

The Influence of Work Stress, Work Ethic and Supervision on Employee Performance at PT. Bank Central Asia, Main Branch Office Bidakara Tower

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ABSTRACT

This research aims to analyze work stress, work ethic and supervision of employees at PT. Bank Central Asia, Tbk, especially the Bidakara Tower Main Branch Office, with a total of 100 research samples taken from permanent employees and interns. Research results using Multiple Linear Regression Analysis show that work supervision is more dominant in influencing employee performance than work stress and work ethic. Work stress has a positive and significant effect on employee performance. Bank BCA strives to be better at managing work stress to meet employee needs and produce good performance. Work ethic also has a positive but not too big effect on employee performance. BCA Bank pays attention to a high work ethic because it is rooted in strong cooperation and strong commitment from employees. Work ethic is very important to motivate employees to improve their performance. Supervision influences employee performance more dominantly than work stress and work ethic. Good supervision will reduce the rate of work errors. Work supervision also influences employee work motivation to provide and improve their own good performance.

Keywords: Job Stress, Work Ethic, Supervision and Employee Performance.

INTRODUCTION

In the current era of globalization, competency-based human resource management is required to have quality human resources that continue to develop so that they have reliable capabilities to answer the challenges of globalization. To achieve company or agency goals, management's role is very important in managing resources within the organization.

PT. Bank Central Asia, Tbk is the largest private bank in Indonesia. This private bank was previously established under the name Bank Central Asia NV. This bank was then taken over in 1998 by the National Banking Restructuring Agency (BPPN). Next PT. Bank Central Asia, Tbk is taking big steps to become a public company. With a vision as the community's main choice of bank, which acts as an important pillar of the Indonesian economy. Meanwhile, the Mission of PT. Bank Central Asia, TBK is building a superior

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institution in the field of payment settlement and financial solutions for business and individual customers. Understanding various customer needs and providing appropriate

financial services to achieve optimal customer satisfaction. Increasing franchise value and BCA stakeholder value.

Banks are an industry whose business activities are determined by employee performance, so employee performance must be considered to achieve the target for assessing customer satisfaction with branch performance. By maximizing performance in service to customers, customers will be satisfied and happy. So that customers will engage and reuse bank services and of course increase company profits. Bank BCA's performance obtained from one of Bank BCA's Main Branch Offices, namely the Bidakara Tower Main Branch Office during 2016 can be seen in Figure as follows :

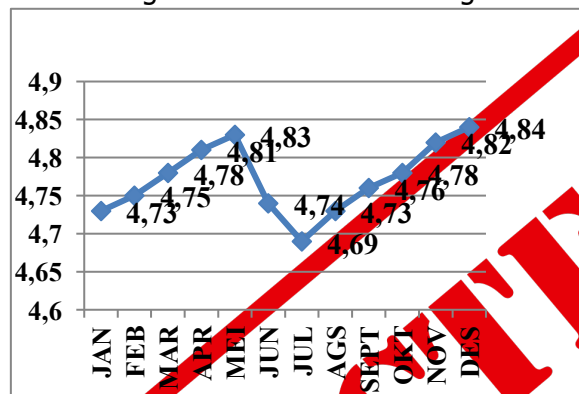


Figure 1. Assessment of the Achievement of Customer Satisfaction on the Performance of Bank BCA Menara Bidakara Employees in 2016
Source: Gallup Poll (2016)

From the graph above, it can be seen that BCA Bidakara experienced instability in achieving customer satisfaction with employee performance from May - July 2016 with values below the specified targets. This is due to the increase in the intensity of customer transactions, such as the limited availability of small denomination money from BI, which has resulted in a decrease in the level of customer satisfaction. During this period, company payment transactions increased, such as payment of salaries, THR, and company bills, which resulted in the transaction process taking longer and queues becoming longer.

Several research studies have proven that by improving employee performance and maintaining and improving the 'Customer Engagement' approach, high profits will also be obtained. Employee performance can be influenced by several factors, including managing work stress, improving work ethic and increasing supervision. Based on the background of this problem, the author is interested in researching "The Effect of Work Stress, Work Ethic and Supervision on the Performance of Permanent Employees and Internship Employees at PT. Bank Central Asia, Tbk Bidakara Main Branch Office."

