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#### **Abstract**

The aim of this research is to determine and analyze the influence of employee performance through work stress, workload and work discipline at PT. North Sumatra Medan Bank Coordinator Branch Office either partially or simultaneously. The approach used in this research is an associative approach. The population in this study were all employees of PT. Medan North Sumatra Bank Coordinator Branch Office. The sample in this study used the Slovin formula, totaling 60 employees at PT. Medan North Sumatra Bank Coordinator Branch Office. Data collection techniques in this research used interview techniques, documentation studies, observations and questionnaires. The data analysis technique in this research uses Multiple Linear Regression Analysis Test, Hypothesis Test (t Test and F Test), and Coefficient of Determination. Data processing in this research used the SPSS (Statistical Package for the Social Sciences) software program version 24.00. The results of this research prove that partially and simultaneously work stress, workload, work discipline have a significant effect on the performance of PT employees. Medan North Sumatra Bank Coordinator Branch Office

Keywords: Work Stress, Workload, Work Discipline and Performance

#### 1. INTRODUCTION

In the era of globalization, company competition is getting higher and more complex, so every company is required to improve things related to each company to be more responsive so that it continues to survive and continues to develop. Things that must be improved are good in all aspects, especially human resources. Therefore, human resources in every company must be considered so that the human resources in the company are always maintained, both health, compensation and the performance of the resources in the company. Problems related to human resources in an organization require attention, because no matter how sophisticated the technology used in an organization is and how much capital the organization has, it is the employees in the organization who ultimately run it. This shows that without the support of good quality employees in carrying out their duties, organizational success cannot be achieved. Employee contributions to an organization will determine the progress or decline of the organization (Jufrizen, 2017)

Performance is a work result achieved by a person in carrying out the tasks assigned to him which is based on skill, experience, seriousness and time. This performance is a combination of three important factors, namely a worker's ability and interest, ability and acceptance of explanations of task delegation and roles as well as a worker's level of motivation (Muis et al., 2018). Performance is a work result achieved by a person in carrying out the tasks assigned to him which is based on skill, experience, seriousness and time. This performance is a combination of three important factors, namely a worker's ability and interest in work, acceptance and explanation, delegation and tasks and roles as well as a worker's level of motivation. The higher the level of these three factors, the greater the employee's performance (Gultom, 2014)

Performance can also be equated with the results of an employee's work. To achieve good performance, the most dominant element is human resources. Even though the planning has been well and neatly arranged, if the people or personnel who carry it out are not qualified and do not have high work enthusiasm, then the plans that have been prepared will be in vain. (Arianty, 2015). In order to encourage performance, it is necessary to reduce work stress where stress can cause dissatisfaction, especially dissatisfaction related to work. The stress experienced and the desired job satisfaction are two conditions that are not only related, but also antagonistic. Because there is a complex situation between human stress, work and satisfaction (Wahjono, 2010). Stress is a dynamic condition in which individuals face opportunities, constraints, or demands related to what

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they really want and whose results are perceived as uncertain but important (Robbins, 2012a) Employees often experience feelings of stress because of the many things they experience at work. In an organization, there needs to be a balance between employees' personal lives and work lives. Work stress is a condition that puts pressure on a person's self and soul beyond their limits (Jufrizen et al., 2019).

Based on the results of previous research conducted by (Handayani & Daulay, 2021) it was concluded that work stress has a significant effect on performance. Furthermore, employee performance can be influenced by several things, one of which is workload. Workload is a group or number of activities that must be completed by an organizational unit or position holder within a certain period of time. Physical workload can usually be seen directly, for example fatigue, decreased levels of worker productivity, errors that occur, and so on. Handling can be done directly, such as taking a short break from work, providing time to eat and drink, and so on. The results of the treatment can be felt immediately and takes a relatively short time. Mental workload cannot be seen with the naked eye. Handling mental workload is not as easy as handling physical workload. Because mental workload is related to a person's psychology, a separate approach is needed so that it is known what causes mental workload so that it can be overcome. Assessing mental workload is also not as easy as assessing physical workload. Mental work is difficult to measure through changes in bodily function (Dhania, 2010).

Workload is a task that is given to employees to be completed at a certain time using the skills and potential of the workforce which can be further differentiated into 2 (two) categories, namely quantitative workload and qualitative workload. Workload can be further differentiated into workload because quantitatively excessive work (overload) is the large amount of work that must be completed with a short time to complete it. As for workload due to qualitative overload, that is, individuals feel unable to carry out or complete a task because their work demands higher abilities (Rizky & Afrianty, 2018). Based on the results of previous research conducted by (Paramitadewi, 2017) (Adityawarman et al., 2015) it is stated that workload influences employee performance. Furthermore, in terms of improving employee performance in a company, work discipline at work is one of the most important factors in improving employee performance. Where employee work discipline is the main factor that originates from the employee himself. Work discipline is a rule that is applied to all employees in order to pay attention to the morals and attitudes inherent in individuals when carrying out their assigned tasks.

Work discipline is a set of rules or regulations made by the management of an organization, ratified by the board of commissioners or capital owners, agreed upon by the trade union and known by the labor department, so on, people who join the organization submit to the existing rules and regulations with pleasure., so that it is created and formed through the process of a series of behaviors that demonstrate the values of obedience, conformity, regularity and order (Afandi, 2016). Discipline is a tool for managers to communicate with their employees so that these employees can change their behavior and comply with all company rules in accordance with applicable norms. Work discipline greatly influences employee performance, where the higher the employee's discipline, the higher their performance and vice versa (Jufrizen Jufrizen, 2018).

Based on the results of previous research conducted by (Jufrizen & Pulungan, 2017) it was concluded that work discipline has a positive influence on employee performance.

PT. Bank Sumut is one of the banks managed by a regionally owned enterprise (BUMD) in North Sumatra. Based on the author's initial observations at PT. Bank Sumut, the author found a problem where the performance of employees in carrying out work is still low, which can be seen from the fact that several employees are less able to complete the work on time, where every employee within PT. Bank Sumut was given work targets that had to be achieved but there were several employees who were unable to achieve these targets, Furthermore, the workload is where there is additional work received by employees outside of the employee's standard work, as is currently happening with the rise of the corona virus outbreak where there are many changes in work problems so that a lot of additional work is delegated to several employees. Apart from that, the high workload is not balanced with the physical abilities of employees, which makes employees



stressed, resulting in many routine tasks being neglected. As well as work discipline where employee work discipline at PT is still low. Bank Sumut, this can be seen from the existence of several employees who are often not on time when entering the office and during work time there are still many employees who should be working in the office but are still outside the office, apart from that there are employees who go home earlier than the stated time. determine.

#### THEORETICAL BASIS

Performance is a work result produced by an employee which is interpreted to achieve the expected goals. Apart from that, an employee's performance is an individual matter, because each employee has a different level of ability in carrying out their duties. Management can measure employees for their work results based on the performance of each employee. Performance and not results that can be seen at that time. "Performance is something visible, where individuals are relevant to organizational goals. Good performance is one of the organization's targets in achieving high work productivity. Achieving good performance cannot be separated from the good quality of human resources (Nooralizad et al., 2011). From the understanding of the experts above, researchers can conclude that performance is the quality and quantity of achievement of tasks, whether carried out by individuals, groups or companies. Performance is a measurement of work results that are expected to be optimal. Factors that influence performance are as follows (Robbins, 2012b) 1) Organizational climate, 2) Leadership, 3) Quality of work, 4) Work ability, 5) Initiative Performance indicators are something that will be calculated and measured. The performance indicators (Mangkunegara, 2014) are 1) Quality of work, 2) Quantity of work, 3) Reliability or not and 4) Attitude

#### **Job Stress**

Job stress is a condition of tension that affects a person's emotions, way of thinking and physical condition which in turn affects the employee's ability to deal with the environment and work. This means that the employee concerned will face various negative symptoms which in turn will affect his work performance. According to (Handoko, 2015) states: "work stress is a condition of tension that affects a person's thinking process, emotions and condition, the result is that excessive stress can threaten a person's ability to deal with the environment and will ultimately disrupt the implementation of their duties." According to (MS. Hasibuan, 2016) states that "work stress is when people who experience stress become nervous and become chronically worried so that they often become angry, aggressive, unable to relax, or show an uncooperative attitude." According to (Handoko, 2015) indicators of work stress include 1) Excessive workload 2) Pressure or pressure for time 3) Poor quality of supervisors 4) Poor work climate 5) Insufficient authority to complete responsibilities, 6) Differences between company and employee values 7) Various forms of change

#### Workload

Workload is the amount of work given to someone to complete within a certain period of time. According to (Tarwaka, 2014) concluded: "workload is something that arises from the interaction between task demands, the work environment which is used as a workplace, behavioral skills and perceptions of work." Meanwhile, according to Minister of Home Affairs Regulation Number 12 of 2008, workload is the amount of work that must be carried out by a position/organizational unit and is the product of work volume and time norms. Furthermore, based on Health Law Number 36 of 2009, workload is the amount of work that must be carried out by a position/organizational unit and is the result of the amount of work and time. Every worker can work healthily without endangering himself or the community around him, for this reason it is necessary to make efforts to harmonize work capacity, workload and work environment so that optimal work results are obtained. Meanwhile, according to (Moekijat, 2010) workload is the volume of work results or records about work results which can show the volume produced by a number of employees in a certain section.

The amount of work that must be completed by a group or person in a certain time or workload can be seen from an objective and subjective point of view. Objectively, it is the total

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time spent or the number of activities carried out. Meanwhile, subjective workload is a measure used by someone to express feelings of work overload, a measure of job pressure and job satisfaction. Workload as a source of dissatisfaction is caused by work overload. According to (Tarwaka, 2014) workload is "a collection or number of activities that must be completed by an organizational unit or position holder within a certain period of time." Workload contains 3 indicators, namely 1) Time load, indicating the amount of time available for planning, implementing and monitoring tasks. 2) Mental effort load, which means the amount of mental effort in carrying out a job. 3) Psychological stress load which shows the level of job risk, confusion and frustration.

#### **Work Discipline**

Good discipline reflects a person's sense of responsibility for the tasks assigned to him. This encourages passion for work, morale and the realization of company, employee and community goals. Therefore, every manager always tries to ensure that his subordinates have good discipline. Maintaining and improving good discipline is difficult, because many factors influence it. According to (Daulay et al., 2017) Discipline is an attitude that cannot arise by itself in employees. To create a disciplined attitude, this attitude must always be trained and applied to employees. According to (P Afandi, 2016) work discipline is a set of rules and regulations made by an organization and ratified by t'e board of commissioners or capital owners, agreed upon by the labor union and known by the labor department, so that people who join the organization are subject to the rules. Which exists with a sense of pleasure, so that it is created and formed through the process of a series of behaviors that demonstrate the values of obedience, conformity, regularity and order. According to (MP Hasibuan, 2016) work discipline is a form of a person's awareness and willingness to obey all company regulations and applicable social norms. According to (Sutrisno, 2010), indicators of work discipline are: 1) Obedience to time regulations. 2) Comply with company regulations. 3) Obey the rules of behavior at work. 3) Obey other regulations in the company.

#### 2. IMPLEMENTATION METHOD

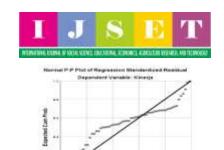
The research method used is quantitative which is associative in nature using quantitative data. The research instrument was carried out by means of observation, interviews and documentation. The informants are determined and assigned based on the number required, but rather based on considerations of the function and role of the information according to the focus of the research problem. So the samples in the research were 60 PT people. North Sumatra Bank Medan Coordinating Branch Office. Meanwhile, the data analysis technique used is SPSS analysis.

#### 3. RESULTS AND DISCUSSION

This research used a data collection tool in the form of a questionnaire which was distributed to 60 research samples. Respondents answered all the questions asked consisting of 14 questions on the work stress variable (X1), 6 questions on the workload variable (X2), 10 questions on the work discipline variable (X3), and 8 questions on the performance variable (Y) using a Likert scale.

# Classic assumption test Data Normality Test

The results of the normality test using the normality plot (PP Plot) approach are shown in the image below:



Source: Data processed by SPSS version 24.0 Figure 1 Normality Test Results

In the normal p-plot graph, it can be seen in the picture above that the normal graphic pattern is visible from the points spread around the diagonal line and the distribution follows the direction of the diagonal line, so it can be concluded that the regression model has met the normality assumption.

#### **Multicollinearity Test**

The following are the test results using the Multicollinearity Test on the following processed data:

**Table 1 Multicollinearity Test Results** 

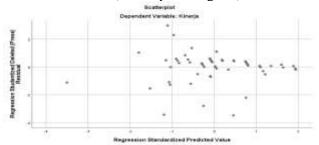
Table 1 Withteonmearity 1 est Results						
Coefficientsa						
		Collinearity Statistics				
Model		Tolerance	VIF			
1	(Constant)					
	Job Stress	,953	1,049			
	Workload	,399	2,507			
	Work Discipline	,387	2,585			
a. Dependent Variable: Performance						

Source: Data processed by SPSS version 24.00

From table 1 it can be seen that the work stress variable has a tolerance value of 0.953 > 0.10 and a VIF value of 1.049 < 5. The workload variable has a tolerance value of 0.399 > 0.10 and a VIF value of 2.507 < 5. The work discipline variable has a tolerance value of 0.387 > 0.10 and a VIF value of 2.585 < 5. Each variable has a tolerance value > 0.1 and a VIF value < 5, thus it can be concluded that there are no symptoms of multicollinearity in this study.

#### **Heteroscedasticity Test**

In this research, the chart method (Scatterplot Diagram) will be used.



Source: Data processed by SPSS version 24.00 Figure 2 Heteroscedasticity Test Results

Based on Figure 2 above, it can be seen that the data (points) are spread evenly above and below the zero line, do not gather in one place, and do not form a particular pattern, so it can be concluded that in this regression test there is no heteroscedasticity.

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# **Multiple Linear Regression**

This research has two independent variables, namely work stress, workload, work discipline and one dependent variable, namely performance.

**Table 2 Multiple Linear Regression Results** 

Coefficientsa						
				Standardized		
		Unstandardized Coefficients		Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	-2,245	1,261		-1,781	,080,
	Job Stress	015	,007	058	-2,016	,049
	Workload	,547	,048	,511	11,390	,000
	Work	,520	,044	,535	11,748	,000
	Discipline					
a Dependent Variable: Performance						

a. Dependent Variable: Performance

Source: Data processed by SPSS version 24.00 From table 2 above it is known

multiple linear regression equation so that the following equation is known:

#### Y = -2.245 - 0.0151 + 0.5472 + 0.5203

So the above equation is meaningful if:

- 1. The constant of -2.245 indicates that if all the independent variables of work stress, workload and work discipline are assumed to be zero, then the value of performance is -2.245
- 2. The work stress regression coefficient value is -0.015, indicating that if the value of the work stress variable increases, then performance decreases by -0.015 assuming the other independent variables are zero.
- 3. The workload regression coefficient value of 0.547 indicates that if the workload variable value increases, then performance increases by 0.547 assuming the other independent variables are zero.
- 4. The work discipline regression coefficient value of 0.520 indicates that if the value of the work discipline variable increases, then performance increases by 0.520 assuming the other independent variables are zero.

### **Hypothesis test**

#### **Test (Partial Test)**

The t test used in this research is used to determine the ability of each independent variable. Another reason the t test is carried out is to test whether the independent variable (X) partially or individually has a significant relationship or not with the dependent variable (Y).

Table 3 t test results

Table 5 t test results						
Coefficientsa						
		Unstandardized		Standardized		
		Coefficients		Coefficients		
Model		В	Std. Error	Beta	t	Sig.
1	(Constant)	-2,245	1,261		-1,781	,080
	Job Stress	015	,007	058	-2,016	,049
	Workload	,547	,048	,511	11,390	,000
	Work	,520	,044	,535	11,748	,000
	Discipline					
a. Dependent Variable: Performance						

Source: SPSS 24.00

The statistical test results in the table above can be explained as follows:



#### Effect of Job Stress (X1) on Performance (Y)

The t test is used to determine whether work stress has an individual (partial) effect on performance or not. For the t test criteria, it is carried out at the level  $\alpha$ = 0.05 with the t value for n = 60 - 3 = 57 is 2.002 t\_count= -2.016 and t\_table= 2.002

 $H_0$  is accepted if:  $-2.002 \le t$  count  $\le 2.002$  at  $\alpha = 5\%$  $H_0$  is rejected if: t\_count> 2.002 or -t\_(count)< -2.002

The t\_count value for the work stress variable is -2.016 and the t table with  $\alpha = 5\%$  is known to be 2.002, thus [-t] \_count is smaller than -t\_tabel and the significant value for work stress is 0.049 < 0.05, meaning that from these results it can be concluded that H0 is rejected ( Ha accepted) shows that work stress has a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office.

# Effect of Workload (X2) on Performance (Y)

The t test is used to determine whether workload has an individual (partial) effect on performance or not. For the t test criteria, it is carried out at the level  $\alpha = 0.05$  with the t value for n = 60 - 3 = 57 is 2,002 t\_count= 11,390 and t\_table= 2,002

 $H_0$ accepted if: -2.002 2.002 at  $\alpha = 5\% \le t_{hitung} \le$  $H_0$  rejected if:  $t_{hitung} > 2.002$  or  $-2.002 - t_{hitung} <$ 

The calculated t\_value for the workload variable is 11.390 and the t\_table with  $\alpha = 5\%$  is known to be 2.002, thus the calculated t table is greater than the t table and the significant workload value is 0.000 < 0.05, meaning that from these results it can be concluded that H0 is rejected (Ha is accepted) indicating that the workload work has a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office.

# Influence of Work Discipline (X3) on Performance (Y)

The t test is used to determine whether work discipline has an individual (partial) effect on performance or not. For the t test criteria, it is carried out at the 0.05 level with the t value for n = 60 - 3 = 57 being 2,002 11,748 and  $2,002\alpha = t_{hitung} = t_{tabel} =$ 

 $H_0$ accepted if: -2.002 2.002 at  $\alpha = 5\% \le t_{hitung} \le$  $H_0$  rejected if:  $t_{\rm hitung} > 2.002$  or  $-2.002 - t_{\rm hitung} <$ 

 $Markt_{hitung}$  for the work discipline variable it is 11,390 and  $t_{tabel}$  with  $\alpha = 5\%$  it is known to be  $2.002~{\rm thust_{hitung}}$  greater  ${\rm thant_{tabel}}$  and  ${\rm significant}~{\rm valuework}~{\rm disciplineamounting}~{\rm to}~0.000<$ 0.05, meaning that from these results it was concluded that H0 was rejected (Ha was accepted) indicating that work discipline has a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office.

# F Test (Simultaneous Significant Test)

The F statistical test is carried out to test whether the independent variable (X) simultaneously has a significant relationship or not with the dependent variable (Y). Based on the results of data processing with the SPSS version 24 program, the following results were obtained:

**ANOVA**a Model Sum of Squares df Mean Square F Sig. 396,661 1 Regression 826,505 3 275,502 .000b Residual 38,895 56 ,695 865,400 59 Total a. Dependent Variable: Performance

**Table 4 F Test Results** 

Source: SPSS version 24.00

b. Predictors: (Constant), Work Discipline, Work Stress, Work Load

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From the results above it can be seen that the F\_count value is 369,661 with a significance level of 0.000. Meanwhile, the F\_table value is known to be 3.16. Based on these results, it can be seen that f\_count > f\_tabel (396,661 > 3.16) meaning that H\_0 is rejected. So it can be concluded that work stress, workload and work discipline together have a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office.

# **Coefficient of Determination Test (R-square)**

The R-square value of the coefficient of determination is used to see how variations in the value of the dependent variable are influenced by the value of the independent variable. The coefficient of determination value is between 0 and 1. If the R-square value is closer to one, the greater the influence of the independent variable on the dependent variable. Following are the results of statistical testing:

**Table 5 Coefficient of Determination Test Results** 

***************************************						
Model Summary b						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.977a	,955	,953	.83340		
a. Predictors: (Constant), Work Discipline, Work Stress, Work Load						
b. Dependent Variable: Performance						

Source: SPSS version 24

Based on the table above, it can be seen that the value of R square is 0.955 which means 95.5% and this states that the work stress, work load and work discipline variables are 95.5% to influence the performance variable. Next, the difference is 100% - 95.5% = 4.5%. This shows that the 4.5% is another variable that does not contribute to performance research.

#### 4. Discussion

# The Effect of Work Stress on Performance

Based on research obtained regarding the influence of work stress on employee performance at PT. North Sumatra Bank, Medan Coordinator Branch Office, partial hypothesis test results show that the t\_count value for the work stress variable is -2.016 and t\_table with  $\alpha = 5\%$  is known to be 2.002, thus <code>[-t]</code> \_count is smaller than -t\_table and the significant value of work stress is equal to 0.049 < 0.05 means that from these results the conclusion is that H0 is rejected (Ha is accepted) indicating that work stress has a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office. his shows that with increasing work stress, the performance of PT employees. Bank Sumut Medan Coordinator Branch Office will continue to decline, where with high levels of stress, employee morale will decrease and thus employee performance will decrease.

Employees often experience feelings of stress because of the many things they experience at work. In an organization, there needs to be a balance between employees' personal lives and work lives. Work stress is a condition that puts pressure on a person's self and soul beyond their limits (J Jufrizen et al., 2019). The lower the work stress felt by employees, the higher the level of job satisfaction felt by employees. This shows that work stress needs to be suppressed to improve employee performance. The results of this research are in line with the results of previous research conducted by (Handayani & Daulay, 2021) concluding that work stress has a significant effect on performance.

#### The Effect of Workload on Performance

Based on research obtained regarding the influence of workload on employee performance at PT. North Sumatra Bank Medan Coordinator Branch Office, partial hypothesis test results show



that the t\_count value for the workload variable is 11,390 and t\_table with  $\alpha = 5\%$  is known to be 2,002, thus t\_count is greater than t\_table and the significant value for workload is 0.000 < 0.05, meaning that from the results The conclusion was that H0 was rejected (Ha was accepted) indicating that workload had a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office. This shows that with the increase in workload, the performance of PT employees. Bank Sumut Medan Coordinator Branch Office will have more employees, where by increasing the workload in accordance with the employee's abilities, the employee will be satisfied with the work they receive, thereby increasing employee performance. Workload is the amount of work given to someone to complete within a certain period of time. According to (Tarwaka, 2014) concluded: "workload is something that arises from the interaction between task demands, the work environment which is used as a workplace, behavioral skills and perceptions of work."

Workload can actually provide benefits as a means of improving performance both individually and institutionally or organizationally. Workloads that are tailored to the skills and needs of the position will certainly be more able to direct employees to work effectively and efficiently. The relationship between workload and performance is complex, it can result in high performance or low performance (Nachreiner, in (Chaterina, 2012). Workload that is not in accordance with employee abilities can result in employees not working better or optimally. A workload that is too low can also reduce employee performance levels. If the mandated workload is too low, the employee's existing abilities cannot be used optimally. Apart from that, it can also cause boredom, loss of attention and concentration, reducing sensitivity to the surrounding environment (Saraswati et al., 2017). The results of this research are in line with the results of previous research conducted by (Paramitadewi, 2017) (Adityawarman et al., 2015) stating that workload influences employee performance.

#### The Effect of Work Discipline on Performance

Based on research obtained regarding the influence of work discipline on employee performance at PT. North Sumatra Bank Medan Coordinator Branch Office, partial hypothesis test results show that the t\_count value for the work discipline variable is 11,390 and t\_table with  $\alpha = 5\%$  is known to be 2,002, thus t\_count is greater than t\_table and the significant value of work discipline is 0.000 < 0.05, meaning that from the results The conclusion was that H0 was rejected (Ha was accepted) indicating that work discipline had a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office.

This shows that work discipline is able to improve employee performance at PT. Bank Sumut Medan Coordinator Branch Office, where with the level of discipline possessed by employees, employees will obey the regulations made so that employees will be more enthusiastic in carrying out their work, thereby increasing employee performance. Work discipline is an attitude, behavior and actions that are in accordance with written and unwritten regulations. Decreased employee discipline can prevent the targets set by the company from being achieved. This indicates that employee performance is not yet optimal due to discipline factors.

Good discipline reflects a person's sense of responsibility for the tasks assigned to employees. Because with the increasing development of an organization/company and the increasing technology used by the company, it causes frequent changes to occur and the wider work that will be carried out by the workforce, so it is necessary to carry out discipline so that the goals of the organization/company can be achieved (Tanjung, 2015)

The results of this research are in line with the results of research conducted by (Jatilaksono & Indartono, 2016); (Arif et al., 2019); (Jufrizen Jufrizen, 2018); (Yusnandar et al., 2020); (Jufrizen Jufrizen, 2016); (Arda, 2017); (Hasibuan & Silvya, 2019); (Jufrizen Jufrizen & Hadi, 2021) and (Wahyudi, 2019) which state that discipline influences employee performance.

#### The Effect of Work Stress, Workload and Work Discipline on Performance

Based on research obtained regarding the influence of work stress, workload and work discipline on employee performance at PT. North Sumatra Bank, Medan Coordinator Branch Office, the results of simultaneous hypothesis testing show that the calculated F\_value is 369,661

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with a significance level of 0.000. Meanwhile, the F\_table value is known to be 3.16. Based on these results, it can be seen that f\_count > f\_tabel (396,661 > 3.16) meaning that H\_0 is rejected. So it can be concluded that work stress, workload and work discipline together have a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office. This shows that with low stress levels and additional workload given to employees according to the employee's abilities and followed by work discipline where employees obey the regulations made by the company, the performance of employees at PT. North Sumatra Bank Medan Coordinator Branch Office will increase.

Job stress is a condition of tension that affects a person's emotions, way of thinking and physical condition which in turn affects the employee's ability to deal with the environment and work. This means that the employee concerned will face various negative symptoms which in turn will affect his work performance. Stress is a dynamic condition in which individuals face opportunities, constraints, or demands related to what they really want and whose results are perceived as uncertain but important (Robbins, 2012a). Workload is the amount of work given to someone to complete within a certain period of time. According to (Tarwaka, 2014) concluded: "workload is something that arises from the interaction between task demands, the work environment which is used as a workplace, behavioral skills and perceptions of work."

Work discipline is an attitude, behavior and actions that are in accordance with written and unwritten regulations. Decreased employee discipline can prevent the targets set by the company from being achieved. This indicates that employee performance is not yet optimal due to discipline factors. Employees will be able to accept disciplinary action if the discipline feels fair and reasonable and is applied consistently and applies equally to everyone. This will create employee job satisfaction (Djari & Sitepu, 2017)

#### 5. CONCLUSION

Based on the results of the research and discussion previously presented, conclusions can be drawn from the research regarding the influence of work stress, work load and work discipline on employee performance at PT. Bank Sumut Medan Coordinator Branch Office are as follows 1) Partially, work stress has a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office. 2) Partially, workload has a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office. 3) Partially, work discipline has a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office. 4) Simultaneously work stress, workload and work discipline have a significant effect on employee performance at PT. North Sumatra Bank Medan Coordinating Branch Office

# **5. SUGGESTIONS**

Based on the conclusions above, in this case the author can suggest the following things: 1) It is hoped that the leadership of PT. Bank Sumut Medan Coordinator Branch Office to be able to carry out stress management such as for employees by holding annual events or events to commemorate religious holidays to foster concern for each other, carrying out activities outside the company, these activities can improve and bring closer the relationship between superiors and subordinates or vice versa and also among colleagues and other employees. In this way, employees can reduce stress at work. 2) When increasing the workload, leaders must pay attention to the work abilities of each employee. 3) PT Leader. Bank Sumut Medan Coordinator Branch Office to further improve its supervision so that employees are always disciplined, 3) Employees of PT. Bank Sumut Medan Coordinator Branch Office to further improve its performance



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