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The Effect of Job Stress, Work Motivation and Job Satisfaction on Employee Performance

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Abstract

This study aims to determine and analyze the effect of work stress, work motivation, and job satisfaction on employee performance at PT. Bank Negara Indonesia (Persero) Tbk. General Sudirman Branch Office. The population in this study were all employees at PT. Bank Negara Indonesia (PERSERO) Tbk Makassar branch office Jendral Sudirman as many as 153 people. The sampling technique used is simple random sampling. The sample number in this study was 60 respondents obtained from the solving formulation. The data in this study used primary data collected by distributing questionnaires to all respondents. The data analysis method used is descriptive statistical analysis, research instrument testing consisting of (validity test, reliability test), classical assumption test consisting of (normality test, heteroscedasticity test, multicollinearity test) and testing all hypotheses through a partial test, test Simultaneous and coefficient of determination test. The results showed that the work stress variable had a positive and insignificant effect on employee performance. In comparison, the variable of work motivation has a positive and significant effect on the performance of employees of PT. Bank Negara Indonesia Tbk. General Sudirman Makassar branch office. In comparison, the variable job satisfaction has a negative and insignificant effect on PT employees' performance. Bank Negara Indonesia Tbk. General Sudirman Makassar branch office.



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Introduction

Human resources are one of the critical factors in an organization or company, in addition to other factors such as assets and capital. Therefore, human resources must be adequately managed to increase the effectiveness and efficiency of the organization, as one of the functions within the

company is known as human resource management. Within the company, employees as human resources are assets and the key to the company's development, and ideas related to humans are an investment (Yuningsih, 2019).

The industrial revolution was the beginning of the rise of the era of globalization which is now marked by the dominance of information technology as infrastructure does not necessarily rule out the role of humans in development. Therefore investment in human resources is significant for companies for employees to adapt to the times (Mujiatun, 2017). The consequence afterward is the rapid pace of competition that requires humans to continue developing. This creates pressures that employees in the work environment must face. In addition to internal pressure from the company, external pressure can cause anxiety. Anxiety is a human emotional condition from several factors. Anxiety disorders with various symptoms can lead to stress in such a way that it interferes with humans living everyday life (Partika et al., 2020).

According to (Sunyoto, 2012; Annisa et al., 2017). Stress concerns the interaction between individuals and the environment, namely the interaction between stimulus and response. So stress is a consequence of every action and environmental situation that causes excessive psychological and physical demands on a person. Generally, stress that leads to stress is seen as an adverse condition. However, work pressure at a certain level can trigger better employee performance and increase employee motivation to compete in the work environment. In comparison, Newstrom argues that work motivation results from a collection of internal and external forces that cause workers to choose the appropriate course of action and use certain behaviors. Ideally, this behavior will be directed at achieving organizational goals (Dewi & Wibawa, 2016).

Based on theory, it can be concluded that stress and motivation influence each other. This is supported by the opinion (Wala et al., 2017) that the higher the push for task demands for achievement, the higher the level of work stress that leads to effective and efficient actions. Employee feelings at work influence job stress and motivation and lead to employee psychology, better known as job satisfaction. It was also stated by (Sunyoto, 2012; Wirya et al., 2020). Job satisfaction is a pleasant or unpleasant emotional state in which employees view their work. This can be seen in the positive attitude of employees towards their work and everything they face in their work environment.

A 2013 study by the Swiss-based UNI Global Union found that more than 80 percent of banking companies in various countries reported worsening health as a problem for their employees. They are now said to be working in a climate of fear and complain that their personal lives are under considerable stress. To fight the financial crisis Quoted from independent news, Lynn Mackenzie, author of the report Banking: the human crisis, said bankers are often blamed for the global financial crisis. This also has an impact on other bank employees with lower positions. He added that bank managers who pressure their staff to achieve outstanding work and sales targets could be a significant problem (Dewi & Wibawa, 2016).

