



The determinant of work stress on bank employees in Makassar, Indonesia[☆]

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ABSTRACT

Objective: The purpose of this study was to determine the factors associated with work stress on employees at the BNI Makassar Branch Office.

Methods: This study used a cross-sectional research design. The sample was taken using a simple random sampling technique. The data were processed using the SPSS program, the results of which were presented in tables and narrative form.

Result: The results showed that the variable work stress relationship with the workload and gender variables of the employees at the BNI Makassar Regional Office. And there is no stress on the work relationship with the variables of marital status, years of service, and length of work for employees at the BNI Makassar Regional Branch Office.

Conclusion: Workload and gender have a significant relationship with work stress. The suggestions for minimizing the level of work stress with stress management.

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Introduction

The driving force of organizational life comes from the role and each employee was to achieve the goals of the company. If employees are known to have a burden of problems that can hinder company performance, the leadership can immediately resolve the employee's burden, especially those that must be managed in a sustainable manner, namely regarding work stress. Demands and duties that are destructive and destructive to employees. Apart from organization and work, secrets from organizations such as family or social environment also cause pressure on employees. If this pressure continues to occur on employees, it will cause work stress on employees.¹

Statistically, the Health and Safety Executive estimates that the number of incidents of incidence and work stress in 2015–2016 among workers in the UK was 488,000 cases with a prevalence of 1510 per 100,000 workers. Of all health cases, stress accounts for 37% and 45% of all days due to health problems of workers.² Meanwhile, according to AIS (American Institute of Stress) data, losses caused by work stress are not small. Every year the industry in the United States experiences a loss of US\$300 billion due to accidents, absences, employee turnover, and compensation due to work stress served by employees.³ Regus Asia, when conducting a survey, stated that 64% of workers in Indonesia experienced increased stress in 2015. It is estimated that 1.6% of Jambi residents experience mental emotional disorders. Work-related health

problems that result in an economic loss of 4–6% of the Gross Domestic Product in most countries.⁴

Job stress is a stressful condition that can cause physical and psychological imbalance which affects the thinking and emotional processes of employees, stress can also cause injuries to workers.^{5,6} The factors that cause work stress can be seen from external factors and internal factors. External factors include work environment conditions, workload, role conflicts, career development, work relationships, workplace organization demands from outside the organization. Meanwhile, internal factors consist of age, gender, nutritional status, health conditions, personality, skills, values, and needs.

In an effort to provide the best service to every customer, bank employees may experience job stress in their work. Employees in the banking sector are employees who work under pressure from the leadership, with a high level of discipline, so that employees do not have the opportunity to relax at work. On the other hand, there is high work pressure in providing services to customers and also some of the demands given by employees, such as increased service from customers, and zero error in work. Employees in completing their work, and especially for tellers, they are required to work extra because each customer has different demands in getting maximum service.⁷

According to previous research conducted by Satrio Budi Prakosa Rachman in 2017 entitled 'Determinant Factors of Work Stress in Production Workers at PT Indogravure in 2017', shows that several factors are statistically related to work stress. The company's ability to generate profits is reflected in the level of profitability in a certain period and of course also supported by the success of its employees in managing their work. This condition makes employees in the bank sector very interesting to study.

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Methods

This type is an analytic observation with a cross-sectional study approach, where the researcher only conducts research and measures variables at that time or only once at a time. This research took place at the BNI Makassar Branch Office and was carried out in March–August 2020. The population of this study was 155 of all permanent employees of the BNI Makassar Branch Office. A sample of 58 was determined using the Lameshow formula. The sampling technique uses simple random sampling, which is random sampling so that the entire population has the same opportunity to be selected for sampling. Data obtained from respondents using a questionnaire. Then the data is processed using the SPSS program, the results of which are presented in tables and narrative form.

Result

The characteristics of the research respondents: (Table 1). The results of the bivariate analysis between mental workload and work stress on permanent employees at BNI Makassar Branch, using the Pearson test analysis obtained a value (*p* value = 0.001), because *p* value < 0.05, so that *H*₀ is rejected and *H*_a accepted. This means that there is a relationship between workload and work stress on employees at the BNI Makassar Branch Office in 2020 (Table 2).

