The Effect of Job Insecurity, Work Stress and Self Efficacy on the Performance of Employees of Pt. Bank Rakyat Indonesia Bajawa Branch Office, Flores Ntt

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Abstract
This study aims to determine and analyze the effect of Job Insecurity, Work Stress, Self Efficacy on Employee Performance of PT. Bank Rakyat Indonesia Bajawa Branch Office, Flores NTT. This study used a quantitative approach. The respondents of this study were all employees of BRI Bajawa Branch as many as 44 respondents. The data analysis method used is multiple linear regression analysis. The t test and F test are used to test the hypothesis. The results showed that Job Insecurity negatively affects employee performance. Work stress does not affect employee performance and Self Efficacy affects employee performance. Test F results show that Job Insecurity, Work Stress and Self Efficacy simultaneously affect employee performance.

Keywords: Job Insecurity, Employee Performance, Self Efficacy

INTRODUCTION
Human resources are one of the important assets for a company that plays a role as the main driving factor for all activities and activities in order to achieve the expected goals (Gorain, 2022). Ardana et al (2012: 3) stated that human resources are the most valuable and most important assets owned by an organization (Chang, 2020). Quality and competent human resources can increase effectiveness so that company performance can be more optimal (Kumar, 2021). The survival of the company depends on the extent to which the company is able to take advantage of
opportunities and overcome threats from the external environment with all the potential of its resources.

According to Hamali (2016: 2) human resources are a strategic approach to skills, motivation, development and management of resource organization (Zhang, 2020). The high and low quality of human resources is characterized by elements of creativity and productivity that are realized with good work results or performance individually and in groups (Sharma, 2020). This problem can be overcome if human resources are able to display productive work results rationally and have knowledge, skills and abilities.

An important factor that can determine the level of employee performance is job insecurity. Job insecurity is a condition in which employees feel threatened by continued uncertainty over employment status (Chang, 2020). Job security involves a sense of calm and comfort for employees, where employees feel anxious because their position can be dismissed at any time by the company (Q. Ding, 2020). The high level of job insecurity felt by employees will affect employee performance, where this condition is followed by a decrease in employee performance.

In addition to job insecurity, the factor that can determine the level of employee performance is job stress (Mahmood, 2020). Stress is an important aspect for companies, especially related to employee performance (B. Ding, 2023). One factor in the emergence of work stress is the demands of the company that require employees to achieve predetermined targets (Ma, 2023). Some employees think that the guidance is a motivation at work, but some employees think that these demands are a burden on work so that it causes work stress that does not affect the final result where the cold results are not proportional to the results achieved.

In addition, other factors are the occurrence of conflicts between employees, rivalry, workload, work situation, leadership style and structure organization (Haque, 2022). Performance is formed by employees who are supported by other aspects, namely self-efficacy. Self-efficacy is effective for individuals to act in accordance with beliefs about their ability to organize and complete a task necessary to achieve a goal (Churchwell, 2020). This can be interpreted as individuals with high self-efficacy will achieve a better performance because the individual has strong motivation, clear goals, stable emotions and the ability to provide performance for activities or behaviors successfully.

THEORETICAL STUDIES

Job Insecurity

According to Audina (2018) (Skare, 2023), Job insecurity is the uncertainty that accompanies a job that causes fear or insecurity about the consequences of the job, including uncertainty, employance or uncertainty, salary problems, and opportunities to get promotions or training (Autio, 2021). Job insecurity is a situation where workers feel insecure when carrying out their duties and can cause tension at work (Revesz, 2020). The factors that cause Job Insecurity according to Robbins (2019) are age (1),
marital status, compatibility between personality and work (2), and job satisfaction level (3)

**Job Insecurity Indicator**
Hadid Halualunan (2015) found the Job Insecurity Indicator as follows
1. The Meaning of Work Itself
2. Level of Threat Perceived by Employees Regarding Aspects of Work
3. The Individual's Perceived Importance to the Potential of Each Event
4. Threat Level of Possible Events that Negatively Affect the Individual's Overall Work
5. Powerlessness

The results of research conducted by Peter Anderson Runtu, Frederik G. Worang, Shintia J.C. Wangke (2023) The Influence of Job Insecurity and Job Stress Towards Employee Performance At PT. Bank Sulutgo Sub Brach Sam Ratulagi". The purpose of this researcher is to find out whether job insecurity and job stress affect employee performance at PT. Bank Sulutgo Sub-Branch Sam Ratulagi This study used the quantitative method (Peng, 2020). The source of data from this research is primary data and uses survey techniques with questionnaire instruments (Nelson, 2019). The questionnaire was taken using a sampling technique of one hundred or saturated samples and the analysis technique used was multiple linear regression (Gil-González, 2019). The results of