Abstract

Demands from management so that employees increase competency by increasing workloads coupled with a non-conducive work environment often cause employees to experience stress and decrease performance. The purpose of this research is to know the influence of the competency, workload, the work environment on work stress, and the employee performance of Bank BJB Branch of S. Parman. The sampling total used in this research is 100 respondents. The research method used is the verification method (quantitative) with analytical tools in the form of validity, reliability, coefficient of determination, and hypothesis testing (t-test and F-test). The measurement of the data is performed by Likert scale questionnaire 5-points. Based on the t-test results shows the calculated t-value is greater than the t-table (1.996), except for the work environment variable. The results showed that the competency and the workload of a positive and significant effect on the stress of work and performance, while the influential work environment variable is positive and significant but not to work stress and employee performance.

Keywords: Competency, Performance, Workload, Work Environment, Work Stress

Introduction

The large target given by the management of the company will be getting bigger also workload. Adequate competencies are expected to encourage employees to improve their performance in achieving the targets of the company. Performance is a measure of the success of employees in carrying out their work. Employee performance can be affected by several factors such as a high workload, inadequate competencies, and a work environment that is less convenient. With increased employee performance is also contributing to the company. Every company strives to improve the performance of officers in order to achieve the purpose of the company.

One of the efforts to increase the performance of the employees providing a workload that is not excessive. According to prior research by (Hariyono et al, 2017) said that the workload was long for a person doing job activities in accordance with ability and capacity corresponding work without showed signs of fatigue. The number of tasks that are given to employees will lead to the result that insufficient due to the limitations of time and skill. High workload will be stressful and causes decreased employee performance.
Competency must be owned by an employee to be able to complete the task effectively. Every employee should have the competency to suit his position to avoid an error on the duty. The competency of an employee should always be developed in order to optimally perform the task. The company requires employees who have high competence as this will minimize the stress of work so as to improve its performance.

A safe working environment comfortable can improve the performance of the employee. For example, a work conflict happening fellow employees as well as with its leader. Working environment not conducive will make performance tend to decrease. The work environment contributes to the performance of the employees.

Every single employee must have to experience stress. Stress can affect the performance of the employees. If increased work stress then the employee's performance tends to decrease. Therefore, the company should be able to minimize the stress of its officials so that increases employee performance.

Literature Review

1. Competency

Competency is something that must be owned by employees in order to carry out tasks assigned by the office. According to (Faustyna, 2014), competency is an aspect of a person’s capabilities that include knowledge, skills, attitudes, values, or personal characteristics that allow workers to achieve success in completing the work through the achievement of results or success in completing tasks. According to (Elbaz et al., 2018) competency is a basic nature of someone who by itself with regard to the implementation of competency to effectively work (an underlying characteristic of an individual which is causally related to criterion-referenced effective and or superior performance in work or situation).

2. Workload

The workload is one of the aspects that must be noticed by every company because the workload is the one that can improve the performance of employees. According to Firmansyah dan (Wahdiniwaty, 2017), the workload is one that arises from the interaction between the demands of the tasks in a working environment which is used as a workplace. The workload is sometimes defined operationally on factors such as the demands of the task or attempts are made to do the job. The high workload is something that is not liked by employees because it demands maximum results in a short time.

3. Work Environment

The work environment is an important element of the company. The environment has a direct influence on the activities of the company (Yeh & Huan, 2017). A work environment is composed of physical and nonphysical inherent with employees so that it cannot be separated from the development of the performance of employees. The nonphysical work environment is an exciting work environment in the sense that the creation of a harmonious relationship between employees and bosses as well as the relationship of fellow coworkers because in fact humans in work are not looking for money, but work is a form of activity that aims to obtain satisfaction. According to (Sedarnayanti, 2017), non-physical work environments are all circumstances that occurred with regard to the working relationship, good relation with superior or colleagues.
4. Work Stress

Work stress is a state of distress, both physically and psychologically according to (Nawawi, 2015). Work stress according to (Handoko, 2014) is a condition that affects the emotional strain, the thought process, and the condition of the person. Stress that is too large can threaten a person's ability to cope with the environment. As a result, developing employees in a wide range of symptoms of stress that can interfere with the execution of their work.

5. Performance

Performance is the result of a job function or a group in the organization that is planned in strategic planning as well as aims to achieve the objectives of the organization (Mulyadi & Soegoto, 2017). Employee performance is an indicator that can determine an employee's performance. If the employee does not focus on the work done, the employee's performance cannot improve, so that it can give poor results for the employee.

Based on the description of the theoretical framework, the hypothesis of the research are:

H1: Competency has a partial effect on work stress of employees Bank BJB S. PARMAN
H2: Workload has a partial effect on work stress of employees Bank BJB S. PARMAN
H3: The work environment has a partial effect on the work stress of employees Bank BJB S. PARMAN.

H4: Competency has a partial effect on the performance of employees Bank BJB S. PARMAN.
H5: Workload has a partial effect on the performance of employees Bank BJB S. PARMAN.
H6: The work environment has a partial effect on the performance of employees Bank BJB S. PARMAN.
H7: The Competency, Workload, and Work Environment simultaneously influence work stress and performance of employees Bank BJB S. PARMAN.