The results of the bivariate analysis between sex and work stress from the number of respondents 58 employees, using the Pearson test analysis obtained a value (*p* value = 0.004), because *p* value > 0.05, so that *H*₀ is rejected and *H*_a accepted. It is interpreted that there is a gender relationship with work stress on employees at the BNI Makassar Regional Branch office (Table 3).

The results of the bivariate analysis between marital status and work stress from the number of respondents 58 employees, using

Table 1

Distribution of respondents based on the characteristics of permanent employees at BNI Makassar Regional Branch Office in 2020.

Respondent Characteristics	Amount (n)	Percentage (%)
<i>Age group</i>		
25–30 years	14	24.1%
31–35 years	39	67.2%
36–40 years	5	8.7%
<i>Gender</i>		
Male	12	20.7%
Female	46	79.3%
<i>Marital status</i>		
Married	50	86.2%
Single	8	13.8%
<i>Working period</i>		
Long	44	75.9%
New	14	24.1%
<i>Length of work</i>		
Not eligible	42	72.4%
Qualify	16	27.6%
<i>Workload</i>		
Weight	18	31%
Light	40	69%
<i>Work stress</i>		
Severe	31	53.4%
Moderate	9	15.5%
Light	18	31%
Total	58	100%

Source: Primary Data, 2020.

the Pearson test analysis obtained a value (*p* value = 0.240), because the *p* value > 0.05, so that *H*₀ was accepted and *H*_a rejected. This means that there is no relationship between marital status and work stress on employees at BNI Makassar Branch Office (Table 4).

The results of the bivariate analysis between tenure and work stress from the number of respondents 58 employees, using the

Table 2

The relationship between workload and work stress on employees at BNI Makassar Regional Branch Office in 2020.

Workload	Work stress						Total		Statistical test results
	Weight		Moderate		Light		n	%	
	n	%	n	%	n	%			
Weight	15	83.3	2	11.1	1	5.6	18	100	<i>ρ</i> = 0.001
Light	16	40.0	7	17.5	17	42.5	40	100	
Amount	31	53.4	9	15.5	18	31.0	58	100	

Source: Primary Data, 2020.

Table 3

The relationship between gender and work stress in employees at the BNI Makassar Branch Office in 2020.

Gender	Work stress						Total		Statistical test results
	Weight		Moderate		Light		n	%	
	n	%	n	%	n	%			
Male	7	58.3	2	16.7	3	25	12	100	<i>ρ</i> = 0.004
Female	24	52.2	7	15.2	15	32.6	46	100	
Amount	31	53.4	9	15.5	18	31	58	100	

Source: Primary Data, 2020.

Table 4

The relationship between marital status and work stress in employees at BNI Makassar Branch Office in 2020.

Marital status	Work stress						Total		Statistical test results
	Weight		Moderate		Light		n	%	
	n	%	n	%	n	%			
Married	29	58	6	12	15	30	50	100	<i>ρ</i> = 0.240
Single	2	25	3	37.5	3	37.5	8	100	
Amount	31	53.4	9	15.5	18	31	58	100	

Source: Primary Data, 2020.

Table 5
The relationship between working period and work stress in employees at the BNI Makassar Branch Office in 2020.

Working period	Work stress						Total		Statistical test results
	Weight		Moderate		Light		n	%	
	n	%	n	%	n	%			
Long	25	56.8	7	15.9	12	27.3	44	100	$\rho = 0.288$
New	6	42.9	2	14.3	6	42.9	14	100	
Amount	31	53.4	9	15.5	18	31	58	100	

Source: Primary Data, 2020.

Table 6
The relationship between length of work with work stress in employees at the BNI Makassar Branch Office in 2020.

Length of work	Work stress						Total		Statistical test results
	Weight		Moderate		Light		n	%	
	n	%	n	%	n	%			
Not eligible	22	52.4	8	19	12	28.6	42	100	$\rho = 0.850$
Qualified	9	56.3	1	6.3	6	37.5	16	100	
Amount	31	53.4	9	15.5	18	31	58	100	

Source: Primary Data, 2020.

Pearson test analysis obtained a value (p value = 0.288), because the p value > 0.05, so that H_0 was accepted and H_a rejected. This means that there is no relationship between tenure and work stress on employees at the BNI Makassar Regional Branch Office (Table 5).

The results of the bivariate analysis between length of work and work stress of 58 respondents, using the Pearson test analysis obtained a value (p value = 0.850), because the p value > 0.05, so that H_0 was accepted and H_a rejected. The interpretation is that there is no relationship between length of work and work stress on employees at the BNI Makassar Regional Branch office (Table 6).