Reviewing the study's results on Banking: the humanitarian crisis, the condition of bank employees, should be an urgent matter to be considered. Excessive stress experienced by bankers impacts employee performance which affects the company. This is supported by research conducted by (Wibowo et al., 2015) at PT. Bank BPD Bali Ubud Branch shows that work stress harms employees. However, the right level of pressure can increase motivation as the results of research

(Marlina, 2013) in the preparation of the Soppeng district government budget shows that work stress and work motivation simultaneously have a significant influence on performance in budgeting, although pressures such as stress with a small capacity can motivate staff to get good results.

PT. Bank Negara Indonesia (Persero) Tbk. is one of the largest banks in Indonesia, which is required to continue to improve its competitiveness through improving the quality of management. Improving the quality of bank management is inseparable from the quality of the company's human resources for customer service to its vision of "Being a Financial Institution that excels in Service and Performance. As one of the state-owned financial institutions, employees of PT. Bank Negara Indonesia (Persero) Tbk is required to continue to grow amid such intense competition as the company's driving force.

Departing from the phenomenon of global banking work stress, the researcher intends to conduct a study to determine the effect of work stress, work motivation, and job satisfaction on employee performance at PT. Bank Negara Indonesia (Persero) Tbk. General Sudirman Branch Office.

Theoretical Framework and Hypotheses

According to Rivai, (2013) Human Resource Management (HRM) is one of the fields of general management which includes aspects of planning, organizing, implementing, and controlling." These processes are found in the functions of production, marketing, finance, and staffing. Because human resource management is a component in its drive, making the role of human resource management an essential key to achieving organizational/company goals. Meanwhile, according to Hasibuan (2016), "Human resource management is the science and art of managing the relationships and roles of the workforce to be effective and efficient in helping the realization of the goals of the company, employees, and society." Hasibuan himself considers that human resource management is a method to engineer the role of humans in achieving goals.

Stress forms emotional, mental, psychological, and physical tension. The form of tension and the ability of each person varies in overcoming the type, quantity, and quality of problems that make stress have different meanings for each individual. According to (Iswari & Pradhanawati, 2018), "Stress concerns the interaction between individuals and the environment, namely the interaction of stimulation and response." So, stress is a consequence of every action and environmental situation that can cause excessive psychological or physical stress on a person.

Dharmawan (2019) argues that "motivation means giving motive," where we understand the motive is a stimulus that moves a person to behave to meet his needs. Li (2014) states that "motivation is the desire to act. Everyone can be motivated by several different forces. At work, we must influence subordinates to align their motivations with the organization's needs." Li's opinion points to the supervisor's role in designing a method to trigger employee motivation to achieve company goals.

The theory of motivation that is commonly used to explain sources of motivation is at least usually classified into two, namely sources of motivation from within (intrinsic) and sources of motivation from outside (extrinsic) (Da Cruz Carvalho et al., 2020). What is meant by intrinsic motivation is that motives that become active or function do not need to be stimulated from outside

because, within each individual, there is an urge to do something. Simply put, intrinsic motivation is internal motivation in humans. In the company context, the effect of motivation on employee performance will be created if this internal motivation already exists. Internal motivation is essential in creating satisfactory performance, While extrinsic motivations are motives that are active and functioning due to external stimuli. Extrinsic motivation can also be said to be a form of motivation in which activities are initiated and continued based on external encouragement unrelated to oneself. In other words, extrinsic motivation is external motivation from a person who is triggered by encouragement from one's environment (Suifan, 2019).

Varma (2017) stated that "job satisfaction is the level of pleasant feelings obtained from an assessment of one's work or work experience. Although somewhat different, Sunyoto's opinion on job satisfaction also includes unpleasant feelings. As quoted in his book, Sunyoto (2012). "job satisfaction is a pleasant or unpleasant emotional state in which employees view their work." In other words, job satisfaction reflects how we feel about our work and what we think about our work.

Many factors affect job satisfaction. The factors in their role in providing satisfaction to employees depend on each employee's personality. According to (Hidayat, 2015). the factors that provide satisfaction are a. Individual factors include age, health, character, and expectations. b. Social factors include family relations, workers' views, political freedom, and social relations. c. The main factors in employment include wages, supervision, job security, working conditions, and opportunities for advancement. In addition, there is also an appreciation for skills, accuracy in resolving conflicts between humans, and feelings of being treated fairly, both regarding personal and tasks.