Research Method

The research method in this research is verification. The verification method according to (Sugiyono, 2015) is to test the truth of a hypothesis that is done through data collection in the field. The sampling technique in this study is total sampling because the total population is only 100. Total sampling is a sampling technique where the number of samples from the same population (Sugiyono, 2015). The research population used was the employees of the S. Parman BJB branch of up to 100 people.
Results and Discussion

1. Validity dan Reliability Test

Results of validity and reliability test among others:

Table 1. Validity and Reliability Test

| Variable                  | Indicator | r-value | r-table | Status | Alpha | Status   |
|---------------------------|-----------|---------|---------|--------|-------|----------|
| Competency (X1)           | X1.1      | 0.466   | 0.3     | Valid  | 0.691 | Reliable |
|                           | X1.2      | 0.607   |         | Valid  |       |          |
|                           | X1.3      | 0.664   |         | Valid  |       |          |
| Workload (X2)             | X2.1      | 0.717   | 0.3     | Valid  | 0.791 | Reliable |
|                           | X2.2      | 0.722   |         | Valid  |       |          |
|                           | X2.3      | 0.692   |         | Valid  |       |          |
| Work Environment (X3)     | X3.1      | 0.731   | 0.3     | Valid  | 0.811 | Reliable |
|                           | X3.2      | 0.477   |         | Valid  |       |          |
|                           | X3.3      | 0.751   |         | Valid  |       |          |
| Works Stress (Y1)         | Y1.1      | 0.604   | 0.3     | Valid  | 0.671 | Reliable |
|                           | Y1.2      | 0.584   |         | Valid  |       |          |
|                           | Y1.3      | 0.751   |         | Valid  |       |          |
|                           | Y1.4      | 0.454   |         | Valid  |       |          |
|                           | Y1.5      | 0.731   |         | Valid  |       |          |
| Performance (Y2)          | Y2.1      | 0.755   | 0.3     | Valid  | 0.813 | Reliable |
|                           | Y2.2      | 0.731   |         | Valid  |       |          |
|                           | Y2.3      | 0.751   |         | Valid  |       |          |
|                           | Y2.4      | 0.786   |         | Valid  |       |          |
|                           | Y2.5      | 0.568   |         | Valid  |       |          |

Source: Result of Data Processing

Test validity and reliability are tested using table 1 shows that the results of the test of the validity of the instrument give a good value on the indicator grains from each of the primary variables. The average value of the r count obtained is higher than the critical value of 0.30. Of table 1 can also be seen that the total value of items from all variables indicated reliability. This can be seen from the Alpha value of each Cronbach's variable both bound variables as well as free variables have the value of average reliability i.e. above 0.60. So it can be said the whole variable reliability so that valid and invalid constructs can be accepted and used for further statistical analysis.

2. Correlation between Competency (X1), Work Load (X2) and Work Environment (X3) on Work Stress (Y1) and Employee Performance (Y2).

Table 2. R-Square Test

|                | R-Square | R-Square Adjusted |
|----------------|----------|-------------------|
| Work Stress    | 0.850    | 0.844             |
| Performance    | 0.866    | 0.860             |

Source: Result of Data Processing
Based on Table 2, it can be seen that the R-square test results on work stress are 0.850 and employee performance is 0.866. These values show the correlation between competence, workload, a work environment with work stress, and employee performance by 85% and 86.6%. It can be concluded that the impact that occurs on work stress and employee performance can be described by workload, competency, and work environment, while the rest is influenced by other variables not discussed in this study.

3. Hypothesis Test

The Effect of Competency on Work Stress

Based on Table 3, it can be seen with a significance below 5%, the value of t value of 2.164 is greater than t table 1.985, it can be concluded that competency has a positive and significant effect on work stress. This is in line with the statement by (Sargazi et al., 2018) that competency affects work stress, if employees have inadequate competency, it causes excessive work stress because they are unable to complete tasks.

| Model       | Unstandardized Coefficients | Standardized Coefficients | t   | Sig. |
|-------------|-----------------------------|---------------------------|-----|------|
|             | B                           | Std. Error                | Beta|      |
| 1           | (Constant)                  | 109.359                   | 8.554| 4.108| .000 |
| Competency  | .867                        | .093                      | .456| 2.164| .000 |
| Work Load   | 1.116                       | .096                      | .329| 2.313| .000 |
| Work Environmt | .604                      | .097                      | .273| 1.503| .000 |

The Effect of Workload on Work Stress

Based on Table 3, it can be seen that the significance is below 5%, indicated by the t value of 2.313 which is greater than the t table value of 1.985. So it can be concluded that a study conducted at the S. Parman branch BJB Bank had a significant effect between workload and work stress. The results of this study are supported by the opinion of (Andhita, 2015) excessive workloads resulting in work stress and a fall in performance.

The Effect of Work Environment on Work Stress

Based on Table 3, shows a significance above 5% of the value indicated t count 1.503 smaller than the value of t table 1.985. So there is no significant effect between work environment on work stress. This study is supported by the opinion of (Andhita, 2015) that the work environment does not affect work stress because there is no significant relationship.

