

Research Article

How Do Work Stress and Workload Influence Work Motivation and Performance of Employees of the State-Owned Banks in Indonesia?

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Abstract: The purpose of this study is to measure and analyze empirically the direct effects of work stress and workload on work motivation and performance of the employees of state-owned banks in the city of Banda Aceh, Indonesia. It also attempts to empirically explore the indirect effects of work stress and workload on the bank's employee performance via work motivation. Of 1,182 employees at five state-owned banks (i.e., Bank Mandiri, Bank Syariah Mandiri, Bank BTN, Bank BRI, and Bank BNI) in the city of Banda Aceh, Indonesia, 112 employees in the banks' credit division were selected as the respondents of the study using the purposive sampling technique. Using the structural equation modelling (SEM) with the AMOS statistical software, the study documented that work stress and workload have positively and significantly influence work motivation and performance of the banks' employees. Work motivation is also found to have a positive significant effect on employee's performance. Additionally, the study found a significant mediated effect of work motivation on the influence of work stress on the performance of banks' employees. On the other hand, the study found an insignificant mediated effect of work motivation on the influence of workload on the performance of banks' employees. These findings suggest that to promote the performance of the state-owned banks' employees in the city of Banda Aceh, Indonesia; the managers should enhance work motivation of the employees through better work stress and workload management.

Keywords: Work stress, Workload, motivation, Employee performance, State-owned bank, SEM.

INTRODUCTION

Human resources are a very important asset of an organization, both private and public. Given the importance of the role of human resources in corporate activities, companies such as banks need to manage human resources professionally. The key to the success of a bank is not only dependent on technological and financial excellence, but it is also on employee capabilities. All actions and decisions made in the bank are mainly to achieve the set company goals, for that it requires reliable human beings who are capable of performing the assigned tasks and contributing to the achievement of company performance. In doing so, it requires effective planning and management of existing human resources in the company, so that all the expertise and energy needed by the company can be used fully with effective results.

In the last few decades, the banking industry has faced fierce competition to attract customers and finally realize their set goals in Indonesia nationwide. This includes five state-owned banks in the province of Aceh, Indonesia, namely: Bank Mandiri, Bank BTN, BRI Bank, Bank BNI, and Bank Syariah Mandiri should also compete among themselves and with other banks countrywide. To win the competition, banks are required to continuously improve employees' performance by offering better quality services to their customers. However, based on the preliminary observation, the banks' employees still did not show performance as expected by the managers and customers. These can be seen, for example, from the procedure of services provided by employees to customers is still overlapping, many service requirements provided are inconsistent, and the service schedules also sometimes changes.

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Many previous studies found that the performance of employee is affected by factors such as work motivation (Twalib and Kariuki, 2016; and Kiruja and Mukuru, 2018), workload (Glaser *et al.*, 1999; Straker and Mathiassen, 2009), work stress (Hockey, 1997; LePine *et al.*, 2004), and so on. The preliminary survey showed that most of the employees had lower work motivation. The dilemmatic conditions of the employee could be one of the causes of the low level of their work motivation. On the one hand, they have to work to focus on the banks' vision of giving the highest satisfaction to customers, while on the other hand, they have needs and desire that need attention from the banks. In addition to these phenomena, the pressure to offer the best quality of services to the customers amidst the fierce competition in the banking industry has increased their workload. This consequently causes stress among employees.

Competition and the demands of professionalism that are increasingly high raise many pressures among employees of the banks in a more challenging work environment. In addition to the pressure that comes from the work environment, family environment and social environment are also very potential to cause anxiety. The very detrimental impact of an anxiety disorder that is often experienced by employees, in particular, is called stress. Work stress can happen to anyone and the reaction of employees to stress can vary, depending on their perceptions to the stress. Some employees do not experience work stress and others experience work stress. Official assignments that are diverse and not in accordance with the competencies and skills possessed by employees will have an impact on the work stress. In conditions of intense business competition, employees are required to play their roles faster and better. Role demands are stressed for employees when employees must meet one expectation but are difficult or unable to meet the expectations of others.