Performance is a function, motivation, and ability to complete a task or job. A person should have a certain degree of willingness and level of ability. A person's willingness and skill are not effective enough to wear something without a clear understanding of what to do and how to do it. Performance is a fundamental behavior everyone displays as work performance produced by employees according to their role in the company (Prabowo et al., 2018; Rivai, 2013).

Performance appraisal is a measurement of the work that the company assesses during a specific period (Wirya et al., 2020). An organization's performance appraisal is a process to evaluate or assess employees' success in carrying out their duties. Assessment can be done by comparing the work results achieved by employees with job standards. Performance appraisal must also be carried out fairly. Namely, the assessment must be carried out on all employees to create fairness in the performance appraisal. Performance appraisal evaluates how well employees are doing their job compared to a set of standards and then communicates that information to employees (Dewi & Wibawa, 2016).

According to Mangkunegara (2009). Several factors can affect employee performance: a. Ability Factor; Psychologically, employees' ability consists of potential Intelligence Quotient (IQ) and the ability of knowledge and skills. That is, it will be easier to achieve the expected performance for employees with an IQ above the average (IQ 110.120) with adequate education for work and skills in carrying out tasks. Therefore, employees need to be placed in jobs that match their expertise. b. motivational factors; Motivation is formed from an employee's attitude in dealing with work situations. This means that employees must have a ready mental attitude, be physically capable, understand the main goals and work targets to be achieved, and take advantage of and create work

situations. Motivation is a condition that moves employees directed to try to achieve work performance and company goals. Achievement motivation is an encouragement in employees to carry out an activity or task as well as possible to be able to achieve performance. Prawira (2019) stated that several factors affect the performance of employees, motivation, leadership, work environment, and discipline.

- H1:** Job stress has a positive and significant effect on the performance of employees of PT Bank Negara Indonesia (Persero) Tbk, Makassar Regional Office
- H2:** Work motivation has a positive and significant effect on the performance of employees of PT Bank Negara Indonesia (Persero) Tbk, Makassar Regional Office
- H3:** Job satisfaction has a positive and significant effect on the performance of employees of PT Bank Negara Indonesia (Persero) Tbk, Makassar Regional Office

Research Method

This research is a type of quantitative research with a survey approach. This study involved all employees at PT. Bank Negara Indonesia (PERSERO) Tbk Makassar branch office Jendral Sudirman as many as 153 people. The sampling technique used is simple random sampling. The sample number in this study was 60 respondents obtained from the slovin formulation. The data in this study uses primary data collected by distributing questionnaires to all respondents filled with several statements with five answer options that will be given a weighted score such as answers (Strongly Agree = 5, Agree = 4, Moderately Agree = 3, Disagree = 2, Strongly Disagree=1). The data that has been collected will be analyzed through several stages of Testing. The first stage is to do a descriptive analysis. The second stage is to test the quality of the data consisting of (a validity test and a reliability test). The third stage is the classical assumption test (the normality, multicollinearity, and heteroscedasticity). The fourth stage is to test all hypotheses proposed in this study, which will be proven through partial, simultaneous, and coefficient of determination.

Table 1. Variable Operationalization

Variable	Code	Indicator	Reference
Work Stress (X1)	X1.1	Workload	(Dewi & Wibawa, 2016; Wala et al., 2017; Wiryana et al., 2020)
	X1.2	Leadership	
	X1.3	Availability time	
	X1.4	Interpersonal relationship	
	X1.5	Fatigue	
Work motivation (X2)	X2.1	Physiological needs	(Kurniawan & Alimudin, 2015; Panjaitan et al., 2021; Sirna, 2017)
	X2.2	The need for security	
	X2.3	Social needs	
	X2.4	The need for appreciation	
	X2.5	Self-actualization needs	
Job satisfaction	X3.1	Satisfaction with salary	(Prawira, 2019;

