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## Prisoners in Paradise: A Study of Work Based Stressors on Funding Officers

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### ABSTRACT

This research aims to describe the extent of the work based stressor on funding officer in several banks in Makassar area and to understand which stressor is the most significant in triggering stress among these officers. A quantitative method employed in this research by using questionnaires distributed to 100 employees, the sample selection in this study used the purposive sampling method. The analytical method used is to use validity and reliability tests, and calculate the average score of each stressor variable. Work stressors that are on the low criteria are interpersonal factors and career development variables. While the variables of work conditions, role stress, organizational structure, and home life-work problems are very low criteria. The highest level of work stressor experienced by employees is the career development variable, this is because most of the funding officers were only temporary employees with probation period status.

**Keywords:** Work-based stressors; employee performance; human resource management

### INTRODUCTION

Employees are one of the most valuable assets owned by the company because without them, the company's vision and mission will certainly not be achieved. However, not many companies are aware of this, so most employees who feel ignored will cause employees to become stressed which has an impact on the employees themselves such as decreased morale, motivation, lack of job satisfaction and loyalty to work in the company. And not only that, negative consequences will also have a direct impact on the company by decreasing the company's performance. Stress at work has cost companies a lot of money (Netemeyer et al., 2005). A study from Belete (2018) revealed that companies lose income of more than US\$ 68 billion per year due to decreased productivity as a result of employee stress. Banking sector is one of the prominent sector in national economy. The reason the authors is interested on funding officer employees is because funding officer employees are marketing officers who are required to achieve the target in collecting third party funds that have been determined each period (Dangnga and Haeruddin, 2018). From the results of interviews at the time of pre-study, it is not easy in collecting and raising third party funds, not to mention to find prospective customers or maintain a nominal balance in their savings. Particular set of skills are needed to be able to attract people's attention to save in the bank and increase their balance so that the funds raised can reach the target even more. However, the funds collected sometimes do not reach the target caused by several factors, one of which is work stress (Netemeyer et al., 2005; Hussain et al., 2019; Riyadi, 2019).

With work stress, employees' work will be disrupted and will certainly hinder the achievement of targets in collecting third party funds from the public (Undie et al., 2018). This is what will be investigated by this study is to examine what factors are the causes of employee work stress. The results of this study will provide assistance to the HR group in describing the level of employee work stress based on work stressors so that they can take action in dealing with stress to be right on target. The paper is structured as follows: literature review, which will elaborate the work-based stress, type and sources of stress. Thereafter, research method is discussed and followed by results, discussion, and conclusions which includes suggestions for further research.

### **Work-based stress**

In general, people argue that if a person is faced with job demands that exceed the individual's abilities, it is said that the individual is experiencing job stress. But what exactly is categorized as work stress? According to Daniel (2019), a person can be categorized as experiencing work stress if the stress experienced also involves the organization or company where the individual works. However, the cause is not only within the company, because household problems that are carried over to work and work problems that are carried over to the home can also be a cause of stress resulting in negative impacts for companies and individuals. Therefore, cooperation between the two parties is needed to resolve the stress problem.

DeLoof et al. (2018) suggests that job stress is conceptualized from several points of view, namely stress as a stimulus, stress as a response and stress as a stimulus-response. Stress as a stimulus is an approach that focuses on the environment. The definition of stimulus views stress as a force that pressures individuals to respond to stressors. This approach views stress as a consequence of the interaction between environmental stimuli and individual responses. The stimulus-response approach defines stress as a consequence of the interaction between environmental stimuli and individual responses. Stress is seen as not just a stimulus or response, but stress is the result of a unique interaction between environmental stimulus conditions and the individual's tendency to respond.

Meanwhile, Basit and Hassan (2017) assert that stress as a response in adapting that is influenced by individual differences and psychological processes, as a consequence of environmental actions, situations and events that hold too much psychological and physical demands on a person. The problem of work stress in corporate organizations has become an important symptom to be observed since the demands for efficiency at work began. As a result of work stress, people become nervous, feel chronic anxiety, increase tension in emotions, thought processes and individual physical conditions. In addition, as a result of work stress, employees experience several symptoms that can threaten and interfere with their work, such as: irritability and aggression, unable to relax, unstable emotions, unwillingness to cooperate, feelings of inability to engage, and difficulties in sleep problems (Ramli, 2019).