The Effect of Competency on Employee Performance

Based on Table 4, it can be seen with a significance below 5%, indicated by the t value of 2.870 is greater than the t table of 1.985. So it can be concluded that competence has a positive and significant effect on performance. This is supported by the opinion of (Faustyna, 2014) and in line with (Elbaz et al., 2018) that good competence can improve employee performance and work performance.
**Tabel 4. Coefficients**

| Model       | Unstandardized Coefficients | Standardized Coefficients | t   | Sig. |
|-------------|-----------------------------|----------------------------|------|------|
| 1 (Constant)| 92,013                      | 6,341                      | 4,711| ,000 |
| Competency  | 2,101                       | ,169                       | ,398 | 2,870| ,000 |
| Work Load   | 4,005                       | ,479                       | ,311 | 4,526| ,000 |
| Work Environment | 3,177               | ,184                       | ,284 | 2,749| ,000 |

*a. Dependent Variable: Employee Performance*

Source: Result of Data Processing

**The Effect of Workload on Employee Performance**

Based on Table 4, can be of significance below 5%, indicated by the t value of 4.526 is greater than the value of t table 1.985. So it can be concluded that there is a significant influence between workload and performance. This research is also supported by the opinion of Adityawarman & Sinaga (2015) and in line with (Inegbedion et al., 2020) that excessive workloads or office routines can directly affect employee performance due to excessive pressure from work assignments.

**The Effect of Work Environment on Employee Performance**

Based on Table 4, with a significance above 5% which is indicated by the value of t count 2.749 is greater than the value of t table of 1.985. So the work environment influences employee performance. This study was supported by (Yeh & Huan, 2017) that the work environment influences employee performance because it affects employee psychological psychology which can affect employee performance. If the work environment is conducive, it gives rise to comfort in work to improve performance, and vice versa if the work environment is not conducive, it affects the performance of employees.

**The Effect of Competency, Workload and Work Environment on Work Stress and Employee Performance**

Based on the F test results obtained an F value of 51.430 and 47.212 which is greater than the F table of 2.698 with a significance level of 0.00 less than 0.05. Based on the F test the hypothesis is accepted. So it can be concluded that there is a simultaneous influence between workload, competence, work environment, on work stress and its implications on employee performance. This research is supported by the opinion of Inggrid, Risamasu, Nursamsi, and Wasjid (2018) that the results of the analysis in this study explain that competence, workload and environment have a positive and significant effect on employee performance and employee work stress.

**Tabel 5. Anova**

| Model       | Sum of Squares | df  | Mean Square | F     | Sig.  |
|-------------|----------------|-----|-------------|-------|-------|
| 1 Regression| 33,176         | 3   | 11,059      | 51,430| ,000  |
| Residual    | 561,574        | 97  | 5,850       |       |       |
| Total       | 594,750        | 100 |             |       |       |

*a. Dependent Variable: Work Stress*

*b. Predictors: (Constant), Work Environment, Work Load, Competency*
**Table 6. Anova**

| Model         | Sum of Squares | df  | Mean Square | F       | Sig.   |
|---------------|----------------|-----|-------------|---------|--------|
| 1 Regression  | 30,125         | 3   | 9,073       | 47,212  | ,000   |
| Residual      | 485,581        | 97  | 5,004       |         |        |
| Total         | 515,706        | 100 |             |         |        |

*a. Dependent Variable: Performance  
b. Predictors: (Constant), Work Environment, Work Load, Competency*

Source: Result of Data Processing

**Conclusions**

There is a significant influence between competence with work stress, so that if employees have competencies that are not in accordance with the field of work then it will cause high work stress. Workload has a significant effect on employee work stress. The higher workload received by an employee, the more work stress increases and will have an impact on decreased performance. There is no significant effect between work environment on work stress. There is no influence of the work environment on work stress on employees is possible because the work environment is not a basic consideration for employees in carrying out tasks and work. Workload has a significant effect on performance, the more workload added the employee performance will be decreased. This is because employees feel pressured by high workloads, thus workload balance is important to keep the good performance of the employees. There is a significant influence between competency on performance so that employees have competencies that are less appropriate to their field so that it will reduce their performance. There is an influence between the work environment on performance. This can happen because the work environment is less comfortable or bad so it affects the output produced by employees. There is a simultaneous influence between competence, workload, work environment, on work stress and employee performance. Based on the results of the research that has been done, there are some suggestions that can be considered to further expand this research model. This is done by adding variables that can affect stress and work performance, as seen from the calculation of R-square values where there are still other variables outside this model that affect stress and work performance. Based on the results of the study, the company must pay attention to the suitability of the employee's work position based on his competence so that employees can work optimally according to their potential. Companies also need to adjust the workload so that it is balanced, how employees work optimally but not too much, because if the workload is too excessive then the output will not be optimal, as well as if the workload is too low. In addition, the work environment also greatly affects work stress and employee performance, so companies need to create a comfortable work environment but remain disciplined and productive.

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