Resilience with Work Stress on Bank Employees

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Abstract. The research aims to determine the correlation between Resilience and work stress among PT Bank Pembangunan Daerah Nusa Tenggara Timur employees. Resilience is the ability to cope with anxiety and the consequences of stress. This research Study's participants were 179 employees of the head office of PT Bank Pembangunan Daerah Nusa Tenggara Timur using purposive sampling. The measuring instruments used in this research were the work stress and resilience scales. The Spearman rank correlation test result reported that resilience negatively correlated with work stress (r=-0.473). Higher levels of resilience were associated with lower levels of work stress.

Keywords: Bank Employees, Resilience, Work Stress


Keywords: Karyawan Bank, Resiliensi, Stres Kerja

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Introduction

Work is an activity individuals undertake to improve their economic welfare. Individuals who work expect good results from the work they carry out. Still, work does not only have an impact in a positive direction But also has a negative impact that threatens individual well-being if the work is under pressure. Any pressure at
work is caused by various things, such as an uncomfortable work environment, heavy workload, excessive working hours, and even conflicts between co-workers. Bank employees also feel this condition. Banking companies have competition in providing services and convenience in transactions for customers.

This competition to be the best requires excellent performance and effort from employees in a company, not only between companies but also between employees who must be able to work well. Stress will appear as a self-response if the individual encounters a pressing, demanding, threatening situation and excessively disrupting activities beyond the individual’s adaptability (Willda T. et al., 2016). At the workplace, an employee needs the ability to deal with work stress and withstand pressure, which can be called resilience. According to Yuniar (2011), resilience is an individual’s ability to adapt when circumstances in life are complicated. Mcewen (2011) argues that resilience is the ability to survive or overcome difficulties from unpleasant events and successfully adapt to change and uncertainty. So researchers are interested in examining the correlation between resilience and work stress on employees.

Researchers conducted a preliminary review using the interview method with PT BPD NTT employees regarding work stress tendencies and resilience. Researchers found that the three employees had different stress levels and resilience. Employee A, with a working period of 7 years, experiences difficulties with great responsibility due to his position at work with working hours exceeding the limit resulting in employee A often experiencing fatigue and often feeling anxious over unfinished work.

An employee I, with a working period of 15 years, has difficulty working due to frequent illness conditions, so that work is often disrupted and results in less than optimal work results, and even when employees come home from work, they have difficulty sleeping. Therefore, an employee who makes a different standard at work tends to be more careful in behaving and more able to control himself in the face of difficulties. Then the M employee with a 10-year service period has difficulty
managing time at work and at home, lacks concentration, and becomes easily sleepy while working. Therefore, M employees can try to be more able to control themselves, their emotions, and their behavior when facing difficulties at work.

The theoretical foundation of this research is. Robbins and Judge stated that work stress is a dynamic condition of individuals facing opportunities, constraints or demands related to what they want whose results are considered uncertain but important (Robbins and Judge (2008). According to Robbins and Judge, job stress has 3 aspects based on three symptoms of work stress: physiological, psychological, and behavioral. According to Connor and Davidson who argue related to resilience, resilience is the ability of somebody to resolve anxiety, stress, and reaction to stress, even depression of a person Connor and Davidson (2003). It has five aspects: personal competence; trust in one's instincts; positive acceptance of change and secure correlations; control and factor, and spiritual influences.

The purpose of this study consists of a) analyzing the correlation between resilience and work stress on employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur; b) knowing the work stress on employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur; c) knowing the resilience of employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur. The benefits of this research are to contribute to the development of psychology, to become a reference for further research related to work stress and resilience, and to provide input to employees, especially for leaders from PT Bank Pembangunan Daerah Nusa Tenggara Timur to be better in the future.

**Method**

The method used in this research is quantitative correlation. Researchers used correlational research to analyze the correlation between resilience and work stress. The research subjects were PT Bank Pembangunan Daerah Nusa Tenggara Timur head office employees, with the sampling technique being purposive sampling. Purposive sampling was used to determine the sample based on the characteristics of the population. The characteristics of the research subjects are; a) willingness to
be a research participant; b) work as an employee at the head office at PT Bank Pembangunan Daerah Nusa Tenggara Timur; and c) working period of at least one year. Determining the research sample size uses the Slovin formula so that a sample size of 179 employees is obtained.

In this study, data collection used two scales, the resilience scale and the work stress scale, using a Likert scale in the form of a questionnaire distributed directly to participants at the research site after being selected according to the criteria of research participants. Research data analysis techniques from validity and reliability tests are used to measure valid and reliable research instruments or not in measuring a variable (Sugiyono, 2013).

