

# Analysis of Workplace Stress Based on Employee Workload in Bank Mega Syariah Medan

Febrina Soraya Tanjung<sup>1</sup>, Harmein Nasution<sup>2</sup>, Yeni Absah<sup>2</sup>

<sup>1</sup>Master of Management Study Program, Postgraduate School of University of Sumatera Utara

<sup>2</sup>Master of Management Study Program, Postgraduate School of University of Sumatera Utara

Corresponding Author: Febrina Soraya Tanjung

## ABSTRACT

Bank Mega Syariah Medan is one of the private banks in Indonesia which was developed based on Islamic law. The workload given by the company is considered to have an influence on employee's workplace stress. The workload referred to is related to physical workload and mental workload. The aim of this study is to determine the level of workplace stress based on physical workload and mental workload as well as workload that dominates the occurrence of workplace stress on employees. In this study, a structured questionnaire with a 5-point Likert scale is used to measure the index of workplace stress level of the employees of Bank Mega Syariah Medan. The population in this study amounted to 35 people and the entire population is used as the sample. The data obtained is analyzed using descriptive statistical method. This study shows that workplace stress based on the workload of the employees of Bank Mega Syariah Medan is in the medium category. Mental workload is the workload that dominates the workplace stress of Bank Mega Syariah employees.

**Keywords:** Physical Workload, Mental Workload, Workplace Stress

## INTRODUCTION

Job stress can occur in various sectors of work. One of the sectors of employment that is growing rapidly at the same time with high potential for job stress issues is the banking industry. According to a recent study by Sultan, Tariq and Rile (2014), banking employees are vulnerable to work stress due to high competition and demands to provide the best service. A

study conducted by the International Labor Organization (2013) also found that banking employees are more likely to be under pressure in their work life which can lead to stress. In line with that, the Head of Trustees of the Indonesian Consumers Foundation (YLKI), Zumriton K. Soesilo, assessed that the stress of banking financial services employees is quite heavy (Harian Digital Tempo, 3 June 2014 edition). The assessment was obtained based on research conducted by YLKI. Based on this research, data was obtained that the target customers applied by the bank were quite heavy, causing elbowing conditions between fellow banks to find customers.

The object of this research is Bank Mega Syariah Medan which in its business provides banking services to bank customers in the form of channeling funds and raising funds. Employees at Bank Mega Syariah Medan are faced with various conditions, where they are required to work in accordance with the standards set by the company with high working hours and patience in carrying out their work activities because their work is in the banking services sector which is required to provide services to customers. On the other hand, they have needs and wants that need attention from the company. This condition will certainly cause work stress and can also affect the decline in performance.

Based on the results of the pre-survey on work stress conducted by researchers to 15 employees of Bank Mega Syariah Medan with data on physiological

symptoms of 59.8% said yes, 64% of psychological data said yes, and behavioral symptoms of 37.4% said yes, it can show that employees are running duties lead to work stress, where there are circumstances that arise in human interaction and work which can be seen from the aspects of work stress experienced by employees of Bank Mega Syariah Medan.

The problem of excessive workload is one of the factors of work that has an impact on work stress. Excessive workload may include working hours, number of individuals served, responsibilities that must be assumed. In addition, excessive workload can include quantitative aspects in the form of the number of jobs and qualitative, namely the level of difficulty of the work that must be handled. Excessive workload causes service providers to feel emotional tension while serving clients so that they can direct the service provider's behavior to withdraw psychologically and avoid engaging with clients.

### **Job Stress**

The International Labor Organization (ILO) defines work stress as a physical and emotional response that arises when the needs of the job do not match the capabilities, capabilities and needs of workers. A simpler definition of work stress is a reaction to excessive pressure occurring in the workplace, both physical and psychological reactions (HSE Executive, 2010). Handoko in Wibowo (2014) defines work stress as a condition of tension that affects a person's thought processes, emotions, and conditions, the result is that too much stress can threaten a person's ability to face the environment and will ultimately interfere with the implementation of his duties.

Work stress is measured through four indicators from Mangkunegara (2017), namely:

1. Workload; Work and assignments obtained from the company and must be completed within the specified time.

Excessive workload and too little workload are stress generators. Workload can be further differentiated into quantitative excess / too little workload arising as a result of too many / few tasks assigned to workers to complete in a certain time, and qualitative excess / too little workload, i.e. if people feel they are not being able to perform a task, or a task that does not use the skills and potential of workers (Munandar, 2008).

2. Working time; The period of time given to employees to complete work and tasks related to the company.
3. Feedback; Reaction to actions given by superiors and colleagues for the work and tasks that have been done.
4. Responsibility; Conditions that are accepted by someone to be responsible with the job and position they have.

### **Workload**

According to Tarwaka (2010) workload can be defined as a difference between the capacity or ability of workers and the job demands that must be faced. Considering that human work is mental and physical, each has a different level of burden. The level of loading that is too high allows excessive energy use and overstress, on the other hand, the intensity of the loading that is too low allows a feeling of boredom and boredom or under stress.