Previous studies recorded that work stress causes mixed effects, positive or negative on the work motivation as well as employee performance. Some studies have recorded a positive effect of mild level of work stress on work motivation and employee performance (Kotteeswari and Sharief, 2014; Ratnawat and Jha, 2014), while few others documented a negative effect of a higher level of work stress on work motivation and employee performance (Allen *et al.*, 1982; Tubre and Collins, 2000). Furthermore, Yerkes and Dodson (1908) suggested an inverted U-shaped function between arousal of stress and performance; an optimal level of arousal of stress can be a motivator for better performance, while too much or too little causes no motivation to carry out. In short, Sullivan and Baghat (1992) considered four possible forms of association between stress and performance that are: positive, negative, independent and an inverted-U shape relationship. These empirical evidences were recorded

for the public and private organization in the developed countries while similar evidence on the organization in the developing countries, particularly on the banking industry in Indonesia has been limited.

Motivated to provide enrich the empirical evidence on work stress and workload effects on work motivation and employee performance from the perspective of the banking industry in Indonesia, this study aims to identify the nature of effects of work stress and workload on work motivation as well as the performance of employees at the state-owned banks in Indonesia. In addition, previous studies have rarely investigated the mediating effects of work motivation on the influences of work stress and workload on employee performance, thus this study intends to fill this gap.

The findings of this study are hoped to be valuable for the top management to be used as a reference to promote employee performance on the basis of improving work motivation and managing workload and work stress. The findings of this study are also hoped to enrich existing literature on human resource management, especially those related to the interrelationships among work stress, workload, work motivation, and employee performance.

The next sections of this study are structured as follows. Section 2 reviews selected relevant previous studies. Section 3 provides the research method and data, followed by the discussion of the findings in Section 4. Finally, Section 5 concludes the study.

LITERATURE REVIEW

Employee Performance

Employee work performance demonstrates the actual attainment of an employee as the result of a particular course of action produced by employees by using all components of organizational resources. According to Robbins and Judge (2016), it shows a combination of conducts with the attainment of what is expected and preference or part of the obligation needs that exist in all organizational members (Zhang *et al.*, 2012). Thus, employee performance is the result of the work of a member of the organization over a certain period of time compared to a range of possibilities, for instance, principles, goals, and criteria that have been set and agreed upon by all members of the organization in advance.

In the Indonesian context, Mangkunegara (2014) views employee performance from the following several perspectives. Firstly, outcomes of work perspective – how an employee gets something to do. Secondly, discipline and the accuracy of doing the official tasks perspective – how employee completes the assigned jobs along with the demands of the time needed. Finally, responsibility and cooperation perspective – how the employee can work well with and

without custody and control. The Indonesian government has enacted the Government Regulation No. 46 (2011) to measure the performance of employees in the public organization, comprising quality, quantity, and ability of employees in accomplishing their assigned official tasks in accordance with their functions and responsibilities. Mathis and Jackson (2013) have identified factors determining employee performance. These include work culture, employee satisfaction, work stress, workload, work motivation, and organizational commitment.

Work Motivation

Work motivation is a longing of a representative to perform authority appointed employments, supported by inside or outside thought processes. It is an empowering activity of the representative to take it since he/she needs to do it. In the event that the support to address issues is not met, the worker would demonstrate unacceptable conduct, and the other way around (Burke, 2007). Employees are roused to fulfil various natural needs that will, in general, be intuitive. This need comprises of five sorts and is framed in a chain of command in satisfaction. Employees fundamentally will attempt to address the issues of the principal level, pursued the requirements of the second dimension, etc. These necessities incorporate physical, security, social, acknowledgment, and self-completion needs.

