

WORK LOAD AND STRESS: ITS EFFECT ON EMPLOYEE PERFORMANCE WITH COMPENSATION AS A MODERATION (Study at BCA Multi Finance Tangerang Raya Branch, Tangerang City)

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ABSTRACT

This research was conducted with the aim of developing a basic theoretical model and a new empirical research model to resolve the gaps in the results of previous studies regarding workload and work stress on employee performance with compensation as a moderator. This research uses descriptive and explanatory quantitative methods. The object of research is employees at BCA Multifinance Tangerang Raya. The sampling technique in this study used the saturated sample method with a sample of 120 employees. The data analysis technique uses Partial Least Square (PLS) with SmartPLS 3 software. The research results show: 1) Workload has a positive and significant effect on employee performance, 2) Work stress has a positive and significant effect on employee performance, 3) Workload has a positive and significant effect on work stress, 4) Compensation significantly moderates the effect of workload on employee performance, 5) Compensation moderates the effect of work stress significantly on employee performance.

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1. INTRODUCTION

Success company influenced by sources Power human (employee) as mover organization . Form real from contribution employee is performance in operate activity organization so that can grow , develop , and achieve purpose . If a employee Work in a manner kind and earnest will capable make company become good and improve investment desired company . _ However otherwise , employees own low performance _ so achievement objective the company will too down (Hasibuan , 2016). In accordance with vision of PT BCA Multifinance that is become institution financing leading , trusted and become choice for Indonesian society . For reach matter the needed source Power capable human _ achieve the appropriate target with burden work set by the company . Many experts have _ put forward definition burden work . workload _ can interpreted is something multi- dimensional concept , so difficult obtained One conclusion just about exact definition _ (Nurdin , 2011).

Every work own mark individual risks , especially in the company financing . Pressure in the form of adequate targets and services as well as challenge face Lots character complaining customers _ often make _ existing employees _ become stress . stress work at the company financing easy found matter this is also due many tasks _ as well as big responsibility . _ On quote Rivai (2016) “ Stress Work is imbalance desire and ability fulfil so that raises consequence important for himself ”. stress Work is something condition Where employee feel A pressure in face work (Mangkunegara , 2017).

Factor the way a must company considered when manage source Power man related with stress Work employees (Wardhana , 2018). stress related work happen when condition work No in accordance with mental regulatory processes , such as processing information , planning and implementation . In period short , stress that is allowed so just can make employee depressed , so cause employee No Work optimally and performance is affected . Whereas in period time long , stress that is allowed can cause employee fall sick and even result in resignation self employee from his job (*resign*) (Robbin , 2016).

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Employee performance is draft important in the world of business and maybe be one _ the most relevant variable investigated by management at some point decades last . Employee performance influenced by many thing one of them burden work . Therefore , the company need set burden to work effectively _ _ give clarity for employee For carry out his job in accordance not quite enough answer as well as prevent possibility happening each other throw not quite enough answer when happen mistakes and difficulties (Bruggen , 2015).

Table 1. Average Results of BCA Multifinance Employee Performance Assessment Tangerang Raya Branch, Tangerang City for 2019-2021

No	Indicator	2019			2020			2021		
		Weight	Mark	Score (%)	Weight	Mark	Score (%)	Weight	Mark	Score (%)
Behavior Work										
1	Discipline	10	80	8	10	78	7,2	10	75	7,5
2	Not quite enough answer	10	80	8	10	75	7,5	10	70	7
3	Cooperation	10	75	7,5	10	80	7,4	10	70	7
4	Leadership	10	80	8	10	80	7,7	10	70	7
Work Results										
1	Quality Work	20	85	17	20	82	16,8	20	80	16
2	Quantity Work	20	85	17	20	80	16	20	80	16
3	Skills Work	20	80	16	20	80	15	20	82	15
Amount		100		81.5	100		79.7	100		75.5

Source : BCA *Multi Finance* , data will be processed in 2022.

