

THE EFFECT OF JOB STRESS AND LOCUS OF CONTROL ON EMPLOYEE PERFORMANCE

(Study on Employees of PT Bank Tabungan Negara Medan Branch Office)

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Abstract

The aim of this study is to examine how work stress and locus of control impact the performance of employees at PT Bank Tabungan Negara (Persero) Medan Branch Office. This research utilises a quantitative approach with an associative methodology. The target population includes 158 employees at the Medan branch office of the state savings bank. Sampling was conducted using probability sampling techniques and the slovin formula, resulting in a total of 61 respondents. Data was collected through primary sources such as observation, interviews, and questionnaires, while secondary data was obtained through a review of existing literature. The analytical methods used are validity testing, reliability testing, classical assumption testing, multiple linear analysis, and hypothesis testing the results of the research conducted show that the variables of work stress and locus of control have a partial and significant effect on employee performance. The work stress variable and locus of control have a simultaneous and significant effect on employee performance. The resulting coefficient value shows that the relationship between the work stress variable and locus of control on employee performance is very strong with an r value of 0.885 or 88.5%. The adjusted r square value also shows that work stress and locus of control variables can explain employee performance variables by 77.6% while the remaining 22.4% is influenced by other variables not explained in this research.

Keywords: *Employee Performance, Locus of Control, Work Stress*

INTRODUCTION

Banking is one of the vital sectors in a country's economy that is used by the government as a monetary policy tool to encourage national economic growth. In the context of Indonesia, banks included in the State-Owned Enterprises (BUMN) have a strategic role, one of which is Bank Tabungan Negara (BTN) which is engaged in the housing sector and actively supports the government in improving the welfare of the Indonesian people. However, despite its important role in the economy, employee performance in this banking institution does not always show optimal results.

Through data obtained by researchers, namely in 2017-2020 employee performance at PT. Medan Branch Office State Savings experienced a decline. The following is data on the performance assessment of PT employees. State Savings BANK Medan Branch Office:

Table 1. Recapitulation of Employee Performance Assessment Data PT. Bank Tabungan Negara Medan Branch Office 2017-2020

Year	B	%	L	%	WE	%	W	%	Total
2017	7	18,92	20	54,05	9	24,32	1	2,70	37
2018	6	15,79	22	57,89	10	26,32	0	0,00	38
2019	5	13,16	20	52,63	12	31,58	1	2,63	38
2020	5	12,82	16	41,03	16	41,03	2	5,13	39

Source: Recapitulation Data PT. BTN Medan Branch Office (2023)

Information:

B	: Bad	(0 – 19)
L	: Less	(20 – 39)
WE	: Well Enough	(40 – 59)
W	: Well	(60 – 79)
VW	: Very Well	(80 – 100)

Table 1 depicts a recapitulation of employee performance appraisal data at PT Bank Tabungan Negara (BTN) Medan Branch Office from 2017 to 2020. This data illustrates the distribution of employee performance based on assessment categories which are divided into four levels: Bad (B), Less (L), Well Enough (WE), and Well (W). In 2017, most employees were in the "Less" category with a percentage of 54.05%, followed by the "Fairly Good" category of 24.32%, and the rest were in the "Bad" and "Well" categories. In 2018, there was a slight increase in the "Well Enough" category (26.32%) and a decrease in the "Bad" category to 15.79%. 2019 showed a similar trend, with most employees in the "Bad" category (52.63%), while "Well Enough" increased to 31.58%. In 2020, while there was a decrease in the "Poor" category to 41.03%, the "Well Enough" category increased rapidly to 41.03%, while the "Well" and "Bad" categories remained relatively small. Overall, despite improvements in some years, most employees are still in the "Bad" or "Well Enough" categories, indicating that there are opportunities to improve the quality of employee performance at PT BTN Medan Branch Office.

Improved performance is something that is desired by both the company and employees, where the company wants performance employees are good for the sake of increasing work results and company profits, while from the employee side it is for self-development and job promotion (Silaen et al., 2021). According to Mangkunegara (2015),

performance is the outcome of an individual's efforts in meeting the expectations and requirements of their assigned tasks. According to Robbins and Judge, employee performance plays a crucial role in the overall success of a company, impacting the production of goods and services as well as administrative functions (Subroto, 2017).

Stress is the result of an individual's interaction with their surroundings, particularly the interplay between external factors and their reactions. The pressure felt by workers as a result of their working conditions will impact how well they perform and how satisfied they are with their jobs, therefore, it is important for management to enhance the quality of the workplace environment for employees (Suprihanto et al., 2003). Feeling stressed is a common experience that can affect anyone, including workers. Stress can be attributed to various factors, which fall under two categories: internal factors such as personality, skills, and cultural beliefs, and external factors like job responsibilities, career advancement opportunities, work relationships, and organizational structures (Sunyoto, 2016).

Having either low or no stress can lead to employees performing at the same level as they did previously, showing that stress can affect employee performance in both good and bad ways. Several studies have found that stress at low to moderate levels indicates that employees are motivated to improve their performance levels. But when stress increases at a high level then performance decreases markedly.