Until now, among experts, there has been no agreement on a common perception of the limits of stress. Undie et al. (2018) define stress as "emotional and psychological reactions that occur in situations where the individual's goals are hindered and cannot be overcome. Unlike the experts earlier, Ekienabor (2016) understands it as "an imbalance of desires and the ability to fulfill them so that it has important consequences for him." Moreover, Undie et al. (2018) provide a definition of stress as "a dynamic condition in which individuals are faced with opportunities,

obstacles and desires and the results obtained are very important, but not certain". As mentioned earlier, it can be concluded that work stress can occur due to an imbalance between the personality characteristics of employees and the characteristics of aspects of their work and can occur in all working conditions.

### **Types of stress**

Semmer (2003) categorizes stress into two, namely:

- Eustress, which is the result of a healthy, positive, and constructive (constructive) response to stress. These include individual as well as organizational well-being that is associated with growth, flexibility, adaptability, and high levels of performance.
- Distress, which is the result of a response to stress that is unhealthy, negative, and destructive (destructive). These include individual as well as organizational consequences such as cardiovascular disease and high absenteeism, which is associated with illness, decline, and death.

Beehr and Newman (1978) explain that there are various types of stress reactions experienced by humans, including:

- Too little stress. A person has not experienced a severe challenge in meeting his personal needs in this condition. All abilities have not been utilized, and the lack of stimulation results in boredom and a lack of meaning in life's purpose.
- Optimum stress. A person experiences a balanced life in "up" and "down" situations due to a good management process by himself. Job satisfaction and the individual's feeling of being able to achieve achievements cause a person to be able to live daily life and work without facing too many problems or excessive fatigue.
- Too much stress. A person feels that he has done too much work every day in this condition. He was physically and emotionally exhausted, and was unable to find time to rest or play. This condition is experienced continuously without getting the expected results.
- Breakdown stress. When at the stage of too much stress, the individual continues his efforts in a static condition and this condition will develop into a chronic neurotic tendency or the emergence of psychosomatic pain. For example, in individuals who have smoking behavior or are addicted to alcohol, taking sleeping pills, and the occurrence of work accidents. When individuals continue their efforts when experiencing fatigue, they will tend to experience a breakdown both physically and psychologically.

### **Sources of Work Stress**

Understanding of stress can be done by knowing in advance the potential sources of stress. Sonnentag et al. (2010) state that the causes of work stress (stressors) consist of four main things, namely:

- 1) Extra organizational stressors, which consist of social/technological changes, family, relocation, economic and financial circumstances, race and class, and community/residential conditions,
- 2) Organizational stressors, which consist of organizational policies, organizational structure, physical conditions in the organization, and processes that occur within the organization,

- 3) Group stressors, which consist of a lack of togetherness in the group, lack of social support, and the presence of intraindividual, interpersonal, and intergroup conflicts.
- 4) Individual stressors, consisting of conflict and role ambiguity, as well as individual dispositions, such as type A personality patterns, personal control, learned helplessness, self-efficacy, and psychological endurance.

Qureshi et al. (2013) suggests that the factors that cause stress include excessive workload, Unfair and reasonable leadership pressure and attitude, inadequate time and work equipment, interpersonal conflict with the leader or work group, unfair compensation, family problems such as children, w<sup>13</sup>, in-laws and others. Meanwhile, Groenewegen and Hutten (1991) suggest two categories of causes of stress, namely on-the-job and off-the-job. The working conditions that cause "on-the-job" stress are as follows:

- Excessive workload
- Pressure and time pressure
- Poor quality of supervision
- Unsafe political climate
- Feedback on inadequate work performance
- Insufficient authority to carry out responsibilities
- Role ambiguity
- Inter-personal and inter-group conflicts
- Differences between company and employee values

<sup>13</sup> Different forms of company

The causes of "off-the-job" stress include:

- Financial worries
- Problems related to children
- Physical problems
- marital problems
- Changes that occur in the place of residence

Cooper (1983) provides a complete list of the causes of job stress as follows:

**Table 1**  
**Complete list of causes of job stress**

Stressors from Job Stress	Influencing Factors (things that may happen in the workplace)	Possible Consequences
Working Conditions	<ul style="list-style-type: none"> <li>• Quantitative redundant workload</li> <li>• Qualitatively excessive workload</li> <li>• Assembly-line hysteria</li> <li>• Decisions made by someone</li> <li>• Physical danger</li> <li>• Work schedule</li> <li>• Technostress</li> </ul>	<ul style="list-style-type: none"> <li>• Mental and/or physical fatigue</li> <li>• Extreme fatigue at work (burnout)</li> <li>• Increased sensitivity and tension</li> </ul>

Stressors from Job Stress	Influencing Factors (things that may happen in the workplace)	Possible Consequences
Stress due to role	<ul style="list-style-type: none"> <li>• Role ambiguity</li> <li>• There is a bias in distinguishing gender</li> <li>• Sexual harassment</li> </ul>	<ul style="list-style-type: none"> <li>• Increased anxiety and tension</li> <li>• Decreased job performance</li> </ul>
Interpersonal factors	<ul style="list-style-type: none"> <li>• Poor work results and social support system</li> <li>• Political rivalry, jealousy, and anger</li> <li>• Lack of management attention to employees</li> </ul>	<ul style="list-style-type: none"> <li>• Increased tension</li> <li>• Increased blood pressure</li> <li>• Job dissatisfaction</li> </ul>
Career development	<ul style="list-style-type: none"> <li>• Promotion to a position lower than his ability</li> <li>• Promotion to a higher position than his ability</li> <li>• Job security</li> <li>• Excessive ambition resulting in frustration</li> </ul>	<ul style="list-style-type: none"> <li>• Decreased productivity</li> <li>• Loss of self-confidence</li> <li>• Increases sensitivity and tension</li> <li>• Job dissatisfaction</li> </ul>
Organizational structure	<ul style="list-style-type: none"> <li>• Rigid and unfriendly structure</li> <li>• Political battle</li> <li>• Unbalanced supervision and training</li> <li>• Involvement in decision making</li> </ul>	<ul style="list-style-type: none"> <li>• Decreased motivation and productivity</li> <li>• Job dissatisfaction</li> </ul>
Work-life conflicts	<ul style="list-style-type: none"> <li>• Mixing work problems with personal problems</li> <li>• Lack of support from life partner</li> <li>• Marriage conflict</li> <li>• Stress from having two jobs</li> </ul>	<ul style="list-style-type: none"> <li>• Increased conflict and mental fatigue</li> <li>• Decreased motivation and productivity</li> <li>• Increased marital conflict</li> </ul>

Adapted from Cooper (1983)

### Impact of Work Stress

Umam (2010:214) states that work stress is more detrimental to employees and the company. In employees, these consequences can be in the form of decreased work enthusiasm, high anxiety, frustration, and so on. These consequences on employees are not only related to work activities, but can extend to other activities outside of work. For example, unable to sleep peacefully, decreased appetite, less able to concentrate, and so on. Furthermore, Umam (2010:214) states that there are four consequences that can occur due to work stress experienced by individuals, namely disruption of physical health, psychological health, performance, and influencing individuals in decision making (Kurniawan, 2012).

As for companies, according to Umam (2010: 215), "a direct and indirect consequence is an increase in absenteeism, a decrease in productivity, and psychologically, it can reduce

organizational commitment, trigger feelings of alliance, and turn over."

Tenrisau (2021) stated that stress symptoms can be in the form of the following signs:

- Physical, namely shortness of breath, dry mouth and throat, moist hands, feeling hot, tense muscles, disturbed digestion, constipation, unreasonable fatigue, headaches, muscle aches and restlessness.
- Behavior, namely feeling confused, anxious and sad, irritated, misunderstood, helpless, unable to do anything, restless, failed, unattractive, lost enthusiasm, difficulty concentrating, difficult to think clearly, difficult to make decisions, loss of creativity, loss of passion in appearance and loss of interest in other people.
- Character and personality, namely being careful to be excessively careful, anxious to panic quickly, lack of confidence to be vulnerable, and emotionally unstable.

In addition, Brulé and Morgan (2018) reviewed several cases of job stress and concluded three symptoms of stress in individuals.