Evaluation performance employees at BCA Multifinance consists from two aspects main that is behavior work and results work . Based on Table 1 is known that performance employees of BCA Multifinance Branch Tangerang Raya City of Tangerang experienced decline from 81.5% in 2019 to 79.7 % in 2020 and in 2021 experienced decline to be 75.5%. On the aspect behavior work , experienced indicators _ the most significant decrease is not quite enough responsibility and leadership . While on the aspect results work , the most significant indicator experience decline is quality and quantity work .

As companies operating in the field financing , assets is reject measuring big nope company the . As for p the got from results selling every products that are in the branch and can seen of the total principal debt managed by BCA Multifinance . Ups and downs managed assets _ depending on the number of orders obtained by *the surveyor* . Sales targets that are not changed even tends to go up though Still in *covid 19* pandemic situation make burden Work tend increase . Based on interview short influential factor _ is a target that is not change and trend increase and *turn over* internal employees make exists longer time regarding _ _ approach emotional with partners from BCA Multifinance , besides it's also a burden from resigned employees _ self become new load _ for other surveyors .

Besides That stability return credit become matter important For can support continuity operational company . Every day company own tight *deadline* target schedule, with _ amount many *customers* , especially in the section financing vehicle motorized two wheels . For can handle credit problematic, BCA Multifinance Branch Tangerang Raya Kota Tangerang has employee part *accounts receivable staff* or normal called employee *collectors* duty vehicle _ do billing to late *customers* _ do payment installment financing Good That count day nor month. The amount amount *customers* persistent problem _ experience enhancement every the month as well as Still in *covid 19* pandemic situation where also the target is specified No changed make burden the rated Enough heavy , especially in situation current Covid-19 pandemic this , which makes Lots lost *customers* source income , and finally No Can do payment installment financing .

Based on results interview employees _ part *collectors* , decline performance of one caused by pressure For achieve the company's target is less adapt with situation on the ground . During the Covid-19 pandemic , a lot sector affected , incl company financing and its *customers* . this _ make operational business company become hampered . Company even need follow recommendation government For enforce *Work from Home* (WFH) who wants No Want to change system Work employees , so in the end give change in load Work employee . Meanwhile, on the other hand , the company need anticipate happening enhancement amount problematic *customer* , which makes burden Work employee become No conducive .

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2. METHODS

Study This use approach quantitative aim _ For process data _ from place and source research (Sugiyono , 2018). Study This done For analyze influence burden work and stress Work to performance employee with compensation as moderation with analysis descriptive . Study This conducted on 120 BCA Multifinance employees , Tangerang Raya Branch , Tangerang City . Because the number is less of 150, then study This use saturated sampling technique that is use whole population as sample research . In study This used Method Structural *Equation Modeling (SEM)* analysis with use application *SmartPLS* version 3.0 for see big its small influence Good right away , no direct nor influence of the total independent variable (variable exogenous) against variable bound (endogenous variable).

3. RESULT AND DISCUSSION

Instrument Test

This research began by conducting a pre - survey of 30 (three twenty) respondents to see the consistency and accuracy of the questionnaire used in this study before distributing it to larger respondents. The following is the result of the instrument feasibility test: The validity test can be seen from the *loading factor value* . The results of the instrument test for 30 (thirty) respondents are as follows:

Table 2 Outer Loadings (Pre - Survey i)

	Indicator	Loading Factor	Critical Value	Information
Workload _				
BK1	demands Psychology	0.782	>0.7	Valid
BK2	Role Ambiguity	0.865		Valid
BK3	Concentration	0.876		Valid
BK4	Work Mental Disorders	0.772		Valid
Employee Performance				
KJ3	Creativity	0.840	>0.7	Valid
KJ4	Cooperation	0.932		Valid
KJ5	initiative	0.838		Valid
Compensation				
KM1	Wages	0.889	>0.7	Valid
KM2	Incentive	0.774		Valid
KM3	Bonus	0.865		Valid
KM4	Insurance	0.817		Valid
KM5	Office Facilities	0.801		Valid
KM6	Allowances	0.713		Valid
stress Work				
BL_1	behavior	0.922	>0.7	Valid
BL_3	Withdrawal Self	0.806		Valid
BL_4	Fatigue .	0.947		Valid

