the same person within the scope of their workers or the organization. This is a quantitative research that associative with multiple linear regression analysis technique. The population in this study is the employees at PT. Bank Tabungan Negara (Persero) Tbk Manado, and the respondents are 30 people. This study may imply that the contribution of Lack of Financial Reward, Inflexibility in work hours, and Low control over the work environment on Employee Productivity of 92.3% while the remaining 7.7% is affected by other variables not examined in this study, and For PT. Bank Tabungan Negara (Persero) Tbk, Manado In managerial role should consider about the Job Stress since it is the most crucial part of the company and how companies can provide encouragement and motivation by providing financial rewards for employees who have good work.

Keywords: job stress, employee productivity

INTRODUCTION

Research Background

Nowadays, by the existence of globalization, the competition becomes fighter and it creates difficulties for every company to survive. Therefore, every company needs qualified employees. Since employees have significant influence to the company, all the decisions that are related to must get the special attention from the company. In order to increase profits, there are promotions for the employee from the top to the bottom of the company, increasing targets that is expected to be able to maximize the workers in doing their jobs, and the worst is the layoff in state of urgency.

Employee productivity is a measure of the result of one's work effort while nowadays, there are many companies that tries to increase their human resource quality to increase profits. In terms of maintaining and improving the productivity of their employees, companies provide additional skills to employees as well as the grant of awards to outstanding employees. It will not make employees feel happy but can motivate other employees to be better. However, there are many factors that affect employee and can cause pressure that leads to job stress on employees.

Job stress is a part that is always related to the employee and the productivity that can decrease employee productivity in the workplace. Stress affects the employee productivity because it is a serious problem in the world of work, and becomes one important problem faced by employees. Job stress is if allowed to interfere with the performance of work of employees. The problem of job stress can result from the person in the same workplace or organization.

That condition often makes workers often feel pressured to work every day, and often think of when they will be on the move, what is the target to be achieved tomorrow, or when will the employees be fired. Those things surely make things make workers feel stress. Thus the dominant factor Influencing on employee productivity is job stress. Employees are an asset for the company and employees often faced job stress which result in lower employee productivity, because the employee gives the minimum effort for their job performance.

Research Objectives

This research has several objectives are to analyze the influence of:
1. Lack of financial rewards, Inflexibility in work hours, and Low control over the work environment on employee productivity simultaneously.
2. Lack of financial rewards on employee productivity partially.
3. Inflexibility in work hours on employee productivity partially.
4. Low control over the work environment on employee productivity partially.

THEORETICAL FRAMEWORK

Theories

Human Resources Management

Storey in Armstrong (2006:3) Human Resources Management is a distinctive approach to employment management that seeks to achieve competitive advantage through the strategic development of a highly committed and capable workforce using an integrated array of cultural, structural and personnel techniques.

Organizational Behavior

Schermerhorn et al. (2012:4) Organizational behavior is an interdisciplinary body of knowledge with strong ties to the behavioral sciences-psychology, sociology, and anthropology-as well as to allied social sciences such as economics and political science.

Job Stress

Schermerhorn et al. (2012:35-36) stress is tension from extraordinary demands, constraints, or opportunities.

A list of common stressors includes the following:
1) Task demands – being asked to do too much or being asked to do too little
2) Role ambiguities – not knowing what one is expected to do or how work performance is evaluated
3) Role conflicts – feeling unable to satisfy multiple, possible conflicting, performance, expectations
4) Ethical dilemmas – being asked to do things that violate the law or personal values
5) Interpersonal problems – experiencing bad relationship or working with others with whom one does not get along
6) Career developments – moving too fast and feeling stretched; moving too slowly and feeling stuck on a plateau
7) Physical setting – being bothered by noise, lack of privacy, pollution, or other unpleasant working conditions

Previous Research

Imtiaz and Ahmad (2009) stress affects employee performance, managerial responsibility, and consequences high stress is basic aims of the study. The universe of the study is Rawalpindi/Islamabad; the target population is employees (medical officers and house officers) in main health/medical organizations of the universe. Naqvi et al. (2013) Lack of financial rewards, Inflexibility in work hours, Personal issues, Low control over the work environment and Bureaucratic management system are negatively correlated with employees' productivity while lack of financial rewards contributed more in creating job stress among the public health sector employees. Halkos and Dimitrios (2008) factors that affect stress and job satisfaction like the number of work hours, good relations between management and employees, good function of the group and work related to employees' area of education.