The purpose of research is so that what is done can lead to the target and get the expected results. The objectives of this research are as follows: (1) To analyze the effect of work stress on employees at PT. Bank Central Asia, Tbk Main Branch Office Bidakara Tower. (2) To analyze the influence of work ethic at PT. Bank Central Asia, Tbk Main Branch Office Bidakara Tower. (3) To analyze the influence of supervision on PT. Bank Central Asia, Tbk Main Branch Office Bidakara Tower.

In accordance with the problems and research objectives above, the uses of this research can be obtained as follows: (1) As input and consideration for companies in

determining the steps to be taken, especially in the field of human resources related to work stress, work ethic, and supervision with employee performance. (2) Can be used as a reference in conducting studies or research on the same subject matter, as well as as input and reference material for parties with a direct interest in this research.

RESEARCH METHOD

Population and Sample

Population is an area consisting of objects/subjects that have certain qualities and characteristics determined by research to be studied and then conclusions drawn Sugiyono (2012: 215).

The population in this study were all permanent employees and interns at Bank BCA KCU Menara Bidakara including 13 Sub-Branch Offices (KCP) which are under the auspices of Bank BCA KCU Menara Bidakara with a total of 249 employees.

Analysis Method

a. Descriptive Analysis

Descriptive Analysis is a method used to analyze data by describing and describing the data that has been collected as it is without the intention of making conclusions that apply to the general public or generalizing data related to work stress, work ethic and work supervision of employee performance.

b. Inferential Analysis

Inferential analysis is a method used to analyze sample data and the results are applied to the population (Sugiyono, 2009: 170). In this method, testing and estimating the variables that are the focus of the research, namely work stress, work ethic, work monitoring of employee performance. **Instrument Test**

a. Validity test

Validity testing is needed to find out that the statements in the questionnaire are able to measure a variable. The validity test is used using the corrected item - total correlations method, namely by correlating the item scores on the questionnaire with the total score.

- 1) If r_{count} is greater than r_{table} ($r_{\text{count}} \geq r_{\text{table}}$), then each statement item is valid
- 2) If r_{count} is smaller than r_{table} ($r_{\text{count}} < r_{\text{table}}$), then each statement item is invalid.

According to Sugiono (2008: 188)

b. Reliability Test

Reliability testing is needed to measure the truth of measurement results. It is hoped that the use of measuring instruments and reliability in collecting data will be valid and reliable. This is done with a questionnaire more than once, at least by the same respondent. For example, someone who has filled out a questionnaire is asked to fill out another questionnaire because the first questionnaire was lost. The contents of the first and second questionnaires must be the same. According to Umar (2010: 59)

- 1) If the Cronbach Alpha value > 0.7 then the reliability can be said to be good and reliable as a research measuring tool.
- 2) If the Cronbach Alpha value < 0.7 then the reliability can be said to be not good and cannot be relied upon as a research measuring tool. **Classic assumption test**

a. Normality test

According to Priyatno (2011: 277) the normality test for regression models is used to test whether the residual values are normally distributed or not. Test normality in this research with P -plot of Regression graphic analysis. If the data spreads around the diagonal line and follows the direction of the diagonal line, then the regression

model is normally distributed. The data normality test can also be carried out using the Kolmogorov – Smirnov test. Test criteria in the Kolmogorov – Sminov test include:

- 1) If it is significant < 0.05 then it is not normally distributed
- 2) If it is significant > 0.05 then the data is normally distributed

b. Autocorrelation Test

According to Priyatno (2014: 72), the autocorrelation test is useful for finding out whether in the linear model there is a strong, positive or negative relationship between the data on the research variables. The method often used is the DurbinWatson test (DW test). In the DW test, decision making is as follows:

- 1) If $dU < DW < 4 - dU$, then there is no autocorrelation
- 2) If $DW < dL$ or $DW > 4 - dL$, then autocorrelation occurs
- 3) If $dL < DW < dL$ or $4 - dU < DW < 4 < dL$ means there is no certainty or definite conclusion.

c. Heteroscedasticity Test

Duwi Priyatno (2011: 296) stated that the heteroscedality test is used to test whether in the regression model there is an inequality of variance from the residuals from one observation to another. According to Umar (2013: 82), heteroscedality testing in this research was carried out using the Glejser test technique. This test uses the following decisions:

- 1) If it is significant > α (0.05) then there is no heteroscedality problem. 2) If it is significant < α (0.05) then there is a heteroscedality problem.

d. Multicollinearity Test

The multicollinearity test is used to determine whether the regression model found any correlation between independent variables. A good regression should have no correlation between the independent variables. The multicollinearity test in this research was by looking at the Value Inflation Factor (VIF), according to Duwi Priyatno (2011: 288):

- 1) If $VIF > 10$ tolerance > 0.1 then it can be said to be multicollinear.
- 2) If $VIF < 10$ tolerance > 0.1 then it can be said that there is no multicollinearity.

Analysis Model

a. Multiple Linear Regression Analysis

This analysis is used to determine the influence of the independent variable on the dependent variable. In this case, the model is to find out how much influence work stress, work environment and work stress have on employee performance. The regression equation model according to Setiawan and Kusri (2010: 61) is as follows:

$$Y = b_0 + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Y = Employee Performance
 b_0 = Constant

$b_1, b_2,$ and b_3 = Regression Coefficient

X_1 = Job Stress

X_2 = Work Ethic

X_3 = Work Supervision

e = Error

Model Feasibility Test a.

F test

The F test is used to determine the significance of the influence of the independent variable on the dependent variable. This test was carried out to see whether the model being analyzed had a high level of model suitability, namely that the variables used were able to explain the model being analyzed (Ferdinand, 2013: 240). Testing uses a significance level of 0.05 or 5% (Priyatno, 2009:146)

b. Coefficient of Determination Test (R^2)

The coefficient of determination is a test to measure the ability of independent (independent) variables to influence the related (dependent) variable. The greater R^2 (closer to 1), the closer the independent variable is in relation to the dependent variable, in other words the model is considered good. Sugiyono (2009:253) **Hypothesis test**

a. t test

To test the significance of the partial coefficient, it was calculated using the t test. To find out whether the role of each independent and dependent variable is real or not. To test the influence of Job Stress, Work Ethics, and Work Supervision on Employee Performance, a t test was carried out at an alpha of 5 percent (0.05). The decision criteria are as follows:

- 1) If the probability value is $\text{sig} < 0.05$ then H_0 is rejected, meaning that there is an influence between the independent variable and the dependent variable.
- 2) If the probability value is $\text{sig} > 0.05$ then H_0 is accepted, meaning there is no influence between the independent variable and the dependent variable.

RESULTS AND DISCUSSION

A. Instrument Test 1. Validity test

- a. The results of the work stress validity test explain the calculated r value, namely the calculated r value for each statement item shows a calculated r value that is greater than the r table ($df=n-2$), namely $100-2=98$ with an r table of 0.1966. Thus, the work stress variable statement items in the research questionnaire are valid.
- b. The results of the work ethic validity test explain the calculated r value, namely the calculated r value for each statement item shows a calculated r value that is greater than the r table ($df=n-2$), namely $100-2=98$ with an r table of 0.1966. Thus, the work ethic variable statement items in the research questionnaire are valid.
- c. The results of the supervision validity test explain the calculated r value, namely the calculated r value for each statement item shows a calculated r value that is greater than the r table ($df=n-2$), namely $100-2=98$ with an r table of 0.1966. Thus, the monitoring variable statement items in the research questionnaire are valid.
- d. The results of the employee performance validity test explain the calculated r value, namely the calculated r value for each statement item shows a calculated r value that is greater than the r table ($df=n-2$), namely $100-2=98$ with an r table of 0.1966. Thus, the statements of employee performance variables in the research questionnaire are valid.

2. Reliability Test

- a. The results of the work stress reliability test explain that the calculated r, namely Cronbach Alpha's r, the work stress variable shows a calculated r value of 0.777. Meanwhile, the minimum limit is 0.7 and it can be concluded that the work stress variable is reliable.
- b. The results of the work ethic reliability test explain that the calculated r, namely Cronbach Alpha's r, the work ethic variable shows a calculated r value of 0.872. Meanwhile, the minimum limit is 0.7 and it can be concluded that the work ethic variable is reliable.
- c. The results of the supervision reliability test explain that the calculated r, namely Cronbach Alpha's r, the supervision variable shows a calculated r value of 0.853. Meanwhile, the minimum limit is 0.7 and it can be concluded that the monitoring variable is reliable.