(X3)	X3.2	Satisfaction with promotion	Wala et al., 2017; Wiryat et al., 2020)
	X3.3	Satisfaction with coworkers	
	X3.4	Satisfaction with supervisor	
Employee performance (Y)	Y1.1	Quantity of work	(Afandi & Bahri, 2020; Ihsan, 2020; Panjaitan et al., 2021)
	Y1.2	Quality of work	
	Y1.3	Timeliness and results	
	Y1.4	Presence	
	Y1.5	Ability to work together	

Data Analysis and Discussion

Data Analysis

Respondents in this study were representatives of employees of PT. Bank Negara Indonesia Tbk. The Jalan Jendral Sudirman Branch Office that has been withdrawn using the Slovin formula is up to 60 people. The characteristics of the respondents in this study include gender, age, marital status, latest education, and years of service of employees.

Table 2. Demographic Data

Variable	Measurement	n	%
Gender	Man	37	61.7
	Woman	23	38.3
Age	21-31 years old	10	16.6
	31-40 years old	22	36.7
	>41 years old	28	46.7
Education	High School / Equivalent	-	-
	Diploma	-	-
	S1	36	60.0
	S2	24	40.0
	S3	-	-
Years of service	<5 years	9	15
	6-10 years	12	20
	>11 years old	39	60

Source: Primary data processed

Based on table 2 on the characteristics of respondents based on the gender of employees, from 60 samples from the population collected, 37 employees, or 61.7%, were male, while 23 employees, or 38.3%, were female. So, it can be concluded that male respondents dominated the sample in this study. Furthermore, respondents with age >41 years are the most numerous, consisting of 28 employees or 46.6% of the total sample. Meanwhile, respondents aged 31-40 comprised 22 employees or 36.7%, and respondents aged 21-30 comprised ten employees or 16.6% of the total sample. Then the characteristics of the respondents based on the latest education are dominated by employees with the last level of S1, which consists of 36 employees or 60% of the total sample. In comparison, 24 employees with the last education of master's are equivalent to 40% of the total sample. As for employees at the education level of SMA/Equivalent, Diploma, up to S3 at the BRI Ahmad Yani branch office, they were not respondents in this study. Furthermore, based on years of service,

respondents with a tenure of more than 11 years are 39 employees or 65%, while those with a tenure of 6-10 years are 12 employees or 20% of the total population of the study, and nine employees with tenure below five years. From the table, it can be concluded that most of the employees who become respondents have a long working experience because the respondents in this study were dominated by employees with over 11 years of service.

The second stage is to test the quality of the data in the form of validity and reliability tests. The instrument is said to be good if the research instrument meets the main requirements, namely valid (sahih) and reliable (reliable). A correlation coefficient test is usually carried out to determine whether an item will be used. If the factor is positive and the magnitude is 0.3 and above, then the instrument used can be valid. The results of the validity test can be seen in table 2.

Table 2. Validity and Reliability Test Results

Variable	Question Items	Corrected Item-Total Correlation	r-standard	Cronbach's Alpha	Info
Work Stress	X1.1	0.686	0.30	0.774	Valid and reliable
	X1.2	0.673			Valid and reliable
	X1.3	0.751			Valid and reliable
	X1.4	0.757			Valid and reliable
	X1.5	0.659			Valid and reliable
	X1.6	0.730			Valid and reliable
	X1.7	0.728			Valid and reliable
	X1.8	0.755			Valid and reliable
Work motivation	X2.1	0.793	0.30	0.766	Valid and reliable
	X2.2	0.656			Valid and reliable
	X2.3	0.724			Valid and reliable
	X2.4	0.726			Valid and reliable
	X2.5	0.701			Valid and reliable
	X2.6	0.659			Valid and reliable
	X2.7	0.626			Valid and reliable
	X2.8	0.668			Valid and reliable
	X2.9	0.706			Valid and reliable
	X2.10	0.585			Valid and reliable
Job satisfaction	X3.1	0.704	0.30	0.753	Valid and reliable
	X3.2	0.766			Valid and reliable
	X3.3	0.667			Valid and reliable
	X3.4	0.718			Valid and reliable
	X3.5	0.654			Valid and reliable
	X3.6	0.690			Valid and reliable
	X3.7	0.665			Valid and reliable
	X3.8	0.761			Valid and reliable
	X3.9	0.620			Valid and reliable
Employee performance	Y1.1	0.573	0.30	0.769	Valid and reliable
	Y1.2	0.678			Valid and reliable
	Y1.3	0.665			Valid and reliable
	Y1.4	0.828			Valid and reliable
	Y1.5	0.735			Valid and reliable