1) Psychological symptoms. The following are psychological symptoms that are often found in the results of research on job stress:

- Anxiety, tension, confusion, and irritability,
- Feelings of frustration, anger, and resentment (hatred),
- Sensitivity and hyperreactivity,
- suppressed feelings, withdrawal, and depression,
- ineffective communication,
- Feeling isolated and isolated,
- Boredom and job dissatisfaction,
- Mental fatigue, decreased intellectual function, and loss of concentration,
- Loss of spontaneity and creativity,
- Decreased self-confidence.

2) Physiological symptoms

The main physiological symptoms of job stress are:

- Increased heart rate, blood pressure, and a tendency to develop cardiovascular disease,
- Increased secretion of stress hormones (eg, adrenaline and noradrenaline),
- Gastrointestinal disturbances (e.g., stomachache),
- increasing frequency of physical injuries and accidents,
- Physical exhaustion and the possibility of experiencing chronic fatigue syndrome (chronic fatigue syndrome),
- Respiratory distress, including disturbances from existing conditions,
- skin disorders,
- Headache, lower back pain, muscle tension,
- sleep disturbance,
- Damage to the body's immune function, including a high risk of developing cancer.

3) Behavioral symptoms

The main behavioral symptoms of job stress are:

- Procrastinating, avoiding work, and being absent from work,



- Decreased performance and productivity,
- Increased use of alcohol and drugs,
- sabotage behavior at work,
- Abnormal excessive eating behavior as an outlet, leading to obesity,
- Abnormal lack of eating behavior as a form of withdrawal and sudden weight loss, possibly in combination with signs of depression,
- Increased propensity for high-risk behaviors, such as reckless driving and gambling,
- Increased aggressiveness, vandalism, and crime,
- Decreased quality of interpersonal relationships with family and friends,
- Tendency to commit suicide.

### **Stress Relief**

Stress at work can be prevented and can be faced without having a negative impact. Stress management is more than just dealing with it, it's learning to deal with it adaptively and effectively. Some people with stress at work due to competition, often vent it by working extra hard. This is not an effective way, it doesn't even do anything to solve the cause of stress, but it will only add to the problem further. Before going into more specific ways of dealing with certain stressors, some general guidelines for spurring change and coping should be taken.

Next, Umam (2010:217) provides an understanding of the basic principles to be an important part so that someone is able to design solutions to problems that arise, especially those related to the causes of stress in relation to the workplace. In relation to the workplace, stress can arise on several levels, starting from the inability to work well in certain roles due to misunderstandings by superiors or subordinates. In fact, from lack of skills (especially management skills) to simply not liking someone who has to work closely. Daniel (2019) asserts that from an organizational point of view, management may not be concerned if its employees experience mild stress. The reason is that a certain level of stress has a positive effect because it will force them to do a better job.

However, high stress levels or prolonged mild stress will reduce employee performance. Mild stress may be beneficial for the organization, but from that point of view it is not desirable. Therefore, management might think of assigning tasks that include light stress for employees to provide encouragement for employees. On the contrary, it will be felt as pressure by the worker (Haeruddin, 2021).

For that, we need the right approach in managing stress. There are two approaches according to Umam (2010:217-218), namely the individual approach and the organizational approach.

#### **a. Individual approach**

An employee can work on his own to reduce his stress. Individual strategies that are quite effective are time management, physical exercise, relaxation exercises, and social support. With good time management, an employee can complete tasks well, without rushing work demands. Physical exercise can improve the condition of the body to be more prime so that it is able to face the demands of heavy tasks. In addition, to reduce stress, workers need to do relaxing activities. The last strategy to reduce stress is to gather friends, colleagues, family who can provide support and suggestions for him.

#### **b. Organizational approach**

Some of the causes of stress are the demands of the task and the role and organizational



structure which are all controlled by management, so that these factors can be changed. Therefore, the strategies that may be used by management to reduce employee stress are through selection and placement, goal setting, reorganizing work activities, participatory decision making, communication, organizational, and welfare programs. Through this strategy, employees get jobs that match their abilities and they work for the goals they want and have healthy interpersonal relationships and care for their physical and mental conditions.

