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### THE EFFECT OF WORK STRESS & CAREER DEVELOPMENT ON JOB SATISFACTION (CASE STUDY OF RELATIONSHIP MANAGER PT. BANK RAKYAT INDONESIA BRANCH OFFICE OF RIVAI PALEMBANG)

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#### ABSTRACT:

*This study focuses on examining the effect of job stress and career development on job satisfaction. The hypothesis tested in this study is: job stress and career development have a positive effect on job satisfaction. The sample used in this study were 128 respondents to employees of PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office. The data used were obtained from the results of research on employees of PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office and analyzed using SPSS. The test results show that, job stress and career development have a significant positive effect on job satisfaction. This research is expected to be useful, among others, for companies, especially at PT. Bank Rakyat Indonesia Palembang Rivai Branch as a consideration in making decisions for the progress of the company, and for further researchers this research can be a reference for research related to work stress and career development, as well as job satisfaction.*

**Keywords:** Job Stress, Career Development, Job Satisfaction

#### Introduction

A company that sets targets and has assigned a big responsibility to society to be able to provide excellent service. The maximum achievement of a survey company that is supported by work method procedures, labor, and costs incurred in order to measure employee performance. Being able to compete for a long time is a company's desire to maintain its existence, the company needs to pay attention to employees as individuals who have a need for recognition, appreciation, and not as a means to determine company goals alone (Fadhilah, 2010). There are obstacles that interfere with effectiveness and workers at work (Timangratuogi, 2012). So that companies must pay attention to good relationships between employees and superiors and relationships between employees and fellow employees in order to create a high job satisfaction. Symptoms can be seen that the lowest level of enthusiasm to

carry out work, low level of craft with frequent attendance, low initiative, work performance, and lack of cooperation between workers. This statement is supported by the attendance data of PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office. One of the causes of absenteeism by employees is job stress. The Relationship Manager division as one of the sections that has the largest number of employees and is a part that is vulnerable to experiencing the highest stress, because they can be directly with various customers and with uncertain working conditions.

Based on the background stated above, the problems can be formulated as follows:

1. How is the effect of job stress on job satisfaction relationship manager PT. Bank Rakyat Indonesia Palembang Branch Office Rivai?
2. How is the influence of career development on job satisfaction relationship manager PT. Bank Rakyat Indonesia Palembang Branch Office Rivai?

Based on the formulation of the problem above, it can be seen that the purpose of this study is to find empirical evidence and how to analyze:

1. The effect of job stress on job satisfaction relationship manager PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office.
2. The influence of career development on job satisfaction of relationship manager PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office.

## **Literature Review**

### **a. Job Stress**

The inability to deal with threats that threaten human mental, physical, emotional and spiritual that can affect human physical health is also known as stress. Responses are perceptions of situations or conditions in our environment. A statue in a statement, that stress is a condition that affects one's emotions, thought processes, and conditions. If there is an employee who experiences too much stress, it will help that person to deal with his environment and work (Handoko, 2015: 189).

### **b. Career development**

Career is a word from Dutch; a carriere is the development and progress of a person's job. It can also mean a level in a particular job. According to Greenhaus (2010: 67) career is an activity and experience related to work (for example, position, duties in a job, decisions and subjective interpretations of work-related events) throughout a person's work life.

### **c. Job satisfaction**

Job satisfaction reflects a person's feelings abouts job. Job satisfaction is a pleasant or unpleasant emotional state in which employees view their work. Job satisfaction is the feeling of supporting or not supporting employees (employees) at work. (Davis, 2011: 88). According to Sutrisno (2015: 60) job satisfaction is an employee's attitude towards work related to work situations, cooperation between employees, rewards received in work and matters relating to physical and psychological factors.