	Y1.6	0.758			Valid and reliable
	Y1.7	0.722			Valid and reliable
	Y1.8	0.648			Valid and reliable
	Y1.9	0.693			Valid and reliable
	Y1.10	0.781			Valid and reliable

Source: Primary Data processed with SPSS

Table 2 shows the validity test results show work stress, motivation, job satisfaction, and employee performance with the corrected item-total Correlation value. Among the test results, it can be concluded that each question on the questionnaire greater than or above 0.30 is declared valid. That way, the questionnaire is declared valid to be used as a variable measuring tool. In comparison, the results of the reliability test show that all variables have Cronbach's Alpha values greater than 0.60, so it can be concluded that the statement items from the job stress questionnaire, work motivation, job satisfaction, and employee performance are declared reliable, which means that the questionnaire is appropriate to be used as a research measuring tool.

The third stage is to test the classical assumption, which consists of a normality test that aims to test whether the confounding or residual variables have a normal distribution in the regression model. In this study, the normality test used the P-Plot curve. If the data spread around the diagonal line and follows the diagonal line, then the data shows a regular distribution pattern. Based on the P-Plot graph in Figure 1, the data spread around the diagonal line and follows the diagonal line. This proves that the distribution pattern is regular.

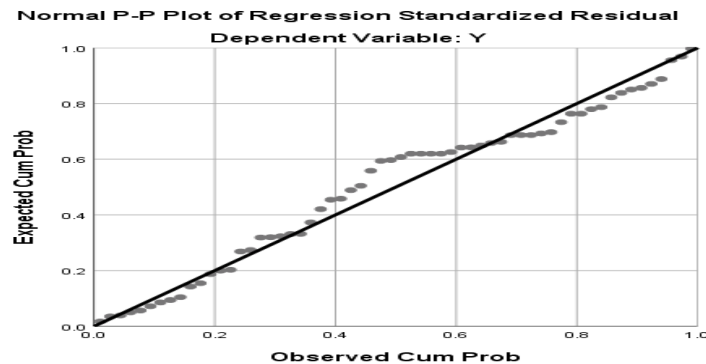


Figure 2. Normality Test Results

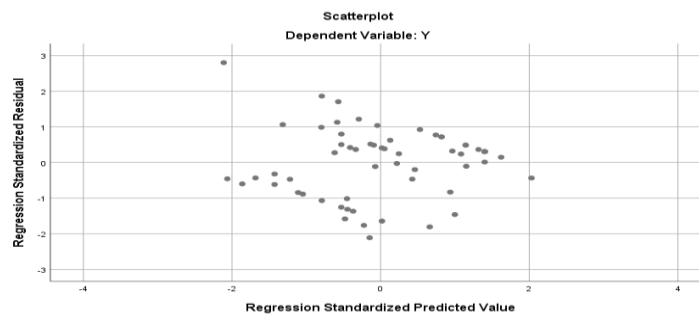


Figure 3. Heteroscedasticity Test Results

Based on the diagram in Figure 3, it can be concluded that the data are randomly distributed without forming a particular pattern, and the points are spread above and below the 0 or Y axis. This proves that there is no heteroscedasticity. If there is a specific pattern that forms a regular pattern, then heteroscedasticity occurs. On the contrary, if there is a clear pattern and the dots are spread out, there is no heteroscedasticity. Thus, it can be concluded that this regression model can be said to be good.

Based on the results of the classical assumption test, in this case, the heteroscedasticity test in Figure 3 shows that the points spread randomly above and below the zero line. This means that the regression model used in this study does not show heteroscedasticity, but homoscedasticity, where this study does not produce bias parameters that cause errors in treatment. Furthermore, the multicollinearity test aims to test whether the regression model found a correlation between the independent variables (independent). To test multicollinearity by looking at the VIF of each independent variable, if the VIF value is <10 , it can be concluded that the data is free from multicollinearity symptoms. The results of the multicollinearity test can be seen in table 3.