Source: Primary Data Processed, 2022

Results of *factor loading analysis* found indicator performance employee that is quality work (KJ1), quantity work (KJ2), and work creative (KJ6) as well work stress indicator that is demands private (SK2) has value < 0.7 so need issued . All indicators are declared valid , judging from the *loading factor values* on these indicators which are more than 0.7 . Based on table 2 above, all indicators have been declared valid and further analysis can be carried out .

Test Results

In study Here , the results of the measurement model test done For show what is the measurement model Already fulfil assumption *Convergent Validity*, *Average Variance Extracted (AVE)* and *Construct reliability* . Based on results process the data that has been done obtained mark measurement model test results as following :

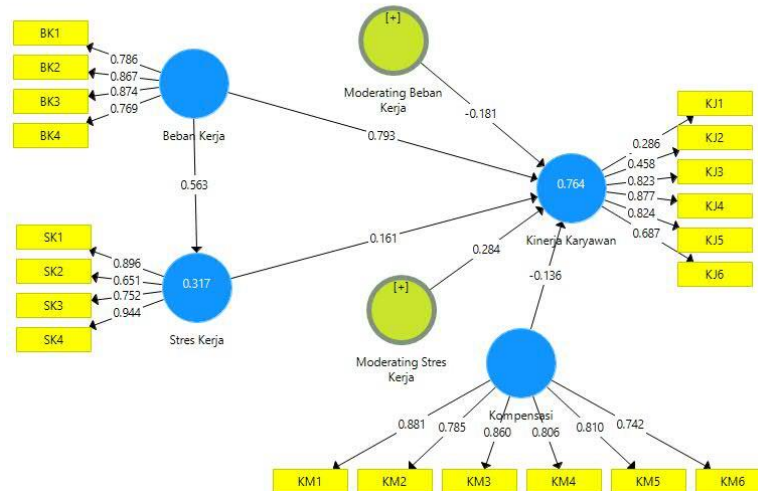


Figure 1 Measurement Model Test Results
Source : Data Processed 2022

According to Ghazali (2015) indicators called fulfil *convergent validity* if mark *loading factor* is 0.5 to 0.7. In study this is a critical limit the *loading factors* used is 0.7. Figure 1 shows _ mark *loading factor* on indicators KJ1, KJ2, KJ6 and SK2 obtain mark below 0.7 so need issued of models.

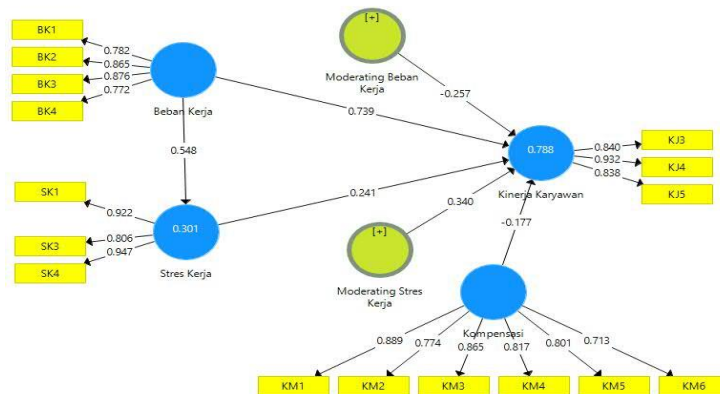


Figure 2 Final Measurement Model Test Results
Source : Data Processed 2022

Based on Figure 2 above obtained mark *loading factor* For whole indicator Already own value above 0.7 . With thereby results This show that indicator fulfil good *convergent validity* .