Apart from stress, personality factors also play a role in a person's performance in an organization. Research by Jha and Nair (2008), states that employee performance is influenced by psychological characteristics, one of which is locus of control. The area of control (locus of control) is related to the extent to which a person feels confident that his actions will influence the rewards he will receive (Gitosudarmo, 1997).

PT BTN (Persero) Medan Branch Office is a government-owned enterprise that focuses on the banking industry. PT BTN aims to establish itself as a financial institution that provides funding for the housing sector, offering three primary banking products: personal, business, and sharia banking. PT BTN was shown by the Indonesian government as a vehicle for financing housing projects for the people. Over time, PT BTN has become the only bank that has full concentration in developing the housing business in Indonesia through the support of KPR BTN. The public and government's trust in PTBTN has led PTBTN to receive this award. This serves as evidence of the company's confidence in maintaining its successful track record and meeting its business goals in the future. To ensure

that PT BTN (Persero) Medan Branch Office remains at the forefront, it is crucial to enhance the skills and performance of its employees. .

Based on observations made on employees of PT Bank BTN Medan Branch Office, there are targets set by the company for each employee, both individual and team targets. This is because PT Bank Tabungan Negara Tbk (BBTN) is targeting net profit this year to grow 10% from the previous year which was around IDR 3.04 trillion to around IDR 3.3 trillion. Each employee must be able to meet the targets that have been set to be able to achieve this. maintain good performance with satisfactory results. This happened because PT Bank Tabungan Negara Medan Branch Office made target achievement an indicator of performance assessment in the company. The existence of high work demands in the form of setting targets results in employees having to work beyond the employee's working hours. Many employees often work outside working hours, namely beyond 17.00. One of the causes of overtime or working outside working hours is because there is an excess work load on employees and there are targets that must be achieved per month. The work demands experienced by employees are in the form of targets given by the company to each employee and as a team. Due to high work demands, employee work stress is increasing. Work stress experienced by employees can also have a negative impact on performance. Work stress can trigger a decrease in the immune system of employees who work in the financial sector.

Research on stress and employee performance shows a variety of complementary and conflicting findings. Suprihanto et al. (2003) stated that stress can affect performance and job satisfaction, with management needing to improve the organizational environment. Sunyoto and Burhanudin (2015) divided the factors causing stress into internal and external. Research by Sharma & Mathew (2024) shows moderate stress can increase motivation, but excessive stress decreases performance, in line with the findings of Sifna & Silva (2024). In contrast, Bennamate & El Bouazzaoui (2023) emphasized the importance of perception of stress, where those who see stress as a challenge tend to perform better.

In addition, internal locus of control also plays an important role. Research by Harmen & Indriani (2024) and Malau et al. (2024) show that employees with internal locus of control have better performance, supported by Putri et al. (2024) and Putra & Dewi (2024). However, Punch et al. (2019) found that in a structured environment, the influence of locus of control on performance may weaken. This indicates that stress management and a work environment that supports internal locus of control are important to improve employee performance.

While there are many studies that discuss job stress and locus of control separately, this study introduces a new approach by combining the two in the context of employee performance in the banking sector. The study sampled employees of PT BTN Medan Branch Office who face unique challenges in achieving the performance targets set by the company. This research provides an updated picture of the impact of increased job stress and how locus of control can affect performance in a stressful work environment, using recent data and a more in-depth quantitative approach. The main objective of this study is to analyze the effect of job stress and locus of control on employee performance at PT Bank Tabungan Negara (BTN) Medan Branch Office.

LITERATURE REVIEW

The definition of human resource management (HRM) according to Mangkunegara (2013) is human resource management involves strategizing, coordinating, and overseeing the recruitment, training, and administration of employees to meet the objectives of an organization. As per Dessler (2015:4), human resource management involves the acquiring, training, evaluating, and compensating of employees, as well as overseeing their labor relations and matters concerning occupational health and safety and fairness.

The immune system's functioning can be altered by stress in an individual (Baker et al., 2017). The researchers also determined that stress could decrease the body's ability to fight off disease by reducing the number of immune cells. According to Stephen and Judge (2015) stress is a negative mental experience that arises in reaction to external demands and challenges.

Work stress refers to a situation in which a worker is confronted with various demands, barriers, chances, and difficulties that deviate from the norm and may impact their overall well-being and performance, potentially leading to both positive and negative outcomes for them and their workplace. It can be identified by employees exhibiting unusual behaviour at work. Hence, both workers and organisations should acknowledge the presence of work stress in order to identify the root causes and address them effectively.

According to Stephen and Judge (2015), there are several factors that cause work stress, including: interpersonal conflict with leadership, excessive workload difficult and excessive, limited time to complete the work, pressure and unfair and unreasonable leadership attitudes.