Table 3. Multicollinearity Test Results

Collinearity Statistics ^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Work Stress (X1)	0.528	1,894
	Work Motivation (X2)	0.301	3,324
	Job Satisfaction (X3)	0.290	3,446

a. Dependent Variable: Y

Table 3 shows that the VIF value for the work stress variable is 1.894; the VIF value for the work motivation variable is 3,324, and the VIF value for job satisfaction is 3,446. It can be seen that the VIF value in each variable is <10.00 . The tolerance value in each variable also shows a value > 0.10 , so it can be concluded that there is no multicollinearity symptom in the independent variable. After the results of the classical assumption, tests are carried out, and the overall results show that the regression model meets the classical assumptions. The fourth step is to evaluate and interpret the multiple regression model. Multiple linear regression tests the effect of two or more independent variables on one dependent variable. The data processing results in this study using SPSS for Windows version 23 can be seen in table 4.

Table 4. Multiple Linear Regression Test Results
coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,092	.488		4,282	.000
	X1	.149	.127	.176	1,176	.244
	X2	.576	.192	.594	2,993	.004
	X3	-.164	.185	-.179	-.886	.379

Source: Primary data processed

The multiple regression equation models from the SPSS results, namely Unstandardized Coefficients, are as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

Where:

$$Y = 2,092 + 0,149X_1 + 0,576X_2 - 0,164X_3$$

The regression equation can be interpreted as the value of $a = 2.092$ means a constant value. When work stress, motivation, and job satisfaction do not exist, the performance value is 2.092. the value of b_1 = employee stress regression coefficient of 0.149 states that if work stress increases by one unit and work motivation and job satisfaction do not exist, then employee performance will increase by 0.149 units. The value of b_2 = employee stress regression coefficient of 0.576 states that if the employee's work motivation increases by one unit and there is no job stress and job satisfaction, then the employee's performance increases by 0.576 units. Furthermore, the value of b_3 = employee stress regression coefficient of -0.164 states that if job satisfaction increases by one unit and work stress and work motivation do not exist, employee performance decreases by -0.164 units. The results of multiple linear regression analysis from table 4 show that work stress and motivation have a positive effect, while job satisfaction negatively affects employee performance.

Furthermore, the coefficient of determination test (R^2) measures how far the model's ability to explain the variation of the dependent variable is. The coefficient of determination value is between zero and one. A small value (R^2) means the independent variable's ability to explain the dependent variable's variation is very limited.

Table 5. Results of the Coefficient of Determination (R^2)
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change
1	.579 ^a	.335	.299	.34441	.335

a. Predictors: (Constant), X_3 , X_2 , X_1

b. Dependent Variable: Y

Based on table 5, the value of $R = 0.579a$. The magnitude of the variation in employee performance can be seen in the Adjusted R Square value, as shown in the table. The Adjusted R Square obtained shows several 0.335. This shows the variation in employee performance at PT. Bank Negara Indonesia branch office Jendral Sudirman Makassar is influenced by work stress, work motivation, and job satisfaction by 33.5%, and other factors outside this research influence the remaining 66.5%.

Hypothesis testing can be done using the F test (simultaneously) and the T-test (partial). F test (simultaneous test) to determine whether the independent variables simultaneously or simultaneously (simultaneously) affect the dependent variable. The test is done by comparing F-count and F-table. If F-count from F-table, the independent variables simultaneously affect the dependent variable.

Table 6. Simultaneous Test Results (Test F)
ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1					
Regression	3.345	3	1.115	9,406	.000b
Residual	6,643	56	.119		
Total	9.987	59			

a. Dependent Variable: Y

b. Predictors: (Constant), X_3 , X_2 , X_1

Source: Primary Data processed with SPSS

The analysis results in table 6 show that simultaneously the variables have a significant influence on the dependent variable. This is evidenced by the F-count value of 9.406, more significant than the F-table value of 2.77 with a significance value (sig) of 0.000. Because the significance value (sig) is much smaller than 0.05, the regression model can be concluded that work stress, work motivation, and job satisfaction simultaneously or jointly significantly affect employee performance at PT. Bank Negara Indonesia General Sudirman Makassar branch office.