Thus, an individual approach is very important because stress can affect life, health, productivity, and income. Likewise, with the organizational approach because of its influence on the performance of all aspects and the effectiveness of the company as a whole.

## METHOD

Data collection was obtained through documentation (primary data) and distributing questionnaires (secondary data) to funding officer of bank institutions which scattered in Makassar city South Sulawesi, Indonesia. Data analysis used in managing the questionnaire is to test the validity and reliability of all statements answered by respondents. Then calculate the average (*mean*) of each variable indicator. The population in this study were all employees of the funding officer who were still active at Bank as many as 100 people. The sampling technique that will be used is snowball, which is a sampling technique that employ a referral or recommendation from a sample to another.

## RESULTS

### Employee Characteristics

The respondents who were taken in this study were only 10 employees of the funding officer at Banks. Characteristic analysis is carried out to facilitate the management in managing the company's human resources within the organizational environment. This can be an alternative in taking steps to overcome problems or complaints that occur to employees, especially regarding employee work stress, so that the management can optimize the potential of the company's human resources. The characteristics of the respondents used in this research are in terms of gender, age, last education, marital status, and years of service of the respondents. More details will be described as follows:

#### Gender

Data collection through questionnaires regarding the characteristics of respondents based on gender can be seen in the table below:

**Table 2**  
**Distribution of Respondents by Gender**

No	Gender	Respondent	Percentage (%)
1	Male	40	40
2	Female	60	60
<b>Total</b>		<b>100</b>	<b>100</b>

Data processed, 2022

Based on table above, it appears that the majority of respondents who participated in this study were female as many as 6 respondents or 60% of the total 10 respondents, while 40% were male. This indicates that this company prioritizes female employees in recruiting funding officer positions considering that employees are required to find ways to attract people's attractiveness to save at Banks.

**Age**

Respondents who became the sample in this study were divided into four age groups. Following table shows that 30% of respondents are in the 20-24-year age group and 70% of the other respondents are in the 25-29-year age group.

**Table 3** 6  
**Distribution of Respondents by Age**

No	Age	Respondent	Percentage (%)
1	20-24 Years	27	27
2	25-29 Years	62	62
3	30-34 Years	8	8
4	> 35 Years	3	3
<b>Total</b>		<b>100</b>	<b>100</b>

Data processed, 2022

**Education level**

The following is the distribution of respondents based on the latest education level which can be seen in the table below:

**Table 4**  
**Distribution of Respondents Based on Education Level**

No	Education Level	Respondent	Percentage (%)
1	High School	60	60
2	Diploma	20	20
3	Bachelor	20	20
<b>Total</b>		<b>100</b>	<b>100</b>

Data processed, 2022

In table 4, most of the respondents' last education was senior high school with a percentage of 60%. Meanwhile, each 20% is a diploma and a bachelor's degree. This indicates that in recruiting the funding officer position at the latest education level, it is not required to have a diploma or bachelor's degree because high school graduates can also be accepted as employees for the funding officer position.

### **Marital Status**

The characteristics in this study were also seen based on marital status. In table 5, it appears that the majority of respondents are married as many as 55 respondents or 55% of the total 10 respondents. While the rest are not married.

**Table 5**  
**Distribution of Respondents by Marital Status**

No	Education Level	Respondent	Percentage (%)
1	Married	55	55
2	Not married	45	45
<b>Total</b>		<b>10</b>	<b>100</b>

Data processed, 2022

### **Tenure**

Respondents in this study were also divided into three groups of tenure which can be seen in the table below:

**Table 6**  
**Distribution of Respondents Based on Term of Service**

No	Tenure	Respondent	Percentage (%)
1	1-5 years	50	50
2	6-10 years	35	35
3	> 10 years	15	15
<b>Total</b>		<b>100</b>	<b>100</b>

Data processed, 2022

Table 6 shows that all respondents are in the group of 1-5 years working period of 100%. This is because Bank has only been collecting third party funds for a few years through a funding officer.

## **Discussion**

It is discovered the factors that cause work stress (stressor) on funding officer employees at Banks which include working conditions, stress due to roles, interpersonal factors, career development, organizational structure, and home life-work problems.