The work stress scale in this study uses the scale devised by Tambun (2018), regarding the work stress theory. According to Robbins and Judge (2008), work stress experienced can be known based on the symptoms experienced. These symptoms include physiological symptoms, psychological symptoms, and behavioral symptoms. The resilience scale in this study uses Connor and Davidson's (2003) Connor-Davidson Resilience Scale (CD-RISC), which has been tested for validity and adapted into Indonesian by Octaryani, M., & Baidun, A (2017) and has been adjusted in place of research concerning aspects of resilience according to Connor and Davidson personal competence, trust in one’s instincts, positive acceptance of change and secure relationships, control and factor dan spiritual influences. The basis for deciding on the validity test is to fulfill the requirements of the fit model RMSEA < 0.08, TLI, and CFI > 0.90. The basis for making decisions on the reliability test is if the Cronbach’s alpha value is > 0.60, then the scale can be reliable and vice versa.

Researchers categorized the data to see the distribution of subject data in the low category, medium category, and high category in the research data category using the data categorization formula (Azwar, 2012):

Table 1.

<table>
<thead>
<tr>
<th>Category</th>
<th>Categorization Formula</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The normality test determines whether the independent and dependent variables have a standard or abnormal distribution. The normality test uses the Kosmogorov-Smirnov test because the study sample is more than 50. According to the rules, the data distribution is said to be expected if the significance > 0.05, and vice versa. The data distribution is said to be abnormal if the significance value is <0.05 (Sugiyono, 2013). The linearity test in this study is used to determine whether the dependent and independent variables have a linear correlation. The linearity test uses guidelines that if the significance value of Deviation from Linearity >0.05, there is a correlation between the dependent and independent variables, and vice versa. If the significance value of Deviation from Linearity is <0.05, then there is no correlation between the dependent and independent variables. To test the research hypothesis, the researcher used Spearman’s rank correlation to analyze the independent and dependent variables, whether or not they correlated. With the basis of decision-making in the correlation test looking at the sig value <0.05, there is a correlation or correlation between the independent variable and the dependent variable, and vice versa, and looking at the correlation coefficient value to see the interpretation of the correlation coefficient (Sugiyono, 2013).

Results

The validity test in this study used Confirmatory Factor Analysis (CFA) in the JASP program. The Work Stress Scale is valid and reliable for research with 15 items and a Cronbach’s alpha value of 0.850. The resilience scale is valid and reliable for research with a total of 35 items and a Cronbach’s alpha value of 0.894.

The research data has been collected. Then the researcher categorizes the low, medium, and high data through categorization formulas. It was found that of the 179 employees at PT. East Nusa Tenggara Regional Development Bank has a level of
work stress in the low category of 3 employees (1.7%) and work stress in the moderate category of 176 employees (98.3%), and it is also known that employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur have a moderate level of resilience with 179 employees (100%) as shown in table 2.

Table 2.

Results of data categorization

<table>
<thead>
<tr>
<th>Variable</th>
<th>Value Range</th>
<th>Categorization</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Stress</td>
<td>X&lt; (15)</td>
<td>Low</td>
<td>126</td>
<td>70.4%</td>
</tr>
<tr>
<td></td>
<td>(15) ≤ X &lt; (75)</td>
<td>Medium</td>
<td>53</td>
<td>29.6%</td>
</tr>
<tr>
<td></td>
<td>(75) ≤ X</td>
<td>High</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>179</td>
<td>100%</td>
</tr>
</tbody>
</table>

| resiliencen | X< (35)     | Low            | -         | -          |
|             | (35) ≤ X < (175) | Medium  | 42        | 23.46%     |
|             | (175) ≤ X    | High          | 137       | 76.54%     |
| Total      |             |                | 179       | 100%       |

Based on Table 2, it can be concluded that the level of work stress at the main office of PT Bank Pembangunan Daerah Nusa Tenggara Timur is dominant in the low category, namely 126 employees. The level of resilience of employees at the main office of PT Bank Pembangunan Daerah Nusa Tenggara Timur has a high category, namely 137 employees.

The normality test in this study used the Kolmogorov-Smirnov test with sig. Value> 0.05, then the data is usually distributed, and vice versa. Based on the normality test conducted by researchers using the SPSS program, Sig. the value of work stress is 0.000 <0.05, and Sig. Resilience value 0.000 <0.05 shows that the work stress and resilience data are not normally distributed. Can be seen in Table 3.
Table 3.

*Linearity test results*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Sig.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Linearity</td>
<td>Deviation from Linearity</td>
</tr>
<tr>
<td>Job Stress</td>
<td>0.000</td>
<td>0.725</td>
</tr>
<tr>
<td>Resilience</td>
<td></td>
<td>There is a Linear Correlation</td>
</tr>
</tbody>
</table>

The hypothesis test in this study was the Spearman Rank correlation test with Sig. Value < 0.05, there is a correlation between the independent and dependent variables, and vice versa. Based on the correlation test, the following results are obtained in Table 4:

Table 4.