Table 3 Cross Loadings

	Workload (BK)	Employee Performance (K)	Compensation (KM)	Moderating Workload	Moderating Stress Work	stress Work (SK)
BK1	0.782	0.556	0.419	-0.077	-0.075	0.410
BK2	0.865	0.800	0.614	-0.453	-0.088	0.295
BK3	0.876	0.667	0.671	-0.533	-0.354	0.509
BK4	0.772	0.676	0.671	-0.245	0.018	0.579
Workload *	-0.408	-0.342	-0.505	1,000	0.662	-
Compensation_						0.121
KJ3	0.730	0.840	0.550	-0.402	0.014	0.372
KJ4	0.748	0.932	0.439	-0.311	0.005	0.529
KJ5	0.677	0.838	0.335	-0.187	0.140	0.541

KM1	0.732	0.503	0.889	-0.479	-0.442	0.435
KM2	0.474	0.210	0.774	-0.288	-0.248	0.403
KM3	0.571	0.419	0.865	-0.337	-0.461	0.550
KM4	0.680	0.561	0.817	-0.539	-0.125	0.213
KM5	0.455	0.270	0.801	-0.328	-0.479	0.513
KM6	0.483	0.220	0.713	-0.354	-0.343	0.404
SK1	0.477	0.501	0.329	-0.123	-0.077	0.922
SK3	0.341	0.263	0.445	-0.081	-0.188	0.806
SK4	0.592	0.624	0.534	-0.113	-0.111	0.947
stress Work *	-0.151	0.061	-0.412	0.662	1,000	-
Compensation						0.127

Source : Data Processed 2022

Table 3 above show mark *cross loadings* For all indicator composer variable > indicator to variable other so that fulfillment *determinant validity* .

Table 4 Fornell -Larcker Criterion

	Workload	Employee Performance	Compensation	Moderating Workload	Moderating Stress Work	stress Work
Workload _	0.825					
Employee Performance	0.824	0.871				
Compensation	0.731	0.504	0.812			
Moderating Workload	-0.408	-0.342	-0.505	1,000		
Moderating Stress Work	-0.151	0.061	-0.412	0.662	1,000	
stress Work	0.548	0.555	0.488	-0.121	-0.127	0.894

Source : Data Processed 2022

Table 4 above show mark *Fornell -Larcker Criterion* for all variable > value correlation between variable so that fulfillment *determinant validity* . Furthermore from the same model were also obtained mark *Average Variance Extracted (AVE)* and *Construct Reliability* .

Table 5 Average Variance Extracted (AVE) and Construct Reliability

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Workload _	0.843	0.848	0.895	0.681
Employee Performance	0.840	0.845	0.904	0.759
Compensation	0.902	0.956	0.920	0.659
Moderating Workload	1,000	1,000	1,000	1,000
Moderating Stress Work	1,000	1,000	1,000	1,000
stress Work	0.877	0.964	0.922	0.799

Source : Data Processed 2022

Variable study can is said to be valid if own mark *Average Variance Extracted (AVE)* > 0.5 (Ghozali , 2017). From table 5 above can seen that variables in research This that is performance employees , *person-job fit* , training and satisfaction Work entirely obtain mark *Average Variance Extracted (AVE)* is more of 0.5 which indicates that whole variable in measurement models has fulfil criteria good *convergent validity* . As for the table shown mark *composite reliability* and *cronbach alpha* > 0.7 which shows that whole variable research is also considered has fulfil assumption good *construct reliability* . _

Structural Model Test Results

On research this , testing the structural model done with see mark *R Square* obtained is as following :

Table 6 R Square

	R Square	R Square Adjusted
Employee Performance	0.788	0.779
stress Work	0.301	0.295

Source : Data Processed 2022

Based on table 6 above is known mark *R Square* performance employee is 0.788. Employee performance in structural models affected by load work and work stress . So , results This show that variable burden work and stress Work own ability For explained variable performance employee of 78.80% (0.788 x 100%). Whereas the rest of 21.20% is explained by other variables outside study.

