

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

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Abstrak

Aspek sumber daya manusia merupakan salah satu faktor penting yang harus diperhatikan dalam perusahaan. Agar perusahaan dapat bertahan dalam menghadapi persaingan bisnis yang semakin ketat, manajemen perlu melakukan perubahan di dalam perusahaan dengan tujuan untuk dapat lebih meningkatkan kinerja karyawan agar lebih optimal. Masalah yang sering dihadapi oleh setiap perusahaan adalah mengenai kinerja karyawan yang cenderung menurun. Salah satu faktornya adalah stres kerja yang dialami oleh karyawan. Penelitian ini bertujuan untuk mengeksplorasi pengaruh stres kerja dan motivasi ekstrinsik dan intrinsik terhadap kinerja karyawan melalui mediasi kepuasan kerja pada perusahaan pembiayaan PT BFI Finance Indonesia Tbk. Penelitian ini menggunakan metode pengumpulan data survey dan penyebaran kuesioner secara online, responden dipilih dengan metode purpose sampling. Sampel penelitian ini adalah pegawai Kantor Pusat yang bekerja pada bagian Project Management Office, Asset Management dan Human Capital pada level staf dengan masa kerja lebih dari 6 bulan. Teknik analisis data menggunakan Structural Equation Modeling (SEM) dengan LISREL. Hasil penelitian ini menjelaskan bahwa variabel yang mempengaruhi kepuasan kerja dan kinerja karyawan adalah tingkat stres dan motivasi intrinsik yang rendah. Terdapat temuan dimana motivasi ekstrinsik tidak berpengaruh positif terhadap kepuasan kerja dan kinerja karyawan.

Kata Kunci : bisnis, manajemen, kinerja, *structural equation modelling* (SEM)

Abstract

Aspects of human resources is one of the important factors that must be considered in the company. In order for companies to survive in the face of increasingly fierce business competition, management needs to make changes within the company with the aim of being able to further improve employee performance so that it is more optimal. The problem that is often faced by every company is regarding employee performance which tends to decline. One of the factors is the work stress experienced by employees. This study aims to explore the effect of job stress and extrinsic and intrinsic motivation on employee performance through the mediation of job satisfaction at the financing company PT BFI Finance Indonesia Tbk. This study uses data collection methods survey and distribution of questionnaires online, respondents were selected by the method purpose sampling. The sample of this research are employees Head Office working in parts Project Management Office, Asset Management and Human Capital at the staff level with a working period of more than 6 months. Data analysis techniques using Structural Equation Modeling (SEM) with LISREL. The results of this study explain that the variables that influence job satisfaction and employee performance are low levels of stress and intrinsic motivation. There are findings where extrinsic motivation has no positive effect on job satisfaction and employee performance.

Key words : business, management, performance, *structural equation modelling* (SEM)

INTRODUCTION

Business development in Indonesia is currently experiencing a fairly rapid increase, one of which is business development in the field of financing. Financing Company is a business entity outside the Bank and Non-Bank Financial Institution

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specifically established to carry out activities that fall within the business sector (Ahmad et al., 2019). According to Yonathan Purba (2020) human resources are an important element for a business or company to run well. The same thing was conveyed by Maulida (2018) that the aspect of human resources or employees is an important factor that must be considered in the company. In order for the company to develop or at least survive in the face of increasingly fierce business competition, management needs to make changes within the company with the aim of being able to

further improve employee performance so that it is more optimal.

To get the best performance from employees, managers must also understand the overall situation, know how to evaluate people or processes, and decide on the best solutions for ongoing improvement (Chien et al., 2020). According to Hidayah & Tobing (2018) in his research added the performance of an employee in a field work is affected by the level of satisfaction, motivation, and commitment to their field of work. So Khairunnisa & Riyanto (2020) in their research concluded that employee performance is the most important thing in achieving organizational goals, with high performance from employees, it allows the level of success in achieving its goals to be higher.