Locus of control according to Ghufuron and Risnawati (2010) "Refers to a person's beliefs about how the individual's efforts will achieve the desired results." Kreitner et al. (2001), translated by the Alchemist Language Bureau, stated that locus of control is a

personality variable which is defined as an individual's belief in whether or not he is able to control his own destiny. Meanwhile, according to Sunyoto and Burhanudin (2015: 6), "locus of control is the level at which individuals believe that behavior influences what happens to them."

Locus of Control refers to how individuals view the cause of events, whether they believe it is influenced by their own actions or external forces (Ajzen, 2002). Individuals who have a high Locus of Control, are known with internal individuals, tend to have a higher level of satisfaction higher than those with low Locus of Control, which is known as an external individual. This shows that the Locus of Control is high can affect employee performance (Micomonaco & Espinoza, 2022). According to Syauqia and Siregar (2023), the concept of Locus of Control can be interpreted as "an individual's belief in his or her ability to control achievement of its goals." Locus of Control Measurement, as it is called by Hsinkuang et al (Karim, 2013), involves an instrument with two indicators main: 1) External Locus of Control, which reflects the individual's perception that external factors that control events in his life; and 2) Internal Locus of Control, which reflects an individual's view of his ability to shape his own destiny.

The decrease in economic growth in Indonesia has led to a rise in unemployment rates. In addition to this, the downturn in the economy has also affected entrepreneurs who are facing cash flow issues during the Covid-19 pandemic, resulting in layoffs in various companies. The increasing unemployment problem is primarily due to the limited job opportunities available, which do not match the number of graduates from different levels of education. To address this issue, it is suggested that producing graduates with entrepreneurial skills could help generate new job opportunities. The demand for entrepreneurship has increased as the job market remains scarce (Silaban & Siregar, 2023).

Job pressure can play a role in determining how well employees perform. It can have both favorable and adverse effects. Moderate levels of job pressure can act as a motivator, pushing employees to do better. On the other hand, high levels of job pressure can lead to a rapid and noticeable drop in performance. Stress typically stems from a range of factors, whether they originate within the workplace or from external sources. Each employee has different abilities in handling the level of stress they experience. This depends on the employee's immune system (Silaban & Siregar, 2023).

Performance is a work result that is significantly related to achieving organizational strategic goals, customer satisfaction, and making contributions on the economy. Apart from

the use of performance management terminology, sometimes Several private organizations use the term managing employee performance abbreviated as MEP. According to Armstrong and Baron in (Sinambela et al., 2020), performance is often interpreted as a derivative of English translation as performance. Performance is often interpreted as the result of work or work performance, even though performance actually has a broader meaning, because performance not only talking about the results of the work but also including the process ongoing (Marpaung & Muharam, 2024).

Performance is the consequence of labor and work behavior accomplished to complete tasks and obligations within a certain time frame (Kasmir, 2016). Performance is the consequence of an employee's job and the quality and quantity he or she has accomplished in carrying out his or her obligations in line with the responsibilities assigned to the workers (Mangkunegara, 2017). Employee performance plays a crucial role in determining the success of a company. Improved performance of employees can lead to the growth of the business. Conversely, poor performance by employees can hinder the success of the company. According to Kasmir (2016) there exist six measures of employee productivity, including quality, quantity, punctuality, teamwork, cost reduction, and oversight.

Performance refers to the evaluation of how well an individual or organization carries out tasks or policies in order to achieve the overall objectives and goals set out in their strategic plan. Without clear objectives and benchmarks, it is difficult to assess someone's effectiveness or according to Mangkunegara (2013) performance evaluation/performance assessment is an assessment carried out sequentially in a systematic way to find out how the results of the employee's work and the performance of the organization itself (Marpaung & Muharam, 2024).

Effective performance involves elements like efficient time management, sufficient technical abilities, a clear grasp of tasks, and the capability to operate both autonomously and collaboratively. Effective performance also encompasses factors such as consistent attendance, punctuality, and meeting preset deadlines. Robbins (2016) identifies performance indicators are utilized as instruments for evaluating the level of employee performance. Examples of these indicators encompass the quality of work, the quantity produced, how timely tasks are completed, the effectiveness of employees, and the level of independence demonstrated (Marpaung & Muharam, 2024).

In this study, the relationship model between the independent variables, namely work stress (X1) and locus of control (X2) with the dependent variable, namely employee performance (Y) The framework of thinking used in this thesis is depicted in the following diagram.