## **Research Conceptual Framework**

The conceptual framework will theoretically connect between research variables, namely between the independent variable and the dependent variable (Sugiyono, 2014). Based on the description of the literature review above, the research conceptual framework is as follows:

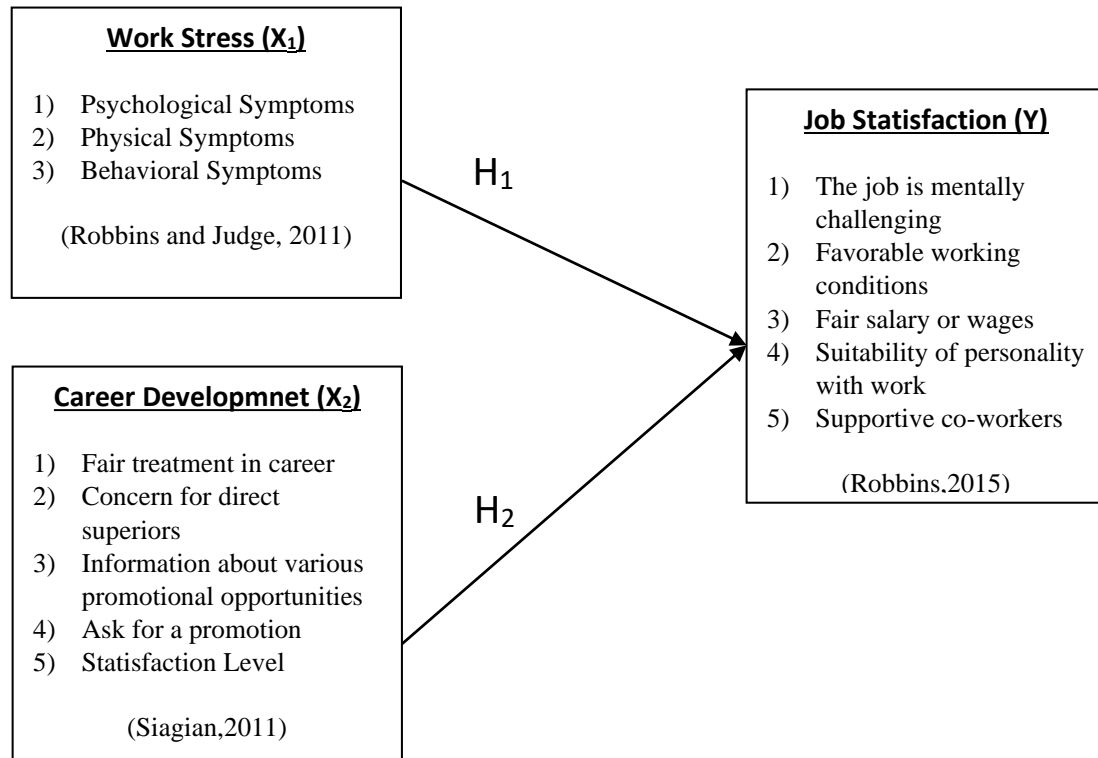


Figure. 1  
Research Conceptual Framework

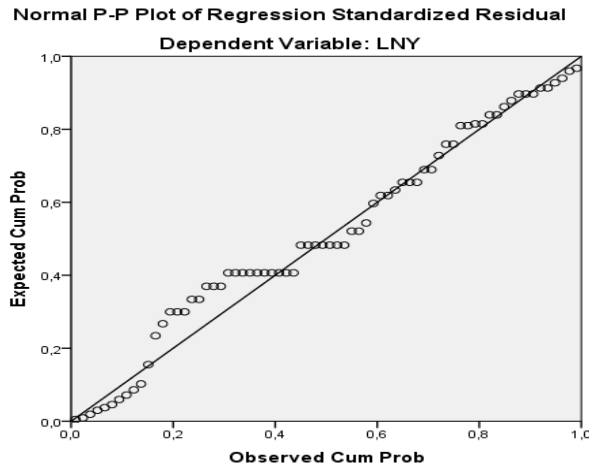
### Research Method

Within the scope of this study are Job Stress (X<sub>1</sub>) and Career Development (X<sub>2</sub>), and one dependent variable is Job Satisfaction (Y) *relationship manager* PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office. The research design used is descriptive research. The sample in this study was at the BRI Palembang A. Rivai Main Branch Office with a population of 128 employees using questionnaire and observation data collection techniques.