Kessler et al., (2020) states that by increasing employee job satisfaction, it will have an impact on increasing their performance. However, some people questioned feedback companies to invest in employee happiness. Adequate job satisfaction and work stress levels that can be managed by employees are very important to ensure good employee motivation and performance (Supatmi et al., 2016). Next, Teong et al., (2019) added that job satisfaction is very reflexive to a person's emotional well-being and is able to influence a person's behavior, which will ultimately affect organizational functioning. In addition, employees with high levels of satisfaction will have high performance (Eliyana et al., 2019).

According to Putra et al., (2017) employers need to understand that creating a comfortable workplace environment makes workers more attractive and will increase employee motivation, this will help employees to be more involved in the workplace. Individuals who have work motivation can help to direct, provide energy and have the behavior to get to the goals to be achieved (Vetráková & Mazúchová, 2016). Several studies show the concept of motivation refers to internal factors and external factors that can act as inducements to act. They further suggested that direction, intensity, and duration are the three actions that are influenced by motivation. Thus, Luedech Girdwichai & Sriviboon (2020) states that understanding the motivational styles of different employees will help explain and predict the influences, thoughts, and behavior patterns displayed by different employees.

Equally important in employee performance is the stress experienced by employees at work. Stress is a cause of imbalance in a person's life, because it causes depression which will interfere with and damage the health, attitudes and behavior of employees (Ali et al., 2014). According to Bedford et al., (2022) a central factor for understanding stress and work outcomes is trust. Where stress will refer to an individual's willingness to accept vulnerability to other people's actions based on positive expectations about themselves. Tabatabaei et al., (2011) added, when multiple sources of stress are considered simultaneously, together with other possible confounders, high general daily stress levels and low support from co-workers are associated with higher levels of depression. Aryanta et al., (2019) added, to minimize work stress on employees and achieve high levels of employee productivity at work, organizations can identify and optimize factors that affect work stress, provide direct staff support by management, employ individuals according to skills and abilities. them, providing appropriate job definitions and descriptions for employees and selecting suitable employees for work shifts.

Research related to work stress variables, extrinsic motivation and intrinsic motivation has been done before. Where job stress has a negative effect on job satisfaction (Aryanta et al., 2019; Getaneh Mekonen et al., 2022 and Khamisa et al., 2017) and employee performance (Hamdan et al., 2019 and Alqudah et al., 2022). Extrinsic motivation has a positive influence on the value of job satisfaction (Nur et al., 2018 and Putra et al., 2017) and employee performance (Aryanta et al., 2019). Intrinsic motivation affects job satisfaction (Ayalew et al., 2019 and Thalib et al., 2021) and employee performance (Hamdan et al., 2019). Kessler Research et al., (2020) previously examined the relationship between employee job satisfaction and employee performance. The results of this study show that the relationship between job satisfaction and performance is not significant in a certain period. Research related to motivational variables has been previously carried out by Chien et al., (2020), where employee performance is highly motivated by financial rewards.

Work stress and motivation have been widely studied for their effect on employee satisfaction and performance (Khairunnisa & Riyanto, 2020; Nur et al., 2018; Teong et al., 2019), but there is still little research using the above variables on

employees who work in finance companies with work experience of more than 6 months. This study aims to explore the effect of Job Stress, Extrinsic Motivation and Intrinsic Motivation on Job Satisfaction and Employee Performance conducted at finance companies. The results are expected to be used by company management to improve employee performance and can be a useful guideline for further research.

METHODS

In this study, statements were given to respondents which were distributed randomly online through Google form with the variables studied adopted and modified from previous studies. The variable of work stress is measured by 7 items adapted and modified from Mekonen et al., (2022). Motivational variables are measured using 10 items, where each variable of extrinsic motivation and intrinsic motivation is 5 items adapted and modified from Kuvaas et al., (2017). The variable of job satisfaction is measured using 10 items adapted and modified from Elshahoryi al., (2022). Finally, employee performance variables are measured using 13 items adapted from Chien et al., (2020). So in total there are 40 items in total. All items were measured using a Likert scale, starting from 1 (Strongly Disagree) to 5 (Strongly Agree).