Furthermore, work motivation is a mental ascribe of worker exercises to contribute as a representative's dimension of devotion including the elements that reason, channel, and keep up worker conduct in the method for a specific assurance to accomplish the longing. A representative would perform authority occupations that satisfy worker wants (Shahzadi *et al.*, 2014), which in turns bolster worker's related associations (Twalib and Kariuki, 2016; and Kiruja and Mukuru, 2018). In this manner, work motivation is as a main thrust for the labourer to contribute much as could reasonably be expected for the achievement of the authoritative targets. The achievement of representative wants may be accomplished by accomplishing hierarchical objectives in a roundabout way. To put it plainly, work motivation gives a vitality that drives all current potential, makes high and respectable wants, and builds a fellowship of representative inside an association. There have many factors been identified by Robbins and Judge (2016) to affect work motivation. These include work culture, employee satisfaction, job stress, workload, work motivation, organizational commitment, and work discipline.

Workload

Workload refers to the number of activities that must be completed by a person or group of people during a certain period of time under normal

circumstances (Haryanto, 2014). According to Dhanias (2010), the notion of workload is a set or number of activities that must be completed by an organizational unit or officeholder within a certain period of time. Alfian *et al.*, (2017) state that in carrying out governance, development, and community service; it requires high ability and skill (professionalism) with several requirements. Therefore state administration can be categorized as a profession, where not everyone can carry out state administration, except people who have a higher education background and have sufficient experience, skills, skills, and expertise. Thus, the understanding of workload analysis is a process of analysis of the time used by a person or group of people in completing the tasks of a job position or group of work units carried out under normal conditions.

According to Robbins (2012), the level of employee performance will greatly depend on the ability factor of the employee itself such as the level of education, knowledge, experience where the higher the level of ability will have higher performance as well. Thus a low level of education, knowledge, and experience will have a negative impact on employee performance. On this basis, all employees are required to have certain qualifications, because not everyone has the skills required to complete the work. In short, the low performance of employees is contributed by the low ability of employees.

Work Stress

There have been various definitions concerning the notion of work stress. For example, Luthans (2013) defines stress as the interaction of individuals with the environment. It is an adaptive response that is connected by individual differences and psychological processes that are the consequences of actions, situations, or external environment that place excessive psychological and physical demands on someone. Meanwhile, Praptini (2012) states that stress is external demands regarding a person, for example, objects in the environment or a stimulus that is objectively dangerous. Stress is also interpreted as pressure, tension or unpleasant disturbances that come from outside someone.

Furthermore, Zafir (2012) sees stress as a condition of tension that affects the emotions, thought processes and conditions of a person. The result, stress that is too large can threaten a person's ability to deal with the environment, which ultimately disrupts the implementation of his duties, means disrupting his work performance. Thus, work stress is the cause of various physical, mental, and even organizational output problems. Work stress not only affects individuals, but also on organizational and industrial costs. Many experts combine work stress with a variety of things, such as work stress related to job satisfaction, mental health, tension, absence and often also associated with performance. In short, work stress is a matter that is

difficult to be faced by workers, various problems that arise in the work environment, so that a person is faced with tension and emotional control (Novitasri, 2011).

Previous studies documented that work stress causes mixed effects on work motivation as well as employee performance. Some studies have recorded a positive effect of mild level of work stress on work motivation and employee performance (Kotteeswari and Sharief, 2014; Ratnawat and Jha, 2014), while few others documented a negative effect of a higher level of work stress on work motivation and employee performance (Allen *et al.*, 1982; Tubre and Collins, 2000). Furthermore, Yerkes and Dodson (1908) suggested an inverted U-shaped function between arousal of stress and performance; an optimal level of arousal of stress can be a motivator for better performance, while too much or too little causes no motivation to carry out. Finally, Sullivan and Baghat (1992) concluded four possible effects of stress on employee performance, namely: positive, negative, independent, and an inverted-U shape relationship.

Based on the above delineation and previous studies, thus this study proposes the following model to be estimated.