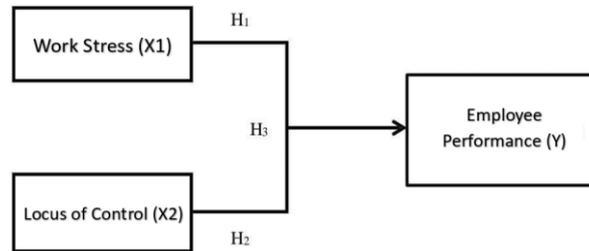


Figure 1. Framework of Thought

Source: author (2023)

Based on the theory and concepts above, researchers can formulate a hypothesis that there is an influence between work stress and locus of control on employee performance at PT Bank Tabungan Negara Medan Branch Office. With the following test criteria:

- 1) Ha1: Work stress has a positive effect on the performance of employees of PT Bank Tabungan Negara Medan Branch Office.
- 2) H01: Work stress has no positive effect on the performance of PT Bank Tabungan Negara Medan Branch Office employees.
- 3) Ha2: Locus of control has a positive effect on the performance of PTBank Tabungan Negara Medan Branch Office employees.
- 4) H02: Locus of control has no positive effect on the performance of employees of PT Bank Tabungan Negara Medan Branch Office.
- 5) Ha3: Work stress and locus of control together have a positive effect on the performance of employees of PT Bank Tabungan Negara Medan Branch Office. H03: Work stress and locus of control together do not have a positive effect on the performance of employees of PT Bank Tabungan Negara Medan Branch Office.

RESEARCH METHODS

This study utilises a quantitative research approach. The methodology employed focuses on examining the causal relationships or cause and effect relationships. Data was collected through observations and distributing questionnaires to participants. The research aims to highlight connections between variables, validate theories, make predictions, and draw general conclusions. The theories put forward serve as benchmarks for determining the

presence or absence of a particular phenomenon, leading to the concept of ethical truth based on the researcher's proposed theory.

The participants in this study were selected from the staff at PT Bank Tabungan Negara Medan Branch Office. The sampling technique used in this study was purposive sampling. Because the population in this research is very large, the portion of the sample used in this research is calculated using the following formula:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{155}{1 + 155(10\%)^2}$$

$$n = \frac{155}{1 + 155(0.1)^2}$$

$$n = \frac{155}{1 + 155(0.01)}$$

$$n = \frac{155}{1 + 1.55}$$

$$n = 60.78, \text{ rounded to } = 61$$

Description:

n : Sample size

N : Population

e : Error Rate

Hence, based on the population above, the sample obtained using the slovin formula is 61 samples. So, from the count of the population of employees of PT Bank Tabungan Negara Medan Branch Office which amounted to 155 people. With an allowance of 10%, the results of the calculation using the Slovin formula obtained a sample of 61 samples.

Determining variables operationally is very important in research because it aims to provide credibility to the methodology and to ensure reproducibility of study results. Other studies may identify the same variables differently, making it difficult to compare the results of the two studies. The research variables and operational definitions in this research are as follows:

Table 2. Operational Variables

Variable	Definition of	Indicator
Work Stress (X1)	There is a negative relationship in a person's emotions in certain conditions which causes stress to occur in that person.	<ol style="list-style-type: none"> 1. Role conflict 2. Career Burden 3. Career development 4. Relationships at work 5. Organizational structure 6. Leadership

Locus of Control(X2)	Locus of control refers to a person's beliefs about how individual efforts will achieve desired results	<ol style="list-style-type: none"> 1. Internal locus of control; Likes to work hard, has initiative, thinks effectively, tries to find problem solvers, has the perception that effort must be made if you want to succeed. 2. External locus of control; Lack of initiative, having the hope that there is little correlation between effort and success, lack of effort, lack searching for information
Performance Employees (Y)	Work achievements or result work (output) good quality nor the quantity achieved resources humanityperiod time to implement the work assignment is appropriate with responsibility given to him.	<ol style="list-style-type: none"> 1. Quality of Work 2. Quantity of Work 3. Punctuality 4. Effectiveness 5. Independence

Source: Author (2023)

In this investigation, we utilised the Likert scale as the measurement tool. This scale is beneficial for gauging the viewpoints, beliefs, and interpretations held by individuals or a collective on societal occurrences.

Table 3. Likert Scale Instruments

No.	Statement	Score
1.	Strongly Agree (SA)	5
2.	Agree (A)	4
3.	Neutral (N)	3
4.	Disagree (D)	2
5.	Strongly Disagree (SD)	1

The author needs a certain amount of data in this research which is used to support data analysis needs, both data from inside and outside the organization. To obtain data and information in this research, the author collected data using the following techniques:

1. Primary Data

Field Research (Field Research), namely data collection techniques to obtain primary data. To obtain data related to the problem under study, the author uses data collection techniques through questionnaires, observation and interviews.

1) Questionnaire

The data collection technique is by using a list of questions or questions regarding matters related to the problem being studied. According to Sugiyono (2015), a questionnaire is a data collection technique that is carried out by giving a set of questions or written statements for respondents to answer.

2) Observation

Observation is a data collection technique that has specific characteristics when compared with other techniques. Observation is also not limited to people but also other objects (Sugiyono, 2015).

3) Interview

Interviews are used as a data collection technique to find problems that must be researched and also if researchers want to know things from respondents in more depth about behavior and the meaning of that behavior (Sugiyono, 2015).

2. Secondary Data

Secondary data is data collected from previously existing data.

1) Library Study (Library Research)

The author tries to obtain various data and information to serve as a theoretical basis and reference in processing data, by reading, studying, examining and studying literature in the form of books, journals, papers and previous research related to the problem under study.

2) Internet Research (Online Research)

The author tries to obtain various additional data and information from sites related to the various information needed for research.