The population in this study are PT BFI Finance employees who work in offices Head Office a total of 1,385 people. While the sample criteria are employees who work in the department Project Management Office, Asset Management and Human Capital with a minimum working time of 6 (six) months. Data collection techniques begin with pretest to 30 respondents. This research is a quantitative research using the method Structural Equation Model (SEM), with data processing and analysis using SPSS and LISREL software. When pretest, researchers used factor analysis to test the validity and reliability with SPSS. Validity test is done by looking at the measurement value Kaiser Meyer-Olkin (KMO) and Measure of Sampling Adequacy (MSA). KMO and MSA values above 0.5 indicate that the factor analysis is appropriate. Reliability test using measurement Cronbach's Alpha. Mark Cronbach's Alpha which is close to 0.7 indicates the reliability test is getting better (Hair et al., 2014). KMO results (0.657 to 0.770) and Measure of Sampling Adequacy (MSA) (0.629 to 0.884), where these results indicate that the validity

requirements have been fulfilled because the factor analysis value is more than 0.5. Then, related to the reliability test using measurement Cronbach's Alpha, based on output SPSS shows values in the range of 0.763 to 0.861, which the closer to 1 the better (Hair, et al., 2014). From the results pretest by using 40 statements with operational definitions of variables in Appendix 2, work stress variable out of 7 statements only 6 statements are declared valid, for extrinsic motivation variable out of 5 statements only 4 are valid, for intrinsic variable out of 5 statements all are declared valid, for satisfaction variable work out of 10 statements only 5 are declared valid and then for employee performance variables out of 13 statements only 7 are declared valid. Then what is declared valid to be used as a research questionnaire is 27 statements. Analysis results pretest contained in Appendix 4. Because using Structural Equation Model (SEM) where in determining the number of research samples is at least 5 times the number of Hair et al., (2014), the number of samples in this study was 140 respondents taking into account the reserves if there is a discrepancy in filling out the questionnaire

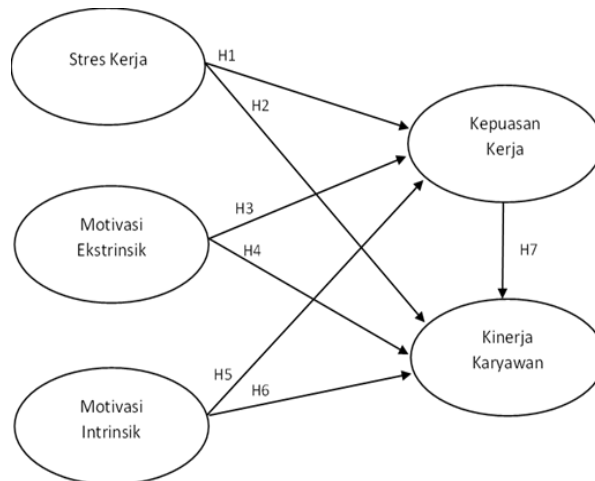


Figure 1. Research Model Constellation

RESULTS AND DISCUSSION

This research begins by using pretest to 30 respondents, then distributing questionnaires to 140 respondents. Overall, the respondents of this study are employees of PT BFI Finance Indonesia Tbk who work in offices Head Office working in parts Project Management Office, Asset Management and Human Capital with a minimum working period of 6 (six) months. From the