Research Hypothesis
The hypotheses of this research are:
H_1 : There is a significant influence of Lack of financial reward, Inflexibility in work hours, and Low control over the work environment on Employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado simultaneously.
H_2 : There is a significant influence of Lack of financial reward on Employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado partially.
H_3 : There is a significant influence of Inflexibility in work hours on Employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado partially.
H_4 : There is a significant influence of Low control over the work environment on Employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado partially.

Conceptual Framework

Figure 1 Conceptual Framework
Source: Data Processed, 2014

- - - → simultaneously
——→ partially
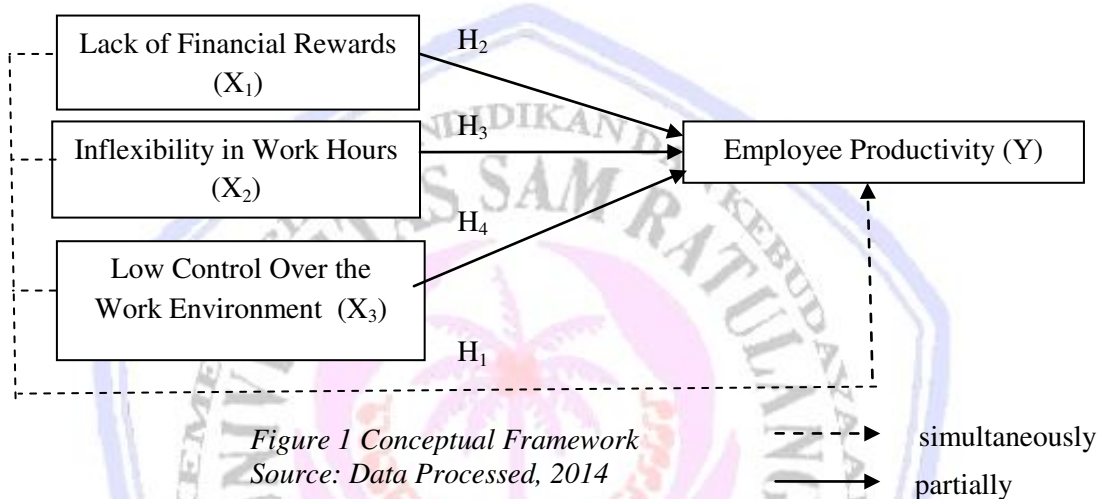
RESEARCH METHOD

Type of Research
        Sekaran and Bougie (2009:110) defined causal study of research as a study in which the researcher wants to investigate the cause of one or more problems. A casual study is focused on finding casual relationships between variables. It finds the cause and effect relationship between variables. It seeks to determine how the dependent variable changes with variations in the independent variable.

Place and Time of Research
        As the purpose of this research to Analyzing the influence of Job stress on employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado. Which is located in Jl. Wolter Monginsidi No. 56 Manado and this research regarding the employee in PT. Bank Tabungan Negara (Persero) Tbk, Manado as respondents from July to September 2014.

Population and Sample
        Sekaran and Bougie (2009:262) The population refers to the entire group of people, events, or things of interest that the researcher wishes, it is the group of people, events, or things of interest for which the researcher wants to make inferences. In this research, the target population is employees in PT. Bank Tabungan Negara (Persero) Tbk branch office Manado. Sekaran and Bougie (2009:276) This research is based on purposive sampling technique of No probability sampling method. In Non-probability sampling designs, the elements in the population do not have any probabilities attached to their being chosen as sample subjects. In purposive sampling, the elements are chosen based on purpose of the study. This research sampling does not produce a sample that is representative of a larger population, but it can be exactly what is needed. These research taken 30 respondents as a sample in this research.

Data Collection Method

Sekaran and Bougie (2009:180) Primary data refer to information obtained first-hand by the researcher on the variables of interest for the specific purpose of the study. In this research, the primary data originated by researcher to address the research problem is questionnaires. Sekaran and Bougie (2009:184) The secondary data refers to information gathered by someone other than researcher conducting the current study. The secondary data of this research purpose other than the problem at hand taken from books, journals, and relevant literature from library and Internet.

Operational Definition

Operational definitions of research variables are:
1. Lack of financial rewards (X_1) is about service of the employee and whenever employee are satisfied in workplace, then they will try to be more responsible on their work.
2. Inflexibility in work hours (X_2) is the physical and mental health of an individual.
3. Low control over the work environment (X_3) is related to high job demand and low job control. Both of these conditions of job are inversely related to the employees' productivity
4. Employee Productivity (Y) is about volume of activity and mental health and Community care setting.