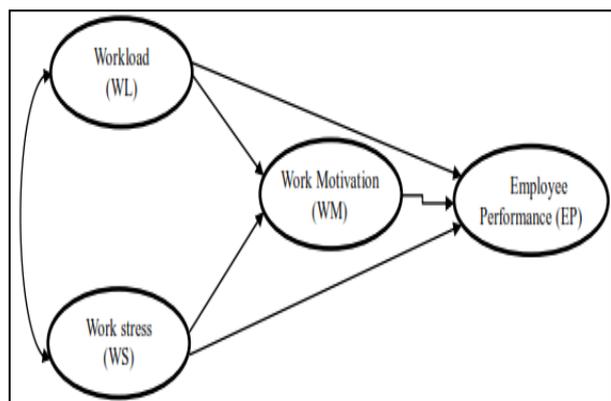


Figure1. The proposed empirical model

RESEARCH METHOD

The population in this study is all 1,182 employees of five state-owned banks in the city of Banda Aceh, Indonesia. These banks include Bank Mandiri, Bank Syariah Mandiri, Bank BTN, Bank BRI,

and Bank BNI. Out of all banks employees, 112 of them were selected as the respondents of the study using the combination of purposive sampling technique and proportionate stratified random sampling technique. The selected respondents are those working in the credit department with a work period of more than 2 years. Employees who have worked for more than 2 years are believed to have a lot of experience and pressure in the banks, thus their workloads and work stress can be a reference in increasing work motivation to achieve the expected performance. Table 1 illustrates the number of population and sampling of the study. To collect the data, the questionnaires were distributed to the respondents.

Table1. Number of population and sampling of the study

No.	Bank	Population	Sample
1.	Bank Mandiri	230	27
2.	Bank Syariah Mandiri	214	17
3.	Bank BTN	133	18
4.	Bank BRI	378	28
5.	Bank BNI	227	22
Total		1,182	112

To analyze the data, a Structural Equation Modelling (SEM) technique is adopted and analyzed using AMOS statistical software. This technique is a fitting estimated model as it enables to verify a series of multifaceted interrelationships (Hair *et al.*, 2012). Based on the proposed empirical model (Figure 1), thus, the estimated SEM equations tested in this study could be written as follows:

$$MT = \beta_{11}WL + \beta_{12}WS + \zeta_1 \quad (1)$$

$$EP = \beta_{21}WL + \beta_{22}WS + \beta_{23}MT + \zeta_2 \quad (2)$$

Where *MT* is the work motivation, *WL* is the workload, *WS* is the work stress, *EP* is the employee performance, β_{ii} are the estimated loading factors for each variable and ζ_i are the structured error terms.

To measure the investigated variables, the definitions of operationalized variables and their indicators are provided in Table 2.

Table2. Operationalized variables’ definitions and their measurements

Variable	Definition	Indicator	Reference
Employee performance (EP) – Endogenous variable	The level of achievement of the implementation of an activity program or policy in realizing the goals, objectives, vision, and mission of the organization as outlined through the strategic planning of an organization.	<input type="checkbox"/> Quality of work <input type="checkbox"/> Quantity of work <input type="checkbox"/> Timeliness <input type="checkbox"/> Work effectiveness <input type="checkbox"/> Independence <input type="checkbox"/> Work commitment	Mathis and Jackson (2013)
Motivation (MT) – Mediating variable	The driving force that creates the enthusiasm of one's work, so that they will cooperate, work effectively and be integrated with all and their efforts to achieve satisfaction	<input type="checkbox"/> Physical needs <input type="checkbox"/> The need for security <input type="checkbox"/> Social needs <input type="checkbox"/> Self-esteem needs <input type="checkbox"/> Self-actualization needs	Robbins (2012)
Workload (WL) - Exogenous variable	The number of activities that must be completed by a person or group of people during a certain period of time under normal circumstances.	<input type="checkbox"/> Level of difficulty <input type="checkbox"/> Overtime <input type="checkbox"/> Responsibility <input type="checkbox"/> Non-expertise work <input type="checkbox"/> Job conditions	Haryanto (2014)
Work stress (WS) - Exogenous variable	A form of someone's response, both physically and mentally, to a change in the work environment that is felt results in him being threatened.	<input type="checkbox"/> Work completion difficulty <input type="checkbox"/> Co-workers' interactions <input type="checkbox"/> Anxiety <input type="checkbox"/> Feeling bored quickly <input type="checkbox"/> Irregular sleep <input type="checkbox"/> Work results	Robbins (2012)