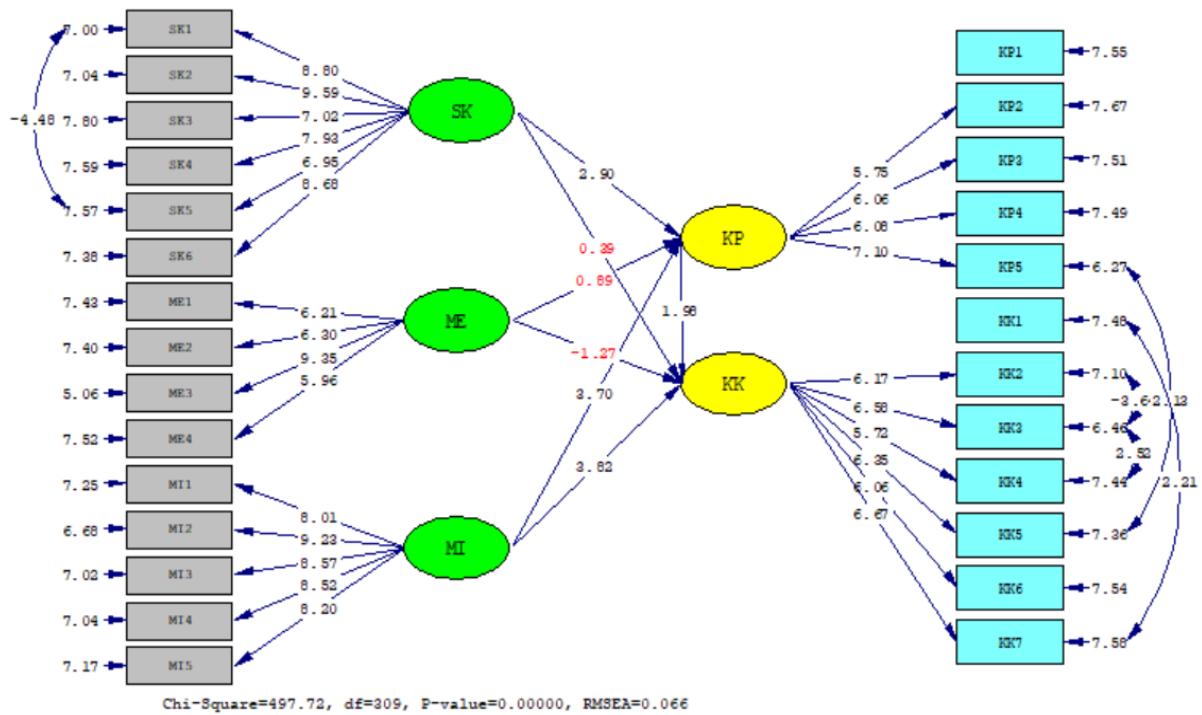


Figure 2. Results Path Diagram T-Value

employee profile data in this study, 45% were male and 55% female. Employees with an age range of 21-30 years are 94%, 31-40 years are 6% and ages 41-50 years are 0%. Background information Diploma Education is 2%, S1 is 92% and Masters is 6%. Employees with a minimum working period of 6 months is 20%, 1 to 2 years is 51%, 3 to 5 years is 21% and working period is more than 5 years is 8%.

Based on a literature study from Hair et al., (2014), construct validity measurement can be accepted and declared valid when it has loading factor at least 0.5. Then regarding the test construct reliability (CR) and variable extracted (VE) can be said to meet the reliability requirements when the CR value is above 0.60 and the VE value is above 0.50 (Hair et al., 2014). The data generated in this study shows that the value construct reliability variable Job Stress (CR= 0.81; VE 0.43), Extrinsic Motivation (CR= 0.70; VE=0.37), Intrinsic Motivation (CR= 0.81; VE=0.47), Job Satisfaction (CR = 0.78; VE=0.42), Employee Performance (CR= 0.82; VE= 0.40), where the VE value obtained is <0.5 but this method is optional or not required Hair et al., (2014), so that the researchers saw the CR value as a measure of reliability and these results indicated that all variables met the reliability requirements.

In the suitability analysis, most of the results obtained showed a good match, including RMSEA = 0.066; ECVI = 4.57; AIC= 635.72; CAIC= 907.69; NFI = 0.89; NNFI = 0.94; CFI = 0.95; IFI= 0.95; RFI = 0.87; RMR= 0.039; GFI = 0.79 and PGFI = 0.65 Thus there is also overall model fit (Goodnes of Fit). The complete data can be seen in the attachment. The following results are depicted in the diagram T-Value (Figure 2). Based on Path Diagrams T-Value as shown above, it can be presented testing the research model hypothesis as follows:

Table 1. Model Hypothesis Test

Hypothesis	Hypothesis Statement	T-Value	Explanation
H1	Job stress has a negative effect on job satisfaction	2.90	The data support the hypothesis
H2	Work stress has a negative effect on employee performance	0.29	The data do not support the hypothesis