Data Analysis Method

Validity and Reliability Test

Sekaran and Bougie (2009:157) assumes that validity is a test of how well an instrument that is developed measures the particular concept it is intended to measure. The reliability of a measure indicates the extent to which it is without bias (error free) and hence ensures consistent measurement across time and across the various items in the instrument. In other words, the reliability of a measure is an indication of the stability and consistency with which the instrument measures the concept and helps to assess the "goodness" of a measure. (Sekaran and Bougie, 2009:161).

Multiple Regressions on Analysis Method

Multiple regressions use to express the effect of independent variables and the dependent variable. The formula of linear regression (multiple linear regressions) in general as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where:
Y = Employee Productivity (Dependent Variable)
α = The constant, when all independent variable equal to 0
X_1 = Lack of financial rewards (independent variable)
X_2 = Inflexibility in work hours (independent variable)
X_3 = Low control over the work environment (independent variable)
β = The slope for each independent variable
e = Error

RESULTS AND DISCUSSION

Validity and Reliability

The validity test of Lack of financial rewards (X_1) (0.844), Inflexibility in work hours (0.829), and Low control over the work environment (0.885), and Employee Productivity (Y) (0.961) are above 0.3 which mean that all indicator are valid. The reliability test using Cronbach's Alpha. The Cronbach's Alpha parameter,with ideal score more than 0.6. The variables are reliable because the value of Cronbach's Alpha is 0.904.

Table 1. Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.206	1.447		-1.525	.139
	X_1	-.383	.122	-.326	-3.135	.004
	X_2	-.364	.111	-.325	-3.289	.003
	X_3	-.467	.113	-.420	-3.880	.001

a. Dependent Variable: Y

Source: *SPSS data analysis, 2014*

Multiple Regression model is as follow:

$$Y = 2.206 - 0.383 X_1 - 0.364 X_2 - 0.467 X_3$$

Where: Y = Employee Productivity (Dependent Variable)
         X_1 = Lack of financial rewards (independent variable)
         X_2 = Inflexibility in work hours (independent variable)
         X_3 = Low control over the work environment (independent variable)

The explanations of the multiple linear regression equation above, it can inform the interpretation as follows:

1. Constant value of 2.206 means that if the variables in this research of Lack of Financial Reward, Inflexibility in work hours, and Low control over the work environment simultaneously increased by one scale or one unit will decrease the Employee Productivity at 2.206 point.
2. Coefficient value of -0.383 means that if the variables in this research of Lack of Financial Reward increased by one scale or one unit, it will decrease Employee Productivity at -0.383.
3. Coefficient value of -0.364 means that if the variables in this research of Inflexibility in work hours increased by one scale or one unit, it will decrease Employee Productivity at -0.364.
4. Coefficient value of -0.467 means that if the variables in this research of Low control over the work environment increased by one scale or one unit, it will decrease Employee Productivity at -0.467.

Testing the Goodness Fit: Coefficient of Multiple Regression (R) and Coefficient Determination (R^2)

R and R^2 are used to see the relationship between independent and dependent variables.

Table 2. R and R square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.923[a]	.851	.834	1.006

a. Predictors: (Constant), X3, X2, X1
b. Dependent Variable: Y

Source: *SPSS data analysis, 2014*

The result on R with the result of 0.923 indicates that there is a significance relationship between all of the variables with Employee Productivity and with 85.1% impacted from the whole variables while the rest 14.9% other factors are not included into this research.

Test of Classical Assumption

Multicollinearity
Table 3. Multicollinearity Result

Model		Collinearity Statistics	
		Tolerance	VIF
1	X_1	.529	1.889
	X_2	.587	1.705
	X_3	.488	2.049