In table 4.10 above also shows mark *R Square* stress Work of 0.301. stress Work in structural models affected by load work . With thereby results This showing that burden Work capable explain stress Work of 30.10% (0.301 x 100%) while the remaining 69.90% explained by other variables outside research .

Test Results hypothesis

Testing hypothesis study This done with use acquisition mark *t statistics* and *p values* on testing *bootstrapping* . *t table* value study is 1,960. Based data processing performed , is shown hypothesis test results as following :

Table 7 Test Results hypothesis *Direct Effects*

	Original Sample (O)	Sample Means (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Workload -> Employee Performance	0.739	0.745	0.095	7,741	0.000
Workload - > Stress Work	0.548	0.557	0.050	11052	0.000
Moderating (Compensation)	-0.257	-0.247	0.054	4,779	0.000
Workload -> Employee Performance Moderating (Compensating)	0.340	0.336	0.071	4,801	0.000
Stress Work -> Employee Performance	0.241	0.231	0.089	2,706	0.007
stress Work -> Employee Performance					

Source : Data Processed 2022

Discussion

Effect of Workload Against Employee Performance

workload _ own influence to performance employees , the results of statistical tests on hypothesis 1 show accepted with connection positive meaning _ burden Work influential positive and significant to performance employees of BCA Multifinace Tangerang Raya. this result shown with mark *t statistic* (7.741) > *t table* (1.960) and *p value* (0.000) < *sig* (0.05). BCA Multifinance Tangerang Raya provides targets and expenses Work to his employees with good calculation . _ Where is the increase will target and load Work can spur motivation employee in increase performance , so performance employee in a manner whole can increase .

That burden Work influential in a manner direct to employee performance . _ Given workload _ _ to employee capable increase performance Because in accordance with ability , no give redundant task ,

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provide a sense of comfort , work on task in accordance with conditions , and have ability with pat . because _ it , though exists upgrade burden work , but the employees still give positive contribution _ to performance employee .

Research results This in line with results study Adityawarman , *et al* , (2015) on employees institution finance Bank BRI Krekot Branch which shows exists influence positive and significant burden Work to performance j employee , research other from Ohorela (2021) on institutions Bank BRI branch of Jayapura also shows finances exists influence burden Work to performance employee in a manner positive and significant . Study other from Nimah & Siswanto (2016) and Yulianti , *et al* (2022) at the financing is also supported results study that burden Work own influence positive and significant in increase performance employee .

Influence stress Work Against Employee Performance

stress Work own influence to performance employees , the results of statistical tests on hypothesis 2 show accepted with positive relationship which means work stress _ influential positive and significant to performance employees of BCA Multifinance Tangerang Raya. this result shown with mark *t statistic* (2.706) > *t table* (1.960) and *p value* (0.000) < *sig* (0.05). stress is something response adaptive to something perceived situation _ challenge or threaten health individual , which is one impact from modern life . Increased work stress experienced _ BCA Multifinance employees Tangerang Raya with good job stress management _ will influential significant to productivity and results Work employee so that increase performance employees at BCA Multifinance .

work stress own impact negative and positive to someone . At high stress levels , performance employee become low . on condition This happen decline performance . Excessive stress levels cause condition employee become depressed . However , at a low stress level performance employees can too become low . Due to conditions This employee No own challenge and boredom emerges _ Because *understimulation* . With increase stress level , yield so - called good performance with optimum stress level . Condition This creating innovative ideas , enthusiasm , and constructive output (Wartono , 2017). Capable of high stress levels _ accepted and managed Multifinance BCA employees capable For optimizing performance his employees with generate innovative ideas in do his job .

this result support study from Dharma , *et al* (2020) on institutions PT Mandiri Utama Finance financing which shows exists influence of work stress to performance employee in a manner positive and significant . Study from Chandra & Adriansyah (2017) also supports with results study that work stress influential positive and significant to performance employees of PT Mega Auto Central Finance. Research other from Amrianah (2019) on Employees of Bank Sulselbar Barru Branch showing work stress have influence positive significant in increase performance employee .