Furthermore, the t-test (partial test) determines whether each independent variable affects the dependent variable. The partial test was conducted by comparing the calculated value of each independent variable with the total t table with a 5% chance of error ($\alpha = 0.05$). If the value of the t-count t-table, the independent variables individually influence the dependent variable. Likewise, if the significance level is $< (0.05)$, then the hypothesis is accepted.

Table 7. Partial Testing (t-test)

Variable	T count	T Table	Sig.
Work Stress (X1)	1.176	2003	0.244
Work Motivation (X2)	2,993	2003	0.004
Job Satisfaction (X3)	-886	2003	0.379

Source: Primary data processed with SPSS

Partial Test of Work Stress Variables

Using the t-test, the t-count value of the Work Stress variable (X1) is 1.176, while the t-table is at a confidence level of 0.05 and degrees of freedom (df) $n - k = 163 - 3 - 1 = 156$. Where n is the number of samples and k is the number of variables. Independent is 2,003. Thus, the t-count is $1.175 < t\text{-table } 2.003$ and has a significance of 0.244. This shows that work stress has a positive and insignificant effect on PT employees' performance. Bank Negara Indonesia General Sudirman Makassar branch office.

Partial Test of Work Motivation Variables

Using the t-test, the t-count value of the Work Motivation variable (X2) is 2,993, while the t-table at the confidence level of 0.05 and the degree of freedom (df) $n - k = 163 - 3 - 1 = 156$. Where n number of samples and k number of independent variables is 2,988. Thus, the t-count is 2,993 t-table is 2,003, and the significance is 0,004. This shows that work motivation has a significant effect on the performance of employees of PT. Bank Negara Indonesia General Sudirman Makassar branch office.

Partial Test of Job Satisfaction Variables

Using the t-test, the t-count value of the Job satisfaction variable (X3) is -879 while t-table is at a confidence level of 0.05 and degrees of freedom (df) $n - k = 163 - 3 - 1 = 156$. Where n is the number of samples and k is the number of variables. Independent is -886. Thus, t-count $-886 < t\text{-table } 2.003$ and a significance of 0.383. This shows that job satisfaction has a negative and insignificant effect on PT employees' performance. Bank Negara Indonesia General Sudirman Makassar branch office.

Discussion

The results of testing the first hypothesis (H1) indicate that the work stress variables have a positive and insignificant effect on employee performance. This means that work stress as measured by indicators of role conflict, workload, career development, relationships at work, leadership, and

time availability has a positive and insignificant effect on employee performance at PT. Bank Negara Indonesia General Sudirman Makassar branch office. Based on this research, it can be concluded that the employees of PT. Bank Negara Indonesia branch office Jendral Sudirman Makassar can handle work pressure and make work stress a driving force in carrying out tasks within the company. Judging from the respondents' answers to the questionnaire questions related to work stress, the dominant answer was between strongly agree and agree with the stress received when facing the task. This is supported by the theory of Sunyoto (2012) "stress is not something strange, and stress is not always negative," says Partika (2020), who states that "the higher the push for task demands for achievement, the higher the level of work stress that leads to productive and efficient actions." It can be concluded that as long as employees can handle stress and work pressure that can still be overcome, it can spur employee productivity. This is also evidenced by research conducted by (Marlina, 2013; Mentari, 2016) about his research on work stress on employee performance, who found that work stress had a positive effect on employee performance.

The results of testing the second hypothesis (H2) indicate that the work motivation variable positively and significantly affects employee performance. That is, the variable of work motivation as measured by indicators of physiological needs, the need for security, social needs, the need for appreciation, and the need for self-actualization has a positive and significant effect on employee performance at PT. Bank Negara Indonesia General Sudirman Makassar branch office. Based on this research, it can be explained that managers have well-empowered work motivation to achieve targets in the company. Departing from respondents' answers related to work motivation, questions related to financial compensation that depart from physiological needs indicators are dominated by strongly agree and agree to answers to get the highest score. This is a solid basis for building employee motivation, considering that the most basic human need is to survive by fulfilling physiological needs so that this one need becomes a shared need where everyone is in the same need.