The validity test is carried out by correlating the score of each item with the total score. The Validity Test uses Pearson correlation which is known as the Pearson Product Moment Correlation formula (Arikunto, 2010). The Validity Test formula is:

$$r = \frac{N \cdot \sum xy - (\sum x)(\sum y)}{\sqrt{\{N \cdot \sum x^2 - (\sum x)^2\} \{N \cdot \sum y^2 - (\sum y)^2\}}}$$

Information :

r_{xy} : Correlation coefficient between item scores and total scores
N: Number of research subjects

$\sum x$: Number of item scores
 $\sum y$: total score

$\sum xy$: the number of times the item score is multiplied by the total score
 $\sum x^2$: Sum of squares of item scores

$\sum y^2$: Sum of squares of total scores

RESULTS AND DISCUSSION

Research Results

PT Bank Tabungan Negara (Persero) Tbk. is a state-owned company which is a limited liability company operating in the banking financial services sector. Bank Tabungan Negara had its origins in the formation of Postspaarbank in Batavia in 1987 during the era of Dutch rule. Bank Tabungan Negara has often changed its name from Postspaarbank to Bank Tabungan Negara in connection with the bank's task of focusing on the housing sector. Bank Tabungan Negara is committed to being a bank that provides support services for managing the residential industry with three main products, namely personal, business and sharia banking.

PT Bank Tabungan Negara has the following vision and mission:

- 1) Vision Vision of PT Bank Tabungan Negara, namely Becoming The Best Mortgage Bank in Southeast Asia in 2025
- 2) Mission

The mission of PT Bank Tabungan Negara is:

- 1) Actively supporting the government in advancing the welfare of the Indonesian people through home ownership.
- 2) Realizing the life that millions of Indonesians dream of by providing decent housing.
- 3) Become the home of Indonesia's best talent.
- 4) Increase shareholder value by focusing on sustainable profitability growth as a blue chip company with solid risk management principles.
- 5) Become a financial partner for stakeholders in the housing ecosystem by providing comprehensive solutions and the best services through digital innovation.

State Savings Bank has six AKHLAK Core Values which are the foundation for all BTNers (as State Savings Bank Employees are called) in behaving to achieve the vision of State Savings Bank. The meanings of these six cultural values are as follows:

1. Trustworthy (upholding the trust given)
2. Competent (continuously learning and developing capabilities)
3. Harmonious (mutual care and respect for differences)
4. Loyal (dedicated and prioritizing the interests of the Nation and State)
5. Adaptive (continuously innovating and enthusiastic in driving or facing change)
6. Collaborative (building synergistic cooperation)

Figures

The philosophy of the Bank Tabungan Negara (BTN) logo above is:

1. Hexagon Shape. This model is in the shape of a beehive, which means saving activities in society, because bees always store their honey. With this logo, Bank BTN promotes national development by directing public funds in the form of savings. This model also defines "House Roof", which is the main image and mission of BTN as KPR organizer in society.
2. The shape of the logo in small letters shows a friendly and humble attitude.
3. Be friendly to all business sectors entered, show a strong will in humble service (Customer- Centric).
4. Dark blue letters. Blue depicts feelings of joy, security and coolness, this color is usually used by agencies in the service sector. Blue represents noble heritage, stable leadership (command) and serious and reliable respect. A solid foundation is related to loyalty, trustworthiness and high honor (Trust, Integrity).
5. Liquid Gold Wave Shape Liquid gold represents the Asian symbol of financial wealth. The Golden Arch is a metamorphosis of agility, progress, vision (excellence), elasticity, and resistance to all the possibilities that present themselves.
6. Yellow Gold Color: The color of precious metal (gold) symbolizes majesty, security and wealth. Makes us feel focused and attentive (colors that attract people's attention) active, imaginative, busy, and spiritual, depicting extraordinary things. This color is also very friendly, pleasant and comfortable.



Figure 2. LOGO of Bank Tabungan Negara

Organizational structure is the arrangement of work units and work components that can show the delegation of tasks and authority from superiors to subordinates. By having the right organizational structure, it will be easier to coordinate work between superiors and subordinates. Through organizational structure we can see the job specializations of an organization. In an effort to facilitate observation and work authority for PT employees.

Bank Tabungan Negara (Persero) Tbk, an organizational structure needs to be created in a company. For more clarify, it can be seen below