Workload is the frequency of the average activity of each job within a certain period (Irwandy, 2007). Workload includes physical and mental workloads. Due to the workload that is too much or physical ability that is too weak, it can result in an employee suffering from work-related disorders or illnesses. Basically, the workload is one of the elements that must be considered for a workforce to get harmony and high work productivity in addition to the additional load elements due to the work environment and work capacity (Sudiharto, 2001).

Rodahl in Tarwaka (2010) states that the workload is influenced by the following factors:

### 1. External Factors

Workload external factors are workloads that come from outside the worker's body. This aspect of external workload is often referred to as a stressor. External workload includes:

- a. Tasks. There are physical tasks such as work layout, work stations, work tools and facilities, working conditions, work attitudes and work aids. There are also mental tasks, such as the complexity of the job and the responsibility for the job.
- b. Work organization. Work organizations that affect workload, for example, length of work time, rest time, shift work, wage systems,

night work, work music, duties and powers.

- c. Work environment which includes temperature, lighting intensity, dust, employee relations with employees, and so on.

### 2. Internal factors

- a. Internal workload factors are factors that come from within the body itself as a result of reactions from external workloads. This reaction is known as a strain. In brief, the internal factors include.
- b. Somatic factors, namely gender, age, body size, health condition, nutritional status.
- c. Psychological factors, namely motivation, perception, belief, desire, satisfaction, and others.

## Framework

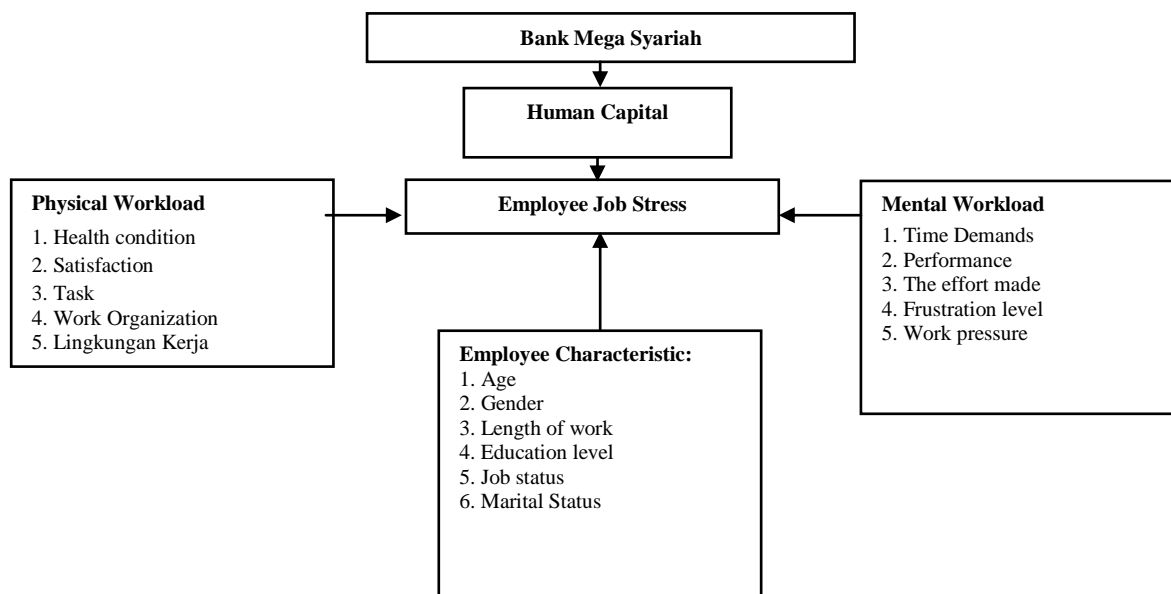


Figure 1. Research Framework

Employee work stress is one of the problems that need to be considered in order to improve the quality of human resources owned by the company. In this study, we want to see work stress based on physical workload and mental workload. The condition of the work stress level of the employees of Bank Mega Syariah Medan will be measured through the perceptions of

the employees concerned with the indicators of physical and mental workload.

This analysis will provide an overview of how much employees experience work stress and the extent to which differences in employee work stress levels are based on their characteristics, and explain the level of paper stress based on workload.