This is supported by the theory put forward by Robert Heller (Prakoso et al., 2014), which states that "motivation is the desire to act. Everyone can be motivated by several different forces. At work, we must influence subordinates to align their motivations with the organization's needs." Similar research also obtained the same results regarding the role of motivation in supporting employee performance as in a study conducted by found that work motivation had a positive and significant effect on employee performance, even in similar studies related to motivation work (Andi Prayogi & M Nursidin, 2018; Prakoso et al., 2014) also found that work motivation has a positive and significant effect on employee performance. Another supporting theory, as put forward by Khuong, (2020) states that "motivation is the driving force that causes a member of the organization to be willing and willing to mobilize abilities in the form of expertise and skills, energy and time to complete various activities that have become his responsibility and complete obligations, in the context of achieving the goals that the organization has determined. Supomo (2018) suggests that "motivation is a desire in a person that causes that person to act. People usually act for a reason, namely achieving goals, so motivation is an impulse that is governed by goals "from the results of research and various supporting theories, it can be concluded that employees of PT. Bank Negara Indonesia branch office Jendral Sudirman Makassar which makes the company's needs a shared need, is a form of the manager's success in managing the company's human resources.

The results of testing the third hypothesis (H3) indicate that the variable job satisfaction has a negative and insignificant effect on employee performance. That is, the variable job satisfaction as measured by indicators of satisfaction with salary, satisfaction with promotions, satisfaction with coworkers, and satisfaction with supervisors have a negative and insignificant effect on employee performance at PT. Bank Negara Indonesia General Sudirman Makassar branch office. Based on the results of this study, it can be explained that the employees of PT. Bank Negara Indonesia branch office in Jendral Sudirman Makassar have a level of job satisfaction that is not good enough. The tendency of employee job satisfaction is dominated by satisfaction with financial and non-financial compensation, namely satisfaction with appropriate salaries and promotions that apply in the company. Although satisfaction with supervisors was the lowest level among the other questions, it did not interfere with the flow of communication between employees and superiors.

The effect of job satisfaction on performance depends on everyone. Based on Locke's Theory (Wala et al., 2017), satisfaction or dissatisfaction is very personal because these feelings arise depending on how the individual perceives the discrepancy or conflict between his desires and his results. For example, individuals who experience a "phobia" in a workplace with ample space will be nervous and unhappy when placed in a larger workspace. The results of this study follow research conducted by (Mujiatun, 2017) which shows that the job satisfaction variable has no significant effect on performance.

Conclusions

Based on the research and discussion results, it can be concluded that the work stress variable has a positive and insignificant effect on employee performance. In comparison, the variable of work motivation has a positive and significant effect on the performance of employees of PT. Bank Negara Indonesia Tbk. General Sudirman Makassar branch office. In comparison, the variable job satisfaction has a negative and insignificant effect on PT employees' performance. Bank Negara Indonesia Tbk. General Sudirman Makassar branch office. The suggestions that can be given related to the research results and conclusions that have been described include 1 to the PT. Bank Negara Indonesia Tbk. Jendral Sudirman Makassar branch office., to maintain the stability of employee work stress in Human Crisis Banking, as well as provide work motivation to staff/employees to be more active in carrying out better jobs and for job satisfaction to better understand the feelings of staff/bank employees BNI branch general Sudirman. 2. To the PT. Bank Negara Indonesia Tbk. The branch office of Jendral Sudirman Makassar. to pay attention to the supervisor's command line to subordinates and improve communication with every stakeholder of the company to create a relaxed working atmosphere. 3. It is recommended for further research to enrich qualitative data so that research results can better represent the reality of the research object. 4. It is recommended for further research to expand the object of research related to work stress, work motivation, and job satisfaction on performance. Private researchers expect research objects in hospitals, police institutions, teaching staff, and other study objects prone to work stress.

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