a. Dependent Variable: Y

Source: *SPSS data analysis, 2014*

Table 3 shows that the Tolerance value of Lack of Financial Reward is 0.529; Inflexibility in work hours is 0.587; and Low control over the work environment is 0.488 meaning the tolerance value of each variable is more than 0.10. The VIF value of Lack of Financial Reward is 1.889, Inflexibility in work hours is 1.705, and Low control over the work environment is 2.049 meaning the VIF value of each variable is less than 10. Since all the tolerance values are more than 0.10 and VIF value of each independent variable is less than 10, this research is free from multicollinearity.
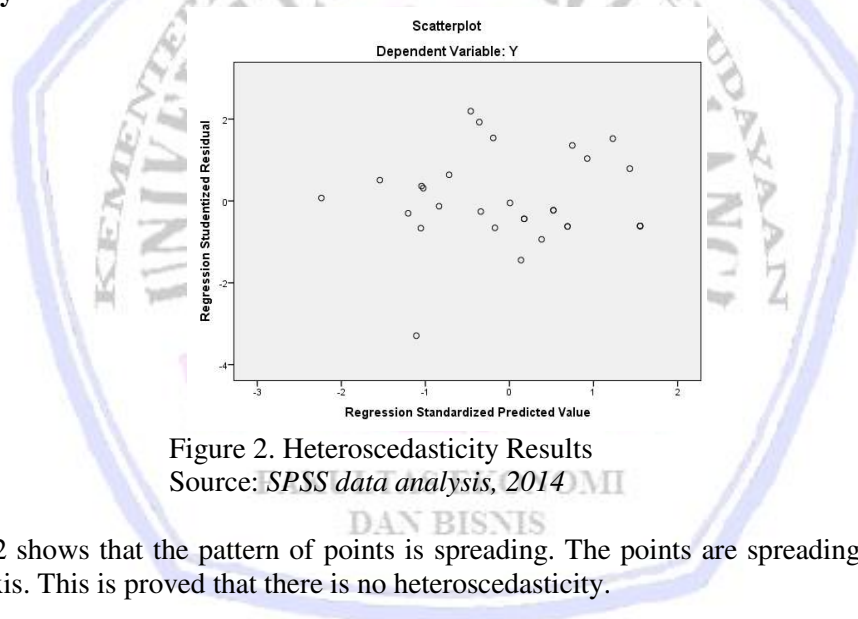
Heteroscedasticity

Figure 2. Heteroscedasticity Results
Source: *SPSS data analysis, 2014*

The figure 2 shows that the pattern of points is spreading. The points are spreading above and below of zero point on Y axis. This is proved that there is no heteroscedasticity.

Normality
Normality test can be identified by using graph of P-P.Plot. The data will distribute normally if the value of P-P.Plot is near diagonal line of the graph.
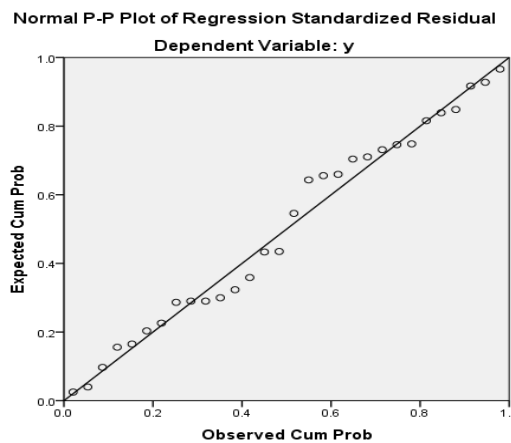
Figure 3. Normality Results
Source: *SPSS data analysis, 2014*

Figure 3 shows that the plots follow the diagonal line which also can clarify that the data distribution is normal.

Hypothesis Testing

Table 4. T-test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.206	1.447		-1.525	.139
X_1	-.383	.122	-.326	-3.135	.004
X_2	-.364	.111	-.325	-3.289	.003
X_3	-.467	.113	-.420	-3.880	.001

a. Dependent Variable: Y
 Source: *SPSS data analysis, 2014*

The value of **T$_{table}$** is obtained by following the formulation which is t table = TINV (0.05, n-k) whereas *n* being the number of respondent and *k* being the number of variable. The value of **T$_{table}$** is 2.920. The partial influence of each independent variables are explained as follows:

a.   t$_{count}$ for Lack of Financial Reward is -3.135 greater than the t$_{table}$ value 2.920 means Lack of Financial Reward has significant influence partially on Employee Productivity. The sig. value at 0.004 means that prediction of Firm Size has significant influence on Employee Productivity doing errors is 0.4 %, thus the confidence of this prediction is above 95%. Therefore, H$_a$ received.

b.   t$_{count}$ for Inflexibility in work hours is -3.289 greater than the t$_{table}$ value 2.920 means Inflexibility in work hours has significant influence partially on Employee Productivity. The sig. value at 0.003 means that prediction of Firm Size has significant influence on Employee Productivity doing errors is 0.3 %, thus the confidence of this prediction is above 95%. Therefore, H$_a$ received.

c.   t$_{count}$ for Low control over the work environment is -3.880 greater than the t$_{table}$ value 2.920. The sig. value at 0.001 means that prediction of Firm Size has significant influence on Employee Productivity doing errors is 0.1 %, thus the confidence of this prediction is above 95%. Therefore, H$_a$ received.