Hypothesis	Hypothesis Statement	T-Value	Explanation
H3	Extrinsic motivation has a positive effect on job satisfaction	0.89	The data do not support the hypothesis
H4	Extrinsic motivation has a positive effect on employee performance	-1.27	The data do not support the hypothesis
H5	Intrinsic motivation has a positive effect on job satisfaction	3.70	The data support the hypothesis
H6	Intrinsic Motivation has a positive effect on Employee Performance	3.82	The data support the hypothesis
H7	Job satisfaction has a positive effect on employee performance	1.98	The data support the hypothesis

Based on the hypothesis test table above, it is known that there are four hypotheses that have value T-Value above 1.96, namely the variable of work stress on job satisfaction; intrinsic motivation variable on job satisfaction; intrinsic motivation variables on employee performance; variable of job satisfaction on employee performance. So that the data supports the research hypothesis that was built. While the other three hypotheses have T-Value less than 1.96, namely the variable work stress on employee performance, extrinsic motivation on job satisfaction and extrinsic motivation on employee performance, so it can be concluded that the data does not support the hypothesis.

The finding in this study shows that work stress experienced by an employee can reduce the job

satisfaction of employees who work in finance companies. This shows if someone who is under pressure will tend to be less satisfied with his job. When in work matters an employee does not get encouragement, either from his superiors or co-workers, it will reduce satisfaction with the work done. Another factor is the uncomfortable and unpleasant work environment. When employees feel the work environment istoxic, will indirectly make employees emotional and even physically and mentally tired. Poor communication in the work environment will have a negative impact on job satisfaction. This is in accordance with the findings of previous studies which show that someone who is under excessive pressure will tend to be dissatisfied with his work, even though an employee has been able to complete his work, but without encouragement from superiors and co-workers it can reduce his job satisfaction (Khamisa et al., 2017; Trivellas et al., 2013).

Secondly, work stress has no positive effect on employee performance. When an employee is in an uncomfortable and unsupportive work environment, such as poor communication between employees and superiors. The existence of a communication relationship between superiors and colleagues that is less effective will make employees reduce the quality of the work they do. Because superiors are reluctant to communicate or ask what their employees think about the work given to their employees. The work given to employees will be completed normally and employees will work according to their abilities compared to other employees. However, job stress can affect employee performance if it is mediated through job satisfaction. This is different from previous research by (Ali et al., 2014; Hamdan et al., 2019) it is said that work stress will have a positive effect on employee performance.

Job stress is an unpleasant emotional situation experienced by someone when the work given is not matched with the abilities they have (Hamdan et al., 2019). Intense work stress can harm the mental and physical health of employees, which will ultimately affect employee performance Padmanabhan (2021), while employee performance is the most important thing in achieving a company's goals. With high performance from employees, it allows the level of success in achieving its goals to be higher (Khairunnisa & Riyanto, 2020). So from that

understanding, according to Getaneh Mekonen et al., (2022) stressed employees cannot fulfill the goals of the companies where they work because they face physical and psychological fatigue. So this is one of the main reasons an employee has poor performance at work. However, this second study does not prove that low work stress can improve employee performance.

Moreover, the next finding explain that extrinsic motivation has no positive effect on job satisfaction. With the results obtained on job satisfaction, it means that an employee who has received an additional salary is in accordance with performance works and has been given reward for the achievement of his work, then it has not increased the perceived job satisfaction. This is because, an employee is expected to always be ready when doing work that is not in accordance with his skills and expectations. Although employees get a salary and are given reward for their achievements, but the level of satisfaction cannot be measured because for employees who are happy to do their work and feel that their work is very meaningful, it will directly increase their satisfaction. This is different from previous research by (Putra et al., 2017; Aryanta et al., 2019; Only et al., 2018) it is said that extrinsic motivation will have a positive effect on job satisfaction such as monetary rewards and bonuses will extrinsically motivate employees to obtain job satisfaction.