*Hypothesis test results*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Sig.</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Correlation</td>
<td>Coefficient</td>
</tr>
<tr>
<td>Job Stress</td>
<td>0.000</td>
<td>−0.473</td>
</tr>
<tr>
<td>Resilience</td>
<td></td>
<td>There is a Negative Correlation</td>
</tr>
</tbody>
</table>

Spearman rank correlation test it is known that the significant value (2-tailed) is 0.000 <0.05 so that it can be said that there is a correlation or correlation between work stress and resilience, and based on the value of the correlation coefficient (r) - 0.473 it can be said that work stress and resilience has a negative correlation, which means H0 is rejected, and H1 is accepted.

**Discussion**

Based on the results of the research data analysis, the researchers obtained the results of the correlation test using the Spearman rank, namely between resilience and work stress on employees of PT Bank Pembangunan Daerah Nusa Tenggara
Timur has a correlation coefficient (r) of -0.473 with a sig. of 0.000 < 0.05. so that it can be interpreted that the results of this study indicate a significant negative correlation between resilience and work stress among PT Bank Pembangunan Daerah Nusa Tenggara Timur employees, the direction of the correlation is negative because the value of r is negative. This can be interpreted that the higher the level of resilience, the lower the level of work stress on employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur. Vice versa, the lower the level of resilience, the higher the level of work stress on employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur.

This is in line with the results related to work stress and resilience carried out by Akbar and Pratasiwi (2017), with the results of the study stating that work stress in elementary school teachers has a significant negative correlation with resilience as shown in data analysis using the product moment notation statistic r = -0.41; p = 0.000 < 0.05 (significant). This means that decreased performance is caused by work stress, such as anxiety, anger, and difficulty completing work due to low self-resilience.

Research conducted by Hakim and Rizky (2021) on Employees Part Service PT customers X Java Area East also shows that work stress has a significant negative relationship to resilience. In this case, when a person experiences high stress, the performance he produces will decrease. Stress is indicated by feeling anxious, angry, and experiencing difficulties in doing their work as a form of one aspect of work stress, namely the behavioral aspect. The increasing difficulty of work is caused by excessive workload and circumstances beyond control that occurs while working. With the increasing difficulty of the task at hand, it will cause feelings of stress felt by employees. When an employee has low self-reliance, it will decrease the resulting performance.

From the results of the score category on the work stress variable, it can be seen that three employees out of 179 employees (1.7%) fall into the low category, and 176 employees out of 179 employees (98.3%) fall into the medium category, and
this shows that employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur have negative emotional feelings towards the work undertaken which is shown through attitudes and behavior while working.

The research conducted by Gebrina Rezki (2017) regarding resilience and work stress on police officers, with as many as 196 police officers as subjects, it shows that there is a negative relationship between resilience and work stress on members of the police with a correlation coefficient \( r = -0.459 \) and \( p = 0.000 \) (\( p <0.05 \)). In addition, resilience makes an effective contribution to work stress, which means that there is a relationship between resilience and work stress, the more mass resilience, the lower the work stress on police officers. This is in line with research conducted by researchers, namely that there is a negative correlation between resilience and work stress among PT Bank Pembangunan Daerah Nusa Tenggara Timur employees. It is concluded that the higher the resilience possessed by employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur, the lower work stress experienced by employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur and vice versa, the lower the resilience of employees in PT Bank Pembangunan Daerah Nusa Tenggara Timur, the higher the work stress experienced by employees in PT Bank Pembangunan Daerah Nusa Tenggara Timur.

**Conclusion**

Based on the results of the research, it can be concluded that the results of data analysis show that the correlation coefficient \( r \) is -0.473 with a sig. of 0.000 < 0.05. This shows that there is a negative correlation between resilience and work stress on employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur, which means the higher the resilience of the employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur, the lower the work stress experienced by employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur and vice versa the lower the resilience of employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur, the higher the work stress experienced by employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur.
Tenggara Timur, Work stress for employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur are in the medium category with 176 of 179 employees (98.3%) and in the low category with 3 of 179 employees (1.7%), and the resilience of employees of PT Bank Pembangunan Daerah Nusa Tenggara Timur are in the medium category with 179 out of 179 employees (100%).

Suggestion

Based on the results of the study, the researcher proposes suggestions. Further researchers can add or abuse other variables besides resilience that can be used to reduce work stress, such as social support, workload, employee performance, or age and years of service. Then for research subjects, the results of this study can help the subject to be more able to control as well as overcome stress with the change method. He looked into the face problems to reduce and even avoid stress at work., and then for the leadership, it is hoped that they can continue to pay attention to the welfare of all employees at PT Bank Pembangunan Daerah Nusa Tenggara Timur to minimize work stress experienced by employees. This can be done by providing full support, such as giving awards for achievements, and providing advice and solutions when employees need them while working.

Reference