- d. The results of the employee performance reliability test explain that the calculated r , namely the Cronbach Alpha r , of the employee performance variable shows a calculated r value of 0.865. Meanwhile, the minimum limit is 0.7 and it can be concluded that the employee performance variable is reliable.

B. Classic assumption test 1. Normality test

The normality test results can be explained that the Sig. Kolmogorov-Smirnov unstandardized residual test = 0.285. Then the Sig value. Kolmogorov-Smirnov test for work stress, work ethic and supervision variables on employee performance is greater than α 0.05. This means that the distribution of data on the variables from the regression model used is normally distributed. Thus, these data are suitable for use in assessments to obtain accurate results.

a. Autocorrelation Test

The Autocorrelation test results show that Durbin-Watson (DW) is 2.039. This value will be compared in the Durbin-Watson table with a significance of 5%, $n=100$ and the number of independent variables is 3 ($k=3$), so the dL value is 1.6131 and the dU value is obtained. Amounting to 1.7364. The DW value is 2.039, greater than the dU limit, namely 1.7364 and less than $4-dU$ ($4- 1.7364 = 2, 2636$) . If 2.039 is located between 1.7364 and 2.2636, it can be concluded that there is no autocorrelation.

b. Heteroscedasticity Test

The heteroscedasticity test explained for the work stress variable has a significance of 0.124 for the work ethic variable of 0.841 and for the supervision variable it has a significance of 0.335. From this value it can be concluded that the sig value (> 0.05), then heteroscedasticity does not occur in the regression model. Thus, the regression model specification does not change the accuracy of the data.

c. Multicollinearity Test

The results of the multicollinearity test show that work stress (X_1) has a tolerance value of 0.542 > 0.10 and a VIF of 1.846 < 10 , indicating that it is not multicollinearity. Work Ethic (X_2) has a tolerance value of 0.263 > 0.10 and a VIF value of 3.806 < 10 indicating that there is no multicollinearity. Supervision (X_3) has a tolerance value of 0.55 > 0.10 and a VIF value of 3.919 < 10 indicating that multicollinearity does not occur. So the model is suitable for use in research.

C. Inferential Analysis 1. Multiple Linear Regression Analysis

The multiple linear regression equation with three variables is as follows:

$$Y = a + B_1 X_1 + B_2 X_2 + B_3 X_3 + e$$

Coefficient values can be entered to obtain the following regression equation:

$$Y = 0.621 + 0.356 X_1 + 0.289 X_2 + 0.418 X_3$$

Explanation:

- The constant is 0.621.
- The work stress regression coefficient (X_1) is 0.356 and positive. A positive coefficient means that there is a positive relationship between work stress and employee performance. This indicates that the better management of work stress, the greater the performance of Bank BCA KCU Menara Bidakara employees will improve.
- The work ethic regression coefficient (X_2) is 0.289 and positive. A positive coefficient means that there is a positive relationship between work ethic and employee performance. This indicates that the better the work ethic

provided, the more the performance of Bank BCA KCU Menara Bidakara employees will improve.

- d. The supervision regression coefficient (X_3) is 0.418 and positive. A positive coefficient means that there is a positive relationship between supervision and employee performance. This indicates that the better the supervision provided, the more the performance of Bank BCA KCU Menara Bidakara employees will improve.

2. Model Feasibility Test a. F test

The F Test results explained that the calculated F value was 124.885 and the significance was 0.000. Meanwhile, the F table value is obtained from the residual degrees of freedom (df), namely 96 as the denominator df and Regression df, namely 3 as the numerator df with a significance level of 5%, resulting in an F table of 2.70. Because the calculated F value is greater than the F table, namely ($124.885 > 2.70$) with a significance level of $0.000 < 0.05$. This shows that the model is suitable for use in this research. This means that H_0 is rejected and H_a is accepted, which means that there is a positive and significant influence of the work stress, work ethic and supervision variables on employee performance.

b. Coefficient of Determination Test (R^2)