Prior to the SEM analysis, the instrument tests, comprising validity and reliability would be tested first. In the next step, the goodness of fit indices is performed to warrant the appropriateness of the estimated model. Finally, the estimated findings of the SEM would be interpreted and discussed.

FINDINGS AND DISCUSSION

Characteristics of the respondents

There were 1,182 employees working at five state-owned banks in the city of Banda Aceh, Indonesia. However, as illustrated in Table1, the study only selected 112 employees as the respondents of our study. Of those employees, 58.9% of them were male, while the rest 41.1% were female. Majority of them were having the age group between 40 - 50 years old (46.4%), while the minority of them were in the age group between 20 - 30 years old (2.7%). In term of marital status, 85.7% have married, 9.8% were single, and only 4.4% were widow/widower, respectively. Viewing from the consecutive years of services, 19.6% have served for 2-4 years, 58.9% have served for 5-7 years, and 21.4% have served for more than 7 years. Finally, in term of education level, 2.7% of employees possessed a master degree, 74.1% with a bachelor degree, 17.9% with a diploma degree, and 5.4% graduate the Senior High School, respectively.

As said earlier, to ensure the robust findings, prior to reporting the estimates of proposed SEM equations, the validity and reliability tests were tested first. All 22 indicators adapted to measure 5-variables

were all valid and reliable, indicating the appropriateness of the measured variables. Finally, to make sure the correctness of the estimated model, the study also tested the goodness of fit indices. The study documented that all goodness of fit indices are a better fit. This indicates that the overall estimated models were a better fit to offer vigorous and robust empirical evidences.

Direct effects of workload and work stress on work motivation and employee performance

Table 3 reported the findings of the direct effects workload and work stress on work motivation and employee performance. As observed from Table 3, the study found those workload and work stresses have significant positive influences on work motivation at least the 1% level of significance. Similarly, the study also documented significant positive effects of workload and work stress on the performance of employees at the state-owned banks in the Banda Aceh city, Indonesia at the 1% level of significance. Finally, the work motivation also found to have a positive significant effect on employee performance at the 1% significance level.

Table3. Direct effects of work stress and workload on work motivation and employee performance

Interrelationship among variables		Estimate	Critical value
Work motivation	<--- Work stress	0.249***	5.041
Work motivation	<--- Workload	0.161***	3.101
Employee performance	<--- Work stress	0.133***	5.415
Employee performance	<--- Workload	0.151***	6.824
Employee performance	<--- Work motivation	0.323***	7.375

Note: *** and ** indicate significance at the 1% and 5% levels, respectively.

Interestingly, work stress is found to have a more positive effect on work motivation with the

estimated value of 0.249 as compared to the effect of workload on work motivation with the estimated value

of 0.161. These findings indicate that an increased workload and work stress by a 1 unit in the Likert scale would enhance the work motivation, respectively, by 0.161 and 0.249 units in the Likert scale. These findings further implied that to further enhance work motivation; it is more important for the banks' managers to manage employees' work stress than managing their workloads. Our findings are in harmony with previous studies by Kotteeswari and Sharief (2014), Ratnawat and Jha (2014), and Muttaqillah *et al.*, (2015), who recorded a positive effect of work stress on work motivation. Our finding of positive workload effect on work motivation is also supported by findings of previous studies by Glaser *et al.*, (1999), Straker and Mathiassen (2009), and Muttaqillah *et al.*, (2015).