## RESEARCH METHOD

This research is a descriptive study, that is, this research aims to provide a more detailed description of a symptom or phenomenon (Prasetyo and Jannah, 2006). This study describes a phenomenon that occurs in the field regarding work stress based on the workload of employees at Bank Mega Syariah Medan. The population in this study were 35 employees of Bank Mega Syariah Medan. The method of determining the sample is this research is a census method in which all populations are sampled for research. The analysis was performed by performing statistical tests on the collected data using the SPSS program. The method of data analysis uses descriptive statistical analysis by doing:

### 1. Index analysis:

- a. Calculating the score on Respondents' answers
- b. Calculating the percentage of the respondent's answer frequency

$$\% FA = \frac{na}{N \times 100} \%$$

- c. Calculate the index value of the statement item using the following formula:

$$\text{Statement index value} = \frac{(\%F1 \times 1) + (\%F2 \times 2) + (\%F3 \times 3) + (\%F4 \times 4) + (\%F5 \times 5)}{5}$$

- d. Calculating the index value for each indicator with the formula:

$$\frac{\text{statement item index value } n1 + \text{index value statement } nt}{n}$$

- e. Interpreting the variable index value with the Three Box Method criteria. This study uses a Likert scale with alternative answers 1 to 5, so there is no alternative answer to 0 (zero).

### 2. Analysis of Respondents' Answer Categories.

The way to categorize data based on the formula from Azwar, (2009) is as follows:

Table 1. Categorization of Respondents' Answers

High	: $X \geq M + SD$
Middle	: $M - SD \leq X < M + SD$
Low	: $X < M - SD$

## RESULT AND DISCUSSION

### Job Stress Index Analysis

Table 2. Work Stress Index Based on Physical Load

No	Indicator	N	Index	Explanation
1	Task	35	62.28	Middle
2	Length of Working Time	35	58.30	Middle
3	Break Time	35	63.94	Middle
4	Facilities	35	63.98	Middle
5	Health Condition	35	60.64	Middle
6	Employees Relationship	35	42.38	Middle
7	Satisfaction	35	58.94	Middle
Total Index			58.63	Middle

From the indicators in Table 2, the overall work stress index value is 58.63, meaning that work stress based on physical workload at work is in the medium category. Obtained that the index value of work stress has the highest indicators of facilities and rest time. The facilities provided by the company to employees are still considered not supportive in completing work. Then the employees feel that the break time is still used by employees to complete work.

Table 3. Job Stress Index Based on Mental Load

No	Indicator	N	Index	Explanation
1	Time pressure	35	72.27	High
2	Performance	35	60.60	Middle
3	The effort made	35	69.56	Middle
4	Frustration level	35	49.44	Middle
5	Work Pressure	35	63.77	Middle
Total Index			63.57	Middle

From the indicators in Table 3, the overall work stress index value is 63.57, meaning that work stress based on mental workload at work is in the medium category. It can be seen that the time demands made to complete the work given by the company is the highest stress index value of 72.27.

### Analysis of Respondents' Answer Categories

Table 4. Minimum, Maximum, Mean and Standard Deviation Values

Indicator	Minimum	Maximum	Mean	Std. Deviation
Physical Load	17	40	23.42	5.12
Mental Load	23	48	32.22	5.89

To find out job stress based on respondents' answers to the statements contained in each questionnaire, the scores of each subject were analyzed to determine

the appropriate category. The results of descriptive analysis for the physical workload variable obtained a mean of 23.42 and a standard deviation of 5.12. For the mental workload variable, a mean of 32.22 and a standard deviation of 5.89 was obtained. Furthermore, data on physical workload and mental workload are categorized using mean scores (M) and standard deviation (SD). The number of statement items for the indicator of physical workload consists of 8 statements and mental workload consists of 10 statements, each of which has a score of 5, 4, 3, 2 and 1. Categorization for physical workload variables is presented in Table 5.

**Table 5 Categorization of Work Stress based on Physical Load**

Category	Interval Score	Frequency	Percentage (%)
High	$X \geq 28.54$	6	17.14
Middle	$18.30 \leq X < 28.54$	26	74.28
Low	$X < 18.30$	3	8.58
amount		35	100

Based on the categorization of work stress, it can be seen that there are 6 people (17.14%) who experience high work stress, 27 people (77.14%) experience moderate work stress, and 2 people (5.72%) experience low work stress. The majority of respondents experienced stress in the medium category.

**Table 6. Categorization of Job Stress based on Mental Load**

Category	Interval Score	Frequency	Percentage (%)
High	$X \geq 38.11$	5	14.28
Middle	$26.33 \leq X < 38.11$	28	80
Low	$X < 26.33$	2	5.71
amount		35	100

Based on the categorization of work stress, it can be seen that there are 5 people (14.28%) who experience high work stress, 28 people (80%) experience moderate work stress, and 2 people (5.71%) experience low work stress. The majority of respondents experienced stress in the medium category.

## CONCLUSION

1. Based on the results of research on the work stress of employees of Bank Mega Syariah Medan, it can be concluded that the index value of work stress experienced by employees at this time is 61.10 in the medium category based on

physical workload and mental workload. This means that employees of Bank Mega Syariah Medan have enough work stress but can still be overcome if there is good stress management.

2. Mental load is the workload that has the largest index value in the work stress of Bank Mega Syariah Medan employees, namely 63.57 in the medium category. Supervisors in the Collection & Recovery Division are the part who experiences the highest job stress.

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