### a) Working Conditions

Respondents' assessment of the variable working conditions can be seen in table 7 Based on the results of the questionnaire data processing, the highest average score was on the indicator containing the statement being chased by time in completing the work of 42.7%. This is because the funding officer's job has a limited deadline, if the target is not achieved, incentives are not

given to employees and salaries are only earned according to the amount of funds raised. Meanwhile, the indicator that has the lowest average score is 17.3%, which states that this job is challenging. This is because funding officer employees are required to pursue the targets that have been set per period in collecting third party funds from the public.

**Table 7**  
**Respondents' Responses to Working Conditions**

No	Question	Respondents' Answer Level					avg	Percentage (%)
		5	4	3	2	1		
1	The job given by the company is excessive	0	0	2	2	6	1,6	21,3
2	My job is not challenging	0	0	1	1	8	1,3	17,3
3	Chased by time in completing work	2	0	7	0	1	3,2	42,7
4	Unable to finish work on time	0	0	2	0	8	1,4	18,7
<b>Avg</b>							<b>1,8</b>	

Data processed, 2022

Thus, the average stress level based on work stressors on the working conditions variable is 1.8. This illustrates that the level of work stressors experienced by employees is at very low criteria. This finding is inline with the previous studies work of Mitani (2018), Toropova et al. (2021), and Yang et al. (2021).

b) Stress due to role

Respondents' assessment of the stress variable due to roles can be seen in the table below:

**Table 8**  
**Respondents' Responses to Stress Variables Due to Role**

No	Question	Respondents' Answer Level					avg	Percentage (%)
		5	4	3	2	1		
5	The target of the work carried out is not clear	0	0	1	2	7	1,4	31,1
6	Lack of authority to carry out responsibilities	0	1	1	1	7	1,6	35,6
7	There is a gender bias and discrimination	0	0	2	1	7	1,5	33,3
<b>Avg</b>							<b>1,5</b>	

Data processed, 2022

Based on the results of the questionnaire data processing, the lowest average score which contains a statement of unclear job objectives is 31.1%. This indicates that employees already

know what direction and results are expected from their work. Meanwhile, the indicator that has the highest average score of 35.6% is that which states a lack of authority to carry out responsibilities. This indicates that funding officer employees are not given the authority to make decisions. Thus, the average stress level based on work stressors is 1.5 or is in very low criteria. This findings confirm that there were stress caused by role conflict and mostly experienced by female officers as argued by Haeruddin and Natsir (2016) and Muis et al. (2021)

c) Interpersonal Factor

Respondents' assessment of interpersonal factor variables can be seen from the average score in the table below:

**Table 9**  
**Respondents' Responses to Interpersonal Factor Variables**

No	Question	Respondents' Answer Level					avg	Percentage (%)
		5	4	3	2	1		
9	Unharmonious relationship with co-workers	0	0	1	3	6	1,5	18,75
10	Bosses don't care about employees	1	0	3	0	6	2	25
11	Experiencing unhealthy job competition	1	0	0	3	6	1,7	21,25
12	Find it difficult to get the information needed to do the job	1	3	0	5	1	2,8	35
<b>Avg</b>							<b>2</b>	

Data processed, 2022

Based on the results of the questionnaire data processing, the lowest average score of the indicator was 18.75%, which contained a statement of disharmony with co-workers. This indicates that the relationship among co-workers within the scope of the organization is still well maintained with the majority of respondents answering very rarely. Meanwhile, the average score of the indicator that has the highest value is those who say they find it difficult to obtain the information needed to carry out their work by 35%. This is because the funding officer employees do not receive formal training from the management, so the information obtained also comes from word of mouth who have been working for a long time. Thus, the average stress level based on work stressors on interpersonal factor variables is 2 or is in low criteria. A work from Alzailai et al. (2021) confirms this finding on interpersonal factor variable.

d) Career Development

Respondents' assessment of career development can be seen from the average score in the table below:

**Table 10**  
**Respondents' Responses to Career Development Variables**

No	Question	Respondents' Answer Level					avg	Percentage (%)
		5	4	3	2	1		
13	Did not get a chance to develop a career	0	2	2	3	3	2,3	34,3
14	Have excessive ambition	0	0	2	3	5	1,7	25,4
15	Feedback on work results is not in line with expectations	1	3	0	4	2	2,7	40,3
<b>Avg</b>							<b>2,2</b>	