Discussion

The bivariate analysis between workload and work stress on employees at BNI Makassar Regional Branch shows that there is a relationship between workload and work stress on employees at BNI Makassar Branch Offices. This is in line with the research conducted by Christy in 2020 entitled "Relationship of Working Load With Work Stress In Nurses In Inventories In Islamic Hospital Surabaya A. Yan" which shows that there is a relationship between workload and work stress on employees.⁸ The things that cause employees to experience workload are the weight of the responsibilities they receive, the level of difficulty in carrying out their duties and the employees must work with skills to do their jobs. Excessive workload (overload) that is not immediately resolved will have the potential to become a source of work stress for employees, both at heavy and light levels, this depends on each individual in responding to each workload they receive. Therefore, for managers including the employees themselves, special tips are needed so that stress does not cause negative things, thank God this can affect the company's performance improvement. One of stress management through organizational strategy can be done by changing the function and structure of the organization or making changes to certain jobs so that employees do not do the same job for a long time so that employees do not get bored and feel new challenges.

The bivariate results between sex and work stress on employees at the BNI Makassar Regional Branch showed that there was a statistically significant relationship between sex and work stress on employees at the BNI Makassar Regional Branch Office. This is in line with research conducted by Fitri (2013) which means that there is a relationship between Gender and Work Stress. This may be due to gender differences that do not make a big contribution to work stress when compared to gender differences.⁹ The gender differences referred to here are differences in the psychological

conditions of individuals who are differentiated into masculine and feminine. In this study, it was stated that the relationship between work stress levels and gender differences had a more significant value than the relationship between work stress levels and gender differences.

The bivariate results between marital status and work stress on employees at the BNI Makassar Regional Branch Office showed that there was no statistically significant relationship between marital status and work stress for employees at the BNI Makassar Regional Branch Office, which states that there is no significant relationship between marital status and work stress on employees in the Laundry Installation Unit. Furthermore, Raj (2015) from the results of his research explained that marital status is not related to work stress. The research was conducted on nursing staff who work in the critical care unit at Trivandrum Kerala hospital.¹⁰ Marital status is one of the individual factors that can cause work stress, but in this study, work stress is not influenced by marital status because they can adjust themselves. Both in the family environment and at work, so that family matters are not carried over to the workplace.

The bivariate results between tenure and work stress for employees at the BNI Makassar Regional Branch Office showed that there was no statistically significant relationship between tenure and work stress for employees at the BNI Makassar Regional Office. This study does not have a relationship between work tenure and work stress, this is because employees who have both a new and long work period can experience severe stress. The new work period can be stressful because they cannot master the demands of the work being carried out, while the old work period can also be stressful due to monotonous work that is carried out continuously from year to year. Research that is not in line with this research is wiryanti's research (2018) which states that there is a relationship between work tenure and work stress on Weaving section workers of PT. Kosoema Nanda Putra.¹¹ The impact that occurs on respondents is not always the same, this is because each respondent has their own way of solving problems that exist within themselves. Minimizing the occurrence of work stress caused by the working period, including workers can make the best use of rest time so that the body becomes fresher, practices relaxation techniques, and prepares themselves physically and mentally before working so that workers are able to face job demands.

The bivariate results between the length of work and work stress on employees in BNI Makassar Regional Branches show that there is no statistically significant relationship between the length of work and work stress for employees at the BNI Makassar Regional Branch

Office. Length of work is one of the factors that can cause work stress, but in this study, work stress has no effect, because they can adjust themselves to the working hours received so that employees can complete tasks properly without rushed work demands and task demands. The number of efficient working hours for a week is 40–80 h divided into five or six working days, the maximum of additional efficient work time is 30 min. If the working hours exceed these provisions, things such as decreased work speed, health problems, increased absenteeism due to illness will be found, thereby increasing the level of work stress.

Conclusion

As for the research variables from the analysis of the variables studied about the determinants of work stress on employees at the BNI Makassar Regional Branch, it can be shown the variable work stress relationship with the workload and gender variables of the employees at the BNI Makassar Regional Office. And there is no stress on the work relationship with the variables of marital status, years of service, and length of work for employees at the BNI Makassar Regional Branch Office.

Conflicts of interest

The authors declare no conflict of interest.

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