The results of the Coefficient of Determination Test (R^2) explain that the value of R square = 0.796, which indicates that the ability of the work stress, work ethic and supervision variables developed in this research is able to explain the dependent variable of Bank BCA KCU Menara Bidakara employee performance by 79%. The remaining 21% is explained by other variables not included in this research model.

c. Hypothesis Testing (t Test)

Hypothesis Testing (t Test) explains that hypothesis testing for each variable is as follows:

The calculated t value of the work stress variable is 4.303 and the t table value is ($df = nk = 100 - 3 = 97$). Thus, the calculated t value $>$ t table value ($4.303 > 1.985$) uses a significance level of 95% where the probability value or significance value (Sig.) is $0.00 < 0.05$ significance level. This means that there is a positive and significant influence of the work stress variable on the performance of permanent employees and interns at Bank BCA KCU Menara Bidakara.

- 1) The calculated t value of the work stress variable is 3.198 and the t table value is ($df = nk = 100 - 3 = 97$). Thus, the calculated t value $>$ t table value ($3.198 > 1.985$) uses a significance level of 95% where the probability value or significance value (Sig.) is $0.00 < 0.05$ significance level. This means that there is a positive and significant influence of the work ethic variable on the performance of permanent employees and interns of Bank BCA KCU Menara Bidakara.
- 2) The calculated t value of the control variable is 4.667 and the t table value is ($df = nk = 100 - 3 = 97$). Thus, the calculated t value $>$ t table value ($4.667 > 1.985$) uses a significance level of 95% where the probability value or significance value (Sig.) is $0.00 < 0.05$ significance level. This means that there is a positive and significant influence of the supervision variable on the performance of permanent employees and interns of Bank BCA KCU Menara Bidakara.

DISCUSSION A. The Effect of X₁ on Y (Work Stress on the Performance of Permanent Employees and Internships)

The research results found that work stress had a positive and significant effect on employee performance. This means that the better work stress is managed by Bank BCA, the better employee performance will be. This is in accordance with previous research, namely research by Rumimpunu, Ridel Clif Joune (2015: 110) that by managing work stress appropriately and handling it wisely and tactfully by employees, it can encourage positive employee performance.

The management of the company, namely Bank BCA, is making efforts to pay better attention to these elements needed to create a work process that is appropriate for meeting employee needs and producing good performance and increasing company profits by managing work stress well in employee performance.

B. The Influence of X₂ on Y (The Influence of Work Ethic on the Performance of Permanent Employees and Internship Employees)

The research results found that work stress had a positive effect but not too big. This means that the better the work ethic of BCA Bank, the higher the employee performance will be.

The management of the company, namely Bank BCA, pays attention to its high work ethic because it is rooted in strong cooperation and commitment. The importance of work ethic for employees is very important to motivate employees to work. In improving the company's work ethic, it is necessary to pay attention to aspects such as hard work, honesty, responsibility and discipline. Employees who have a good and positive work ethic will also have good and positive work performance, with good performance being able to improve the quality of service to customers.

C. Influence of X₃ on Y (Effect of Supervision on the Performance of Permanent Employees and Contract Employees)

The research results found that supervision had a positive and significant effect on employee performance. This means that the better supervision Bank BCA has, the better employee performance will be.

Company management, namely Bank BCA, pays attention to supervision because for the company good supervision will reduce the level of work errors. Work supervision also influences employee work motivation. Employees who are supervised by superiors do good work because employees have the desire to provide good performance from themselves. Efforts to improve the implementation of supervision by paying attention to aspects such as observation, assessment (evaluation), correction of deviations, achievement of targets so that errors can be reduced and employee performance will increase.

CONCLUSION

1) Research results show that work stress has a positive and significant influence on the performance of BCA Bank employees at the Bidakara Main Branch Office. 2) Research results show that work ethic has a positive and significant influence on the performance of BCA Bank employees at the Bidakara Main Branch Office. 3) Research results show that supervision has a positive and significant influence on the performance of BCA Bank employees at the Bidakara Main Branch Office. 4) The research results show that work supervision has a more dominant influence on employee performance compared to work stress and work ethic. This indicates that work supervision has a higher role than work stress and work ethic, because work supervision is a process of determining what must be achieved, namely what standards are being carried out,

namely implementation, assessing implementation and if necessary making improvements so as to improve employee performance that has been carried out.

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