Effect of Workload To stress Work

Statistical test results on hypothesis 3 show accepted meaning _ burden Work influential positive and significant to stress Work employees of BCA Mutifinance Tangerang Raya. this result shown with mark *t statistic* (11.052) > *t table* (1.960) and *p value* (0.000) < *sig* (0.05). workload _ is burden borne _ power appropriate work _ with type work , improvement will burden work given by the BCA Multicinace Tangerang Raya company to his employees will increase to stes Work his employees .

View BCA Multifinance employees regarding the target achieved , conditions work and standards work Enough fulfilled . Besides That score highest is on the indicator adequacy time work , p This show that company capable give burden appropriate work _ with time work and abilities from each employee so that they can accept the work stress imposed company. Research results This supported by results research by Malik , *et al* (2020) on employees institution Where is Permata Bank's finances ? burden Work influential positive and significant to stes work . Study from Tamping , *et al* (2021) show burden Work influential positive and significant to work stress in the institution Central Sulawesi Bank finance . Study others in the institution financing from Silfiana , *et al* (2020) and Simanjongrang & Wahyanti (2021); as well as from Rizky , *et al* (2018) show burden Work influential positive to performance employee .

Compensation moderate Effect of Workload Against Employee Performance _

statistical test results on hypothesis 4 show accepted meaning _ compensation moderate influence burden Work in a manner significant to performance employee BCA Multifinance Tangerang Raya employee . this result indicated by value *t statistic* (4,779) > *t table* (1,960) and *p value* (0,001) < *sig* (0,05). Compensation is all income in the form of money, goods , direct or No received immediately _ employee as reply service For Work them . The magnitude compensation will influence behavior employee , in study This enhancement to compensation employees too _ tall will make trend employee

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feel complacent to enhancement income them and ignore to performance to be not quite enough he replied so that will lower performance employee the .

this result supported study previously by Wijaya and Andreani (2015) showed compensation influential positive to performance employee . Temporary Aromaga , et al (2019) explained that compensation give negative influence on performance employee . Phalis , et al., (2020) found exists effect moderation incentive in lower effect negative burden Work to performance employee .

Influence Satisfaction Work Against Employee Performance

Statistical test results on hypothesis 5 show accepted meaning _ compensation moderate influence performance Work in a manner significant to performance employee BCA Multifinance Tangerang Raya employee . this result indicated by value t statistic (4,801) > t table (1,960) and p value (0,000) < sig (0,05). Compensation be one _ objective somebody For work , fine That in form wages nor other income it considers in accordance with type work and hope capable fulfil need . Enhancement will compensation in study This will influence work stress behavior employee For increase results it works so that performance employee will increase . Research by Puspitawati , et al (2020) proves that compensation can give negative effect on stress experienced work _ employee . this _ means the more big compensation given _ company , will lower risk employee caught stress in undergo job . In line with Lubis (2022) finding exists decline significant on stress Work employee after exists renewal in policy incentives in the company .

4. CONCLUSION

Based on results research and discussion as well as statistical tests that have been described above , got pulled conclusion study as following : workload _ own influence positive and significant to performance employee . Enhancement will burden Work employee will give contribution positive to performance BCA Multifinance employees Tangerang Kingdom. stress Work own influence positive and significant to performance employee . At optimal work stress with good job stress management _ will impact to enhancement performance employees of BCA Multifinance Tangerang Raya. workload _ own influence positive and significant to stress work . Enhancement will burden work employee so will increase the stress of BCA Multifinance Tangerang Raya employees . Compensation moderate influence burden Work in a manner significant to performance employee . Change will compensation employee will influence burden Work to performance employees of BCA Multifinance Tangerang Raya. Compensation moderate influence stress Work in a manner significant to performance employee . Change will compensation employee will influence level stress Work to performance employees of BCA Multifinance Tangerang Raya.

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