Data processed, 2022

Based on the results of questionnaire data processing, the average score that has the highest value containing feedback statements on work results is not in line with expectations of 40.3%. This is because the company's management pays less attention to feedback on the work done by employees such as providing rewards to increase employee morale. While the indicator that states having excessive ambition is the lowest average score of 25.4%. This indicates that the company's management lacks attention to employees, employees' excessive ambition to improve their careers is reduced because it is difficult to get opportunities to improve their careers as funding officers. Thus, the average stress level based on work stressors is 2.2 or is in the low criteria. Furthermore, in order to secure a permanent position within the work structure, a funding officer must be able to meet the target given in a particular timeline. This understandably put pressures on the officers and eventually lead to increasing work stress. Moreover, these pressures can generate distress in the employee whose job status are not secure yet (Alzailai et al., 2021; Ramlawati et al., 2021). Furthermore, many respondents argued that in order to secure a permanent status, one should be able to work extra hard to meet the given performance target and it is an exhausting game.

e) Organizational structure

Respondents' assessment of the organizational structure can be seen from the average score in the following table:

**Table 11**  
**Respondents' Responses to Organizational Structure Variables**

No	Question	Respondents' Answer Level					avg	Percentage (%)
		5	4	3	2	1		
16	Has no role in decision making	0	0	2	4	4	1,8	52,9
17	Bosses act unfairly towards the division of work	0	0	1	4	5	1,6	47,1
<b>Avg</b>							<b>1,5</b>	

Data processed, 2022

Based on the results of the questionnaire data processing, the indicator that has the lowest average score of 47.1% is that the boss acts unfairly in the division of work. With the majority of respondents answering very rarely, this indicates that the division of tasks and responsibilities has been arranged according to their respective job descriptions so that the division of tasks is evenly distributed. Meanwhile, the highest average score is on indicators containing statements that do not have a role in decision making of 52.9%. This is because the decision making in the scope of the funding officer is still carried out by the coordinator so that the employee's authority is reduced and the opportunity to contribute new ideas is not given much attention (Mpehle et al., 2021; Yang et al., 2021). Thus, the average stress level based on work stressors on the organizational structure variable is 1.5. This illustrates that the level of work stressors experienced by employees is at very low criteria.

f) Work-life conflicts

Respondents' assessment of work-life conflicts can be seen from the average score in the following table:

**Table 12**  
**Respondents' Responses to Variables of work-life conflicts**

No	Question	Respondents' Answer Level					avg	Percentage (%)
		5	4	3	2	1		
19	Mixing personal problems with work	0	0	0	3	7	1,3	41,9
20	Bringing problems from home to work	0	1	1	3	5	1,8	58,1
<b>Avg</b>							<b>1,5</b>	

Data processed, 2022

Based on the results of the questionnaire data processing, the lowest average score containing statements mixing personal problems with work was 41.9%. This indicates that employees who work in a team are required to be professional in distinguishing personal problems between employees and work. Meanwhile, the indicator that has the highest average score of 58.1% is that which states that they bring problems from home to work (Haeruddin & Natsir, 2016; Isfianadewi & Noordyani, 2020; Dipoatmodjo et al., 2021). This is because employees who bring problems from home to work will certainly disturb the concentration of employees at work. Thus, the average level of stress based on work stressors is 1.5 or is in very low criteria.

**CONCLUSION**

Based on the research results obtained, it is discovered that the bank employees' level of work stress in Makassar is in the low criteria, that is interpersonal and career development factors. These factors remain barrier and become stressors which eventually led to employees' performance. HR department in the banks should be able to offer such job security for the funding



officers to provide a peace of mind in their workplace. Also, management should be able to provide such help in order to minimize the stress level of their employees. It can be in the form of a healthy, friendly working environment, benefits, and allowances.

Based on the the study's findings, some suggestions that might be useful for the company. The HR Group of banks in Makassar should maintain the current stress level of funding officers by continuing to make efforts to overcome stress. In addition, in dealing with stress, the HR Group of each bank institution should take the causes of stress more seriously regarding the career development of funding officer employees. A future qualitative study would be a beneficial for the topic.

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