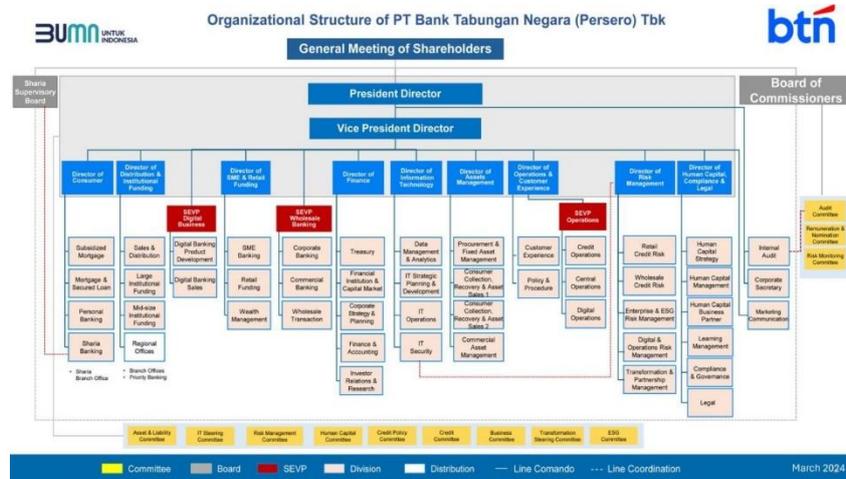


Figure 3. Company Organizational Structure

Data Presentation

Based on gender, respondents in this research consisted of men and women, the results of the analysis obtained for gender data can be seen in table 4.

Table 4. Respondent Identity Based on Age

No	Gender	Total	Percentage(%)
1.	Male	41	67,2
2.	Female	20	32,8
	Total	61	100

Source: Primary Data Processing Results (2024)

Based on table 4, it can be seen that the number of respondents based on gender is 41 male respondents and 20 female respondents, this shows that the majority of respondents at PT Bank Tabungan Negara Medan Branch Office are male. Due to gender stereotypes that are still strong in many cultures, which assume that jobs in finance are more suitable for men.

Based on research data obtained from distributing questionnaires, the age range of respondents was obtained, which can be seen from Table 5 below:

Table 5. Respondent Identity Based on Age

No	Age	Total	Percentage(%)
1.	21-30 years	18	29,5
2.	31-40 years	35	57,4
3.	41-50 years	7	11,4
4.	> 50 years	1	1,6
	Total	61	100

Source: Primary Data Processing Results (2024)

The ages of respondents can be grouped as in table 5 and from the results of grouping respondents it can be seen that the largest group is from 31-40 years of age with a percentage of 57.4%, namely 35 people. This shows that the majority of respondents at PT Bank Tabungan Negara are aged 31-40 years, which is still classified as productive age. Data regarding the characteristics of respondents based on the respondents' positions in this study can be seen in the following table.

Table 6. Respondent Identity Based on Position

No	Position	Total	Percentage(%)
1.	Customer Service Staff	11	18,1
2.	Priority Banking Service	2	3,2
3.	AFC1	12	19,6
4.	AFC2	6	10
5.	AFC3	3	5
6.	Field collector	17	27,9
7.	CCRU	1	1,6
8.	ARAS	3	5
9.	Remedial and Recovery	1	1,6
10.	Desk call	1	1,6
11.	Skip Tracer Coordinator	1	1,6
12.	CRSU	1	1,6
13.	General Service	1	1,6
14.	Teller Service	1	1,6
	Total	61	100

Source: Primary Data Processing Results (2024)

Based on table 6, it shows that the most common field collector positions were 17 respondents and the percentage was 27.9%. It can be concluded that the majority of employees at PT Bank Tabungan Negara's Medan Branch Office have field collector positions. Data regarding the characteristics of respondents based on education level in this study can be seen in the following table

Table 7. Respondent Identity Based on Education Level

No	Education level	Total	Percentage(%)
1.	Junior High School	0	0
2.	Senior High School	4	6,5
3.	Diploma	12	19,7
4.	Bachelor	45	73,8
5.	Master	0	0
6.	Doctor	0	0
	Total	61	100

Source: Primary Data Processing Results (2024)

Based on the data in table 7, it shows that the answer with the most respondents' education level was Bachelor's degree with a total of 45 respondents and the percentage was 73.8% in the questionnaire submitted by the researcher. It can be concluded that employees at PT Bank Tabungan Negara Medan Branch Office have an average education level of bachelor. Data regarding the characteristics of respondents based on length of work in this study can be seen in the following table.

Validity Test Results

Validity Test of Work Stress (X1)

The validity test of the questionnaire for the Work Stress variable in this study was carried out on 61 respondents with a df of 59 respondents and an r table of 0.252. The results of the validity test can be seen in table 8.

Table 8. Table Test of Validity Work Stress (X1)

No	Statement	rvalue	rtable	Information
1	The amount of work is more than can be handled in one working day	0,486	0,252	Valid
2	I have a heavy/excessive workload	0,501	0,252	Valid
3	Positions/titles in the current workplace often bring more responsibility	0,574	0,252	Valid
4	I am too caught up in the responsibilities of my current role that I have not been able to prepare myself to accept higher responsibilities	0,634	0,252	Valid
5	I have difficulty communicating with colleagues at work	0,593	0,252	Valid
6	I am often given work responsibilities that should be someone else's workload	0,451	0,252	Valid
7	The goals set by the company do not match my expectations	0,582	0,252	Valid
8	I feel afraid if there are various forms of new system changes in the company	0,625	0,252	Valid
9	My boss doesn't give clear enough instructions	0,735	0,252	Valid
10	I feel that the communication relationship with my superiors is ineffective	0,576	0,252	Valid

Source: Primary Data Processing Results (2024)

Table 8 shows that all items in the statement of the work stress variable (X1) have an rvalue greater than rtable, namely 0.254. Based on this, it can be concluded that the 10

statement items on Job Stress (X1) are declared valid and are suitable for measuring research variables.