On the other hand, surprisingly the workload is documented to have a more effect on work motivation (0.151) as compared to work stress (0.133). These findings provided evidence that an increased workload and work stress by a 1 unit in the Likert scale would enhance the work motivation, respectively, by 0.151 and 0.133 units in the Likert scale. These findings further signified that to promote work motivation; the banks' managers should assign a proper workload based on the employees' expertise to be accomplished within an affordable time period. Managing employees' work stress would through giving a proper job assignment should also be focused by the managers. These findings

are in parallel with those of Glaser *et al.*, (1999), and Straker and Mathiassen (2009), who recorded the positive effect of workload on employee performance, and Hockey (1997) and LePine *et al.*, (2004), who find a positive effect of work stress on employee performance.

Finally, the study found that work motivation has a positive and significant effect on employee performance. Specifically, an increase in work motivation by 1 unit in the Likert scale, it has caused an improved in employee performance by 0.323 units on the Likert scale. This finding confirmed the importance of work motivation to promote employee performance. Employees with a higher motivation would work all out for their best achievement. These findings are in line with the studies by Struthers *et al.*, (2000), Vollmeyer and Rheinberg (2000), Kurniawan *et al.*, (2017, and Fachreza *et al.*, (2018), who found the significant positive effect of motivation on employee performance.

Mediating effects of work motivation on the influences of workload and work stress on employee performance

The findings of the mediating effect of work motivation on the influences of workload and work stress on employee performance at the state-owned banks in Banda Aceh city, Indonesia are in turn reported in Table 4.

Table4. Mediating effects of work motivation on the influences of work stress and workload on employee performance

Interrelationships among variables				Estimate	Sobel P-value	
EP	<---	MT	<---	WS	0.080 ^{***} = (0.249 x 0.323)	0.005
EP	<---	MT	<---	WL	0.052 = (0.161 x 0.323)	0.191

Note: ^{***} indicates significance at the 1% level. EP = Employee performance; MT = motivation; WL = workload; and WS = work stress.

As illustrated in Table 4, work motivation is found to mediate positively and significantly the effects of work stress on employee performance. Meanwhile, work motivation is found to have no mediated effect on the influence of workload on employee performance. This finding is realistic enough as work stress is found to affect positively work motivation, and consequently work motivation is also found to have significant effects on employee performance, thus it shown the existence of mediated effects. In other words, the variable of work motivation is identified as partial mediator. These findings further signified that all efforts by managers to enhance employee performance, they should be focused on enhancing the employees' work motivation on the basis of managing their work stress. Our findings supported earlier works Jaya *et al.*, (2019) and Rozanna *et al.*, (2019), who found an insignificant mediating effect of work motivation on the influence of workload on employee performance.

CONCLUSION

This study measured and analyzed empirically the mediating effect of work motivation on the influences of workload and work stress on the performance of the employees at the state-owned banks (i.e., Bank Mandiri, Bank Syariah Mandiri, Bank BTN, Bank BRI, and Bank BNI) in the city of Banda Aceh, Indonesia. 112 questionnaires were distributed to the employees of the banks and analyzed using the structural equation modelling (SEM).

Using structural equation modelling (SEM), the study documented that workload and work stress has positively and significantly influenced work motivation and performance of the banks' employees. Work motivation is also found to have a positive significant effect on employee's performance. Additionally, the study found a significant mediated effect of work motivation on the influences of work stress on the performance of banks' employees. On the other hand, the study found an insignificant mediated

effect of work motivation on the influence of workload on the performance of banks' employees. These findings suggest that to promote the performance of the state-owned banks' employees in the city of Banda Aceh, Indonesia; the managers should enhance work motivation of the employees through better work stress and workload management.

Future studies on this topic could incorporate more variables into the analysis, considering either internal or external factors determining work motivation and employee performance of the banking industry to provide more comprehensive and reliable empirical evidences. Finally, considering more conventional banks into the analysis and compare them with the Islamic banks would also enrich the existing empirical evidence.

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