The fourth finding shows that extrinsic motivation has no positive effect on employee performance. The results of this study agree with research conducted by Miftachul Ulifah & Mahfudiyanto (2021) which shows that extrinsic motivation has no positive effect. This is likely to occur because an employee who has received an additional salary in accordance with performance works and has been given reward for the achievement of its work, it has not improved its performance. This is because, an employee is expected to always be ready when doing work that is not in accordance with his skills and expectations. This is very different from previous research by (Fasochah, 2019; Rahmawati, 2014; Makki & Abid, 2017) which said that extrinsic motivation has a positive effect on employee performance. The higher the extrinsic motivation, the higher the employee performance. Where the influential factors are the relationship with colleagues, working conditions and salary.

The fifth finding shows that intrinsic motivation has a positive effect on job satisfaction. Employees who are happy to do their tasks and work without any pressure, the tasks and work carried out have a very meaningful meaning for employees, so that the work given is very interesting and fun, then employees will feel satisfied if the work being done at this time will increase knowledge and skills possessed by an employee. Being happy when doing and completing a job well allows an employee to really love his job, so that they feel very satisfied with the tasks given, which in the end can make employees feel satisfied. This is in line with previous research which states that intrinsic motivation has a positive effect on employee satisfaction. Where an employee who has intrinsic motivation will be very enthusiastic to immediately complete his work properly so that employees feel satisfied with what they have done (Putra et al., 2017; Luedech Girdwichai & Sriviboon, 2020; Talib et al., 2021).

Intrinsic motivation has a positive effect on employee performance. An employee who considers that his work is very meaningful will indirectly carry out the work to the fullest and want the best results by exerting all of his potential. Employees who are given more responsibility and are more involved in something project Certain people, both physically and emotionally, will be more productive and work better than their co-workers. This can develop the abilities and skills possessed by an employee to enhance his career. This is in line with previous studies where intrinsic motivation can improve employee performance. Employees who have good intrinsic motivation will also have good performance (Chien et al., 2020; Makki & Abid, 2017; Kurniawati et al., 2019; Wijaya & Adriyanto, 2022).

The final finding shows that job satisfaction has a positive effect on employee performance. This means that the better employee satisfaction will increase the performance of employees of finance companies. Facts in the field show that employees who think the work they are doing can increase their knowledge and skills, there will be opportunities for employees to improve their careers by being given opportunities for promotion from the company because their performance is superior to other employees. When an employee is in a comfortable work environment and has friendly co-workers and provides a lot of encouragement and motivation, it will make the

employee willing and able to do work that is not his part. This is in accordance with previous research which proves that job satisfaction has a positive and significant effect on employee performance which will have an impact on company performance (Aryanta et al., 2019; Eliyana et al., 2019; Hidayah & Tobing, 2018).

CONCLUSION

All hypotheses in this study have been proven where there are 3 hypotheses that do not support the research. In this study it is proved that work stress does not have a direct negative effect on employee performance, but work stress can have an effect if it is mediated through job satisfaction. Extrinsic motivation has no relationship with employee performance either directly or through the mediation of job satisfaction. When an employee feels happy when doing his job, there is no pressure from his superiors and assumes that the work done optimally will give good results. When an employee's job satisfaction increases, it will affect his performance. Employees who are satisfied with the work they have completed, will make employees use all their abilities and potential compared to other co-workers, so that it will increase productivity and performance satisfaction.

Limitations and some directions for future improvements from this research include the following, first, this research is only limited to one financing company. Second, this research model and framework still needs improvement so that further research can use a different framework such as adding other variables. Third, this research still focuses on staff level employees so that the point of view in this study is based on staff level employees, it is hoped that future research can focus on a managerial point of view.

There are several important managerial implications in this research that can be carried out in order to improve employee performance in financing companies, as follows. First, namely by reducing the level of work stress of its employees to increase job satisfaction of its employees. From the managerial level, in this case the leader is able to provide encouragement in matters of work carried out by his employees and provide tasks that are in accordance with the capacity of his employees to be effective, so that employees will feel satisfied with the tasks completed. Management can take steps to minimize work

stress levels. Companies can redesign jobs to reduce the workload on employees, create a comfortable work environment and provide counseling for employees in learning stress management techniques so they are able to control stress problems. Thus the perceived job satisfaction of employees will increase and encourage the performance of employees.

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