### Results and Discussion

#### Normality test

The normality test is done as a multiple regression analysis, so it must be done by using the normality test using the P-P plot curve. Normality test aims to test whether the residual variables are normally distributed or not. The greater the number of samples of respondents, the data distribution will be closer to normal. The results of normality testing using the P-P plot curve are as follows:

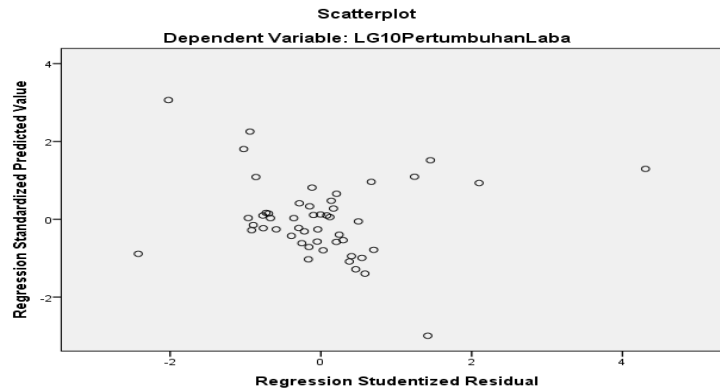


**Figure 1. P-Plot Curve for Data Distribution**

In the normal p-plot graph, it can be seen that the data spreads around the diagonal line and follows the direction of the diagonal line, so it can be concluded that the regression model has met the normality assumption. It can be concluded that the data are normally distributed and meet the criteria for normality.

**Heteroscedasticity Test**

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variants from the residuals of one observation to another. The heteroscedasticity test is said to be free if the results of the variable points under study do not collect and form a pattern. The results of the heteroscedasticity test are as follows:



**Figure 2. Scatterplot Graph**

**Multiple Regression Analysis**

This analysis is used to measure the strength of two or more variables and also shows the direction of the relationship between the dependent variable and the independent variable. From the results of data processing with SPSS in the table below, it can be seen that the results of multiple regression tests are as follows:

**Tabel 1. Multiple Regression Results Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		

	(Constant)	11,543	2,782		4,148	,000
1	Job Stress	,338	,139	,315	2,431	,018
	Career Development	,012	,118	,013	,103	,919

a. Dependent Variabel: Job Satisfaction

The results of the calculation of the multiple analysis test above, obtain the linear regression equation as follows:

1. The constant value a is 11.543, meaning that if X1 (Job Stress) and X2 (Job Development) are 0 (zero), then the Job Satisfaction is 11.543.
2. The regression coefficient for variable X1 (Job Stress) is 0.338 which states that every 1% addition of Job Stress will cause a decrease in the value of Job Satisfaction by 0.338.
3. The regression coefficient for variable X2 (Career Development) is 0.012 which states that every 1% addition to Career Development will cause a decrease in the value of Job Satisfaction by 0.012.

### Determination Coefficient Test ( $R^2$ )

This analysis is used to measure the strength of two or more variables and also shows the direction of the relationship between the dependent variable and the independent variable. From the results of data processing with SPSS in the table below, it can be seen that the results of multiple regression tests are as follows:

**Tabel 2.  $R^2$  Results**

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,318 <sup>a</sup>	,101	,070	1,213

a. Predictors: (Constant), career Development, Job Stress

The result of the determination coefficient test ( $R^2$ ) is 0.101 or 10.1%, meaning that the combination of the independent variable (X), namely X1 or Job Stress, and X2 or Career Development, is able to explain the dependent variable (Y) which is 10.1%, the remaining was 89.9% (100% – 10.1%). From there we see that the adjusted  $R^2$  value can be said to be relatively large because there are 89.9% of factors outside the model that can affect job satisfaction. According to Ghozali (2013: 97) that the coefficient of determination is essentially to measure how far the model's ability to explain variations in the dependent variable. The value is between zero and one, so a small  $R^2$  value means that the ability of the independent variable to explain the variation in the dependent variable is very limited.

### Simultaneous Significance Test (Test F)

The F test is performed to determine how much influence the independent variables simultaneously have in explaining the variation in the dependent variable. Based on the F value and the significant level, it can be seen whether or not there is influence between the independent variable (X) consisting of X1 (Job Stress), and X2 (Career Development) on the dependent variable (Y), namely Job Satisfaction. Data processing with SPSS 20 can be seen the results of the F-Test (Simultan Test) in the table below:

**Table 3. F Test Results**

<b>ANOVA<sup>a</sup></b>				
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Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12,467	2	6,734	5,217	,047 <sup>b</sup>
	Residual	85,866	126	3,471		
	Total	95,333	128			