F-test

Table 5. F-test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	-150.640	3	50.213	-49.589	.000[b]
	Residual	26.327	26	1.013		
	Total	176.967	29			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X2, X1

Source: *SPSS data analysis, 2014*

Value of - 49.589 of F_{Count} significant 0.000. Because the sig < 0.05 means the confidence of this prediction is above 95% and the probability of this prediction error is below 5% which is 0.000. Therefore H_0 is rejected and accepting H_a. Thus, the formulation of the hypothesis that The Influence of Lack of Financial Reward, Inflexibility in work hours, and Low control over the work environment on Employee Productivity Simultaneously, accepted.

Discussion

Lack of Financial Reward, Inflexibility in work hours, and Low control over the work environment simultaneously have a negative significant influence on Employee Productivity. This result has same findings with Naqvi, *et al* (2013) explained about, the study is designed to identify and analyze the causes and effects of job stress on employees' productivity in Public health sector of Muzaffarabad and Poonch divisions of Azad Jammu and Kashmir (AJ and K) to enrich the literature in this vital area.

In Bank Tabungan Negara Manado Job stress is a part that is always firmly attached between the employee and the productivity that can make the decreasing employees productivity in the workplace. Stress affects the employee productivity because this is a serious problem in the world of work, a lot of the problems faced by employees. Job stress is if allowed to interfere with the performance of work of employees. The problem of job stress can result from the same person within the scope of their workers or the organization.

In addition, the productivity decline is thought to be caused by pressure - pressure experienced by employees. The pressure can come from outside work such compensation as disclosed previously and can also be derived from the work, such as pressure from customers, especially for employees who deal directly with customers. Refusal or less friendly attitude of the customer so often adds to the stress increased work pressure and a hedge on employee performance degradation. Pressure received by the employee not only come from the customer, but also come from within the work environment, especially from leaders who continue to force employees to work quickly and perfectly without any compensation in accordance with the workload.

This result also supported by another research conducted by Imtiaz and Ahmad (2009) on this research explains about how stress affects employee performance, managerial responsibility, and consequences high stress is basic aims of the study. The universe of the study is Rawalpindi/Islamabad; the target population is employees (medical officers and house officers) in main health/medical organizations of the universe.

For people who are already working, then it appears in the form of stress work stress in accordance with the work environment. Job stress is the pressure, load, conflict, fatigue, tension, panic, moodiness and loss of power that occurs in the work environment, where employees interact with their work. Stress is not addressed properly usually resulted in the inability of a person to interact positively with their environment, both in terms of work environment and other outdoor environments. This means that the employee concerned will face a variety of negative symptoms, which ultimately will affect employee performance.

Factors such as job stress causes workload is too heavy, time urgency, low quality surveillance work, unhealthy work climate, authority that inadequate work-related responsibilities, work conflict, differences in values between employees and leaders who are frustrated in working. In large companies such as Bank Tabungan Negara Manado, individual stress usually caused by the complexity of coordination arrangements and the sense of futility in the middle of a large group of people who are qualified are quite heterogeneous.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

After examining the findings and discussing the result, the conclusions based on this research are as follows:

1. There is a negative significant influence of Lack of financial reward, Inflexibility in work hours, and Low control over the work environment on Employee productivityin PT. Bank Tabungan Negara (Persero) Tbk, Manado simultaneously.
2. There is a negative significant influence of Lack of financial reward on Employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado partially.
3. There is a negative significant influence of Inflexibility in work hours on Employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado partially.
4. There is a negative significant influence of Low control over the work environment on Employee productivity in PT. Bank Tabungan Negara (Persero) Tbk, Manado partially.

Recommendation

1. In managerial role should consider about the Job Stress since it is the most crucial part of the company and how companies can provide encouragement and motivation by providing financial rewards for employees who have good work.
2. For company at PT. Bank Tabungan Negara (Persero) Tbk, Manado in order to pay attention to the comfort of employment, in order to create a good working environment so as to reduce the symptoms of stress that will come for the company to increase the maximum performance of each employee.
3. For the next researcher should add more variable on Job Stress to make a diversification in this research.

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