Validity Test of Locus of Control (X2)

The validity test of the questionnaire for the Employee Competency variable in this study was carried out on 61 respondents with a df of 59 respondents and an rtable of 0.252. The results of the validity test can be seen in the following table.

Table 9. Validity Test of Locus of Control (X2)

No	Statement	rvalue	rtable	Information
1	In achieving what I have set I can easily achieve it	0,772	0,252	Valid
2	Through planning, I am able to complete work better	0,635	0,252	Valid
3	If I had tried really hard I could have done my job better	0,722	0,252	Valid
4	For doing a good job, I get the appropriate reward	0,728	0,252	Valid
5	I feel unsure when I want to do something before asking other people's opinions	0,665	0,252	Valid
6	Every job I do will be successful because of the intervention of other people	0,713	0,252	Valid
7	I can solve problems if I get help from other people	0,647	0,252	Valid
8	The life I live is controlled by other people around me	0,681	0,252	Valid

Source: Primary Data Processing Results (2024)

Table 9 shows that all of the statement items for the variable Locus of Control (X2) have an rvalue greater than rtable, namely 0.252. Based on this, it can be concluded that the 8 statement items in Locus of Control (X2) are declared valid and are suitable for measuring research variables.

Validity Test of Employee Performance (Y)

The validity test of the questionnaire for work environment variables in this study was carried out on 61 respondents with a df of 59 respondents and an rtable of 0.252. The results of the validity test can be seen in the following table.

Table 10. Table Validity Test Employee Performance (Y)

No	Statement	rvalue	rtable	Information
1	I am able to innovate in completing work	0,483	0,252	Valid
2	I always try to improve the quality of my work	0,694	0,252	Valid
3	I carry out work skillfully and thoroughly according to the company's quantity	0,720	0,252	Valid
4	I am able to work to achieve targets	0,710	0,252	Valid

No	Statement	rvalue	rtable	Information
5	I am able to work beyond targets	0,695	0,252	Valid
6	I am able to complete the work on time	0,726	0,252	Valid
7	I can use my time effectively and efficiently	0,827	0,252	Valid
8	I have commitment and responsibility at work	0,819	0,252	Valid
9	I am able to complete tasks according to the demands of the work given	0,608	0,252	Valid
10	I am able to complete my work well without help	0,740	0,252	Valid
11	I work with focus even without supervision from my superiors	0,695	0,252	Valid

Source: Primary Data Processing Results (2024)

Table 10 shows that all employee performance statement items (Y) have a rvalue greater than rtable, namely 0.252. Based on this, it can be concluded that 11 items are statements on employee performance (Y) is declared valid and suitable for measuring research variables

Results of the t-test

Based on the results of the t test for the work stress variable (X1), the *t*value is 2.044, which is greater than the *t*table of 1.672 ($2.044 > 1.672$). In addition, the significance value of 0.046 is smaller than 0.05 ($0.046 < 0.05$), and the regression coefficient is positive by 0.300. This shows that the work stress variable (X1) has a significant influence on employee performance (Y). Thus, the alternative hypothesis (Ha1) is accepted, which means "There is an effect of job stress on employee performance at PT Bank Tabungan Negara Medan Branch Office."

Table 11. Results of the t-test

Independent Variable	tvalue	ttable	Significance	Regression Coefficient	Conclusion
Work Stress (X1)	2.044	1.672	0.046	0.300	Ha1 accepted
Locus of Control (X2)	4.150	1.672	0.000	0.444	Ha2 accepted

In the locus of control variable (X2), a *t*value of 4.150 was obtained, which is also greater than the *t*table of 1.672 ($4.150 > 1.672$). The significance value of this variable is 0.000, which is smaller than 0.05 ($0.000 < 0.05$), with a positive regression coefficient of 0.444. These results indicate that the locus of control variable (X2) has a significant influence on employee performance (Y). Thus, the alternative hypothesis (Ha2) is accepted, which

means "There is an effect of locus of control on employee performance at PT Bank Tabungan Negara Medan Branch Office."

Discussion

This study involves two separate factors, work stress and locus of control, that have an impact on employee performance as the dependent variable. The total number of respondents for this study was 61 respondents, of which the total number of respondents consisted of 41 men and 20 women. Respondents were dominated by the age range 31-40 years. The outcomes of prior research testing confirm the validity and reliability of the data instruments used by respondents to assess work stress and locus of control, which impact employee performance. This suggests that the indicators and statement items from this study can be utilised in future research.

An increase in work stress will significantly affect employee performance, although the impact is not always positive. In this context, work stress can include workload, time pressure or workplace conflicts that can affect productivity. However, it is important to note that the impact of work stress is not always negative. According to (Sharma & Mathew, 2024), moderate levels of stress can improve employees' focus, motivation and productivity, especially when they are facing tight deadlines. Conversely, excessive stress can lead to burnout, decreased job satisfaction and significant impairment to performance. This is in line with research (Sifna & Silva, 2024) which found that high stress in banking officers has a negative correlation with work productivity.

Furthermore, an individual's perception of stress plays an important role in determining its impact. (Bennamate & El Bouazzaoui, 2023) stated that individuals who view stress as a challenge tend to perform better, whereas those who view stress as a threat tend to experience decreased productivity. Therefore, it is important for organizations to encourage positive perceptions of stress through proper training and support. This not only reduces the adverse effects of stress, but also encourages better performance outcomes. Effective stress management strategies are also key in improving employee well-being. (Jamil et al., 2023) highlights that identifying the root causes of work stress allows organizations to design more targeted and impactful interventions, thereby improving overall workplace health. While the majority of research emphasizes the negative impact of unmanaged stress, the potential for moderate levels of stress to improve performance should not be overlooked. These findings support a more nuanced approach to stress management in the workplace, focusing on managing stress levels to stay within constructive thresholds.

Internal locus of control reflects a person's belief that the results of their work are determined by personal effort and ability, thus encouraging proactive behavior, greater responsibility, and high motivation to complete tasks effectively (Harmen & Indriani, 2024; Malau et al., 2024). The higher an employee's locus of control, the ability to feel that they can control their own work outcomes, the better their performance. Employees with internal locus of control tend to have high self-confidence and are proactive in completing tasks, thus having a positive impact on their performance. In this context, internal locus of control plays an important role as a driver of better employee performance. Previous research also supports this positive relationship. Putri et al. (2024) and Putra & Dewi (2024) shows that internal locus of control is significantly correlated with employee performance in various sectors, including the public service sector and private companies. This suggests that belief in internal control leads to increased productivity, better decision-making and effective time management.

Yet, this relationship is not always absolute. (Punch et al., 2019) suggest that in highly structured work environments, where individual autonomy is limited, the influence of internal locus of control on performance may weaken. External factors, such as organizational policies, leadership styles, and team influences, are often the main determinants of performance in these situations. Another study by (Nicoleta-Alexandra et al., 2023) also underlines that in a tightly controlled work environment, individuals with internal locus of control may feel frustrated due to the limited freedom to control their work outcomes. Thus, although internal locus of control generally has a positive impact on employee performance, it is important to consider contextual factors, such as organizational culture and the nature of work, which may moderate this relationship. A more flexible approach to organizational management, including granting greater autonomy to employees, may help maximize the potential of internal locus of control in improving work performance.

The results of this study confirm that well-managed stress can act as a trigger for performance improvement, especially when stress is viewed as a challenge. In this case, organizations need to provide training to change employees' perceptions of stress, as well as provide appropriate support to manage stress in a constructive way. This approach will help employees not only to reduce the negative impact of stress but also utilize it to increase focus and motivation. Along with the findings from Jamil et al. (2023) who highlighted the importance of targeted stress management, companies can design more personalized programs to identify and address sources of stress present in the workplace.

On the other hand, internal locus of control is closely related to employee performance. Employees who have an internal locus of control, who feel that their work outcomes are determined by personal effort, tend to be more proactive and responsible. Therefore, organizations need to support the development of internal locus of control among employees by creating an environment that provides autonomy and opportunities for them to take control of their work. The implementation of policies that give employees more freedom in decision-making and task completion can strengthen the role of locus of control in improving performance, as suggested by Putri et al. (2024) and Putra & Dewi (2024). However, as revealed by Punch et al. (2019) and Nicoleta-Alexandra et al. (2023), it is important to consider external factors that may limit the positive influence of locus of control, such as overly strict company policies or a highly structured work environment. In this case, companies need to balance between giving freedom to employees and the supervision needed to maintain performance.

In general, the implications of this study indicate the importance of effective management of job stress and strengthening internal locus of control as part of employee performance development strategies.

CONCLUSION

Based on the results of research and discussion, the researcher draws the following conclusions: First, the work stress variable has a positive and significant effect on employee performance, so it can be concluded that work stress has a significant effect on employee performance at PT Bank Tabungan Negara Medan Branch. Second, the locus of control variable also has a partially positive and significant effect on employee performance, which indicates that locus of control has a significant effect on employee performance at PT Bank Tabungan Negara Medan Branch, so H02 is rejected and Ha2 is accepted. Third, the results of hypothesis testing show that simultaneously, job stress and locus of control have a significant influence on employee performance at PT Bank Tabungan Negara Medan Branch, so it can be concluded that H03 is rejected and Ha3 is accepted. Thus, full support from the organization or company will make employees more responsible for the organization, which in turn will have an impact on improving their performance. Likewise with locus of control, if employees are given full support from the organization, they will feel more connected to their work, which will result in positive thinking, high spirits, pride in work, and full concentration in their work.

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