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Job Stress, Career Development

The results of the calculation of table 1 note that the value of Fcount is 5.217 with a value (sig.) Of 0.047. The value of Fcount is compared with Ftable, it is known that the number of independent and dependent variables ( $k$ ) = 3, and the number of samples ( $n$ ) = 128, then it is obtained that  $df1 = 3 - 1 = 2$  ( $df1 = k-1$ ) and  $df2 = 128 - 2 = 126$  ( $df2 = n - k$ ) which results in aFtable value of 4.780. This shows that Fcount has a greater value than Ftable ( $5,217 > 4,780$ ). So, with a job satisfaction level of less than 0.05, it can be concluded that simultaneously job stress and career development variables have a significant effect on job satisfaction. In addition, the positive value of Fcount shows that the effect of Job Stress and Career Development is directly proportional to Job Satisfaction or in other words if the value of Job Stress and Career Development increases then Job Satisfaction will also increase. The level of significant influence of the independent variables, namely job stress and career development on job satisfaction is less than 5% ( $0.047 < 0.050$ ). Based on  $Fcount > Ftable$ , namely  $5,217 > 4,780$  or  $Sig. F < \alpha$ , namely  $0.047 < 0.050$ , then  $H_0$  is rejected and  $H_a$  is accepted, which means that Job Stress and Career Development have a simultaneous effect on Job Satisfaction.

#### Partial Significance Test (t test)

The t test is used to determine how much influence the independent variable partially (individually) has in explaining the variation in the dependent variable. Based on the significant level of each independent variable, if it has a significant level  $< \alpha 0.05$ , then this variable has an influence on the dependent variable. From the results of data processing with SPSS, it can be seen the results of the t-test (partial test).

**Tabel 4. t Test Results**

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	Collinearity Statistics	
	B	Std. Error				Tolerance	VIF
(Constant)	11,543	2,782		4,148	,000		
1 Job Stress	,338	,139	,315	2,431	,018	,722	1,385
Career Development	,012	,118	,013	,103	,919	,844	1,185

a. Dependent Variabel: Job Satisfaction

It is known that the number of samples ( $n$ ) = 128 and the number of independent variables and dependent variables ( $k$ ) = 2, then obtained  $df = 126$  ( $df = n-k$ ) which shows a t-table value of 1.657 with a two-tailed probability of 0,05. Based on table 4:16 above, it can

be seen that the effect of each independent variable on the dependent variable (Job Satisfaction) is as follows:

1. Based on the t-value table for the Job Stress variable is 2.431 and the t-table is 1.657 with  $\alpha = 5\%$ , thus tcount is smaller than ttable ( $2.431 < 1.657$ ), meaning that Job Stress has an effect on job satisfaction. The level of significant influence of Job Stress on Job Satisfaction is less than 5% ( $0.018 < 0.050$ ),  $H_a$  is accepted and  $H_o$  is rejected, that Job Stress is a significant effect on Job Satisfaction at PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office.

2. Based on the t-value table for the Career Development variable is 0.103 and the t-table is 1.657 with  $\alpha = 5\%$ , thus t count is smaller than t table ( $0.103 > 1.657$ ) and the level of significant influence of Career Development on Job Satisfaction is less than 5% ( $0.919 > 0.050$ ), which means that  $H_o$  is accepted and  $H_a$  is rejected, that career development is not a significant effect on job satisfaction at PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office.

### **The Effect of Job Stress on Job Satisfaction**

The inability to cope with the threats faced by human mental, physical, emotional and spiritual which at one time can affect human physical health is also known as stress. Stress is the perception of a situation or condition in our environment. There is another definition which states that stress is a condition of tension that affects a person's emotions, thought processes, and conditions. If there is an employee who experiences too much stress, it will interfere with the person's ability to face his / her environment and work (Handoko, 2015). Furthermore, the research gap on job stress on job satisfaction was conducted by I GedePutroWibowo, Gede Riana and Made Surya Putra (2015) states that the variable job stress on job satisfaction has a negative effect on job satisfaction. The results of this study are in line with the results of research from Agustina Hanafi, Zunaidah, and MistariUlfa (2018), Ima RaudlatusShofiah, BambangSwastoSuruharyo andIkaRuhana (2017), Rismawan, WayanGedeSupartha and Ni NyomanKurtiYasa (2014), Bhatti et. al. (2011), Kakkoset. al. (2010) and Fadhilah (2010). However, contrary to research conducted by TomanRomancoSormin, HastinUmi and Maya Sari (2017), it is found that job stress variables have a positive effect on job satisfaction.

The effect of job stress on job satisfaction has a significant effect with the results of the regression coefficient for variable X1 (Job Stress) of 0.338, which states that every 1% addition of Job Stress will cause a decrease in the value of Job Satisfaction by 0.338. So job stress has a significant effect on job satisfaction.

### **The Effect of Career Development on Job Satisfaction**

Career is a word from Dutch; a *carriere* is the development and progress of a person's job. It can also mean a level in a particular job. According to Greenhaus & Powell (2018: 72) career is activities and experiences related to work (for example, position, duties in a job, decisions and subjective interpretations of work-related events) throughout a person's work life. According to Jackson & Vitberg (2011: 154), career development is a formal approach taken by organizations to ensure that people with the right qualifications and experience will be available when needed. while career development variables in several previous studies were found to have a positive and significant effect on job satisfaction, such as the results of research by VendrianaLisdiani (2017), Kurniawan, dkk (2015), Tilaar (2014), Danu Budi Utomo (2014), NissaEffitaPutri (2014) and PradnyaNilantaManilaneti (2011). However, it is different from previous research by RivoManoppo (2015) that career

development has no positive effect on job satisfaction or has a negative effect on job satisfaction.

The effect of career development on job satisfaction with the results of the regression coefficient for variable X2 (Career Development) of 0.012 states that every 1% addition to Career Development will cause a decrease in the value of Job Satisfaction by 0.012.

## **Conclusion and Implications**

### **Conclusion**

The conclusion that can be drawn is based on the results of data analysis about "The Effect of Job Stress and Career Development on Job Performance Case Study Relationship Manager PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office, namely as follows:

1. Work stress can be explained by the results of the frequency distribution of work stress which consists of psychological symptoms, physical symptoms and behavioral symptoms. Behavior shows that the very agreeable questions are mostly chosen by employees and strongly disagree with the employees of PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office.
2. Career development is explained by the results of the frequency distribution of career development which consists of fair treatment in a career, concern for direct superiors, information about various promotion opportunities, an interest in being promoted and the level of satisfaction shows that the questions strongly agree more are chosen by employees and strongly disagree that the employees of PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office.

Job Satisfaction is explained by the results of the frequency distribution of job satisfaction which consists of mentally challenging jobs, concern for direct superiors, information about various promotional opportunities, interest in being promoted and the level of satisfaction shows that the questions strongly agree more are chosen by employees and very not. agreed to be obtained very little by the employees of PT. Bank Rakyat Indonesia, Palembang Rivai Branch Office.

### **Suggestion**

After reviewing the results of this study, the suggestions that the author can give are as follows:

1. Work stress for employees of PT. Bank Rakyat Indonesia Palembang Rivai Branch Office can reduce psychological symptoms in employees. Associated with the work stress variable whose items have the lowest average, namely feeling frustrated if you always have problems at hand. PT. Bank Rakyat Indonesia, the Palembang Rivai Branch Office, can provide many solutions if employees are constrained by a job that is considered heavy. It is recommended that the leadership participate in providing solutions to the problems faced by providing good information and communication and reducing conflicts between workers.
2. Career development for employees of PT. Bank Rakyat Indonesia, Palembang, Rivai Branch Office is expected to provide justice in providing equal opportunities to all employees for promotion. In connection with the low item in the career development variable, namely the fair treatment item in a career. So that career development programs can involve all workers.
3. Job Satisfaction for employees of PT. Bank Rakyat Indonesia, Palembang Rivai Branch, in terms of providing job satisfaction, is expected to be able to match personality to work, which



means that workers are willing to be given the opportunity to be able to complete work in their own way. This role must also be directed by the company in order to provide an opportunity to demonstrate expertise.

For further researchers, it is hoped that they can examine other factors that have a relationship and influence job satisfaction at PT. Bank Rakyat Indonesia Palembang Rivai Branch Office so that research can be better.

and immediately above and below the table. Tables must be embedded into the text and not supplied separately. Below is an example which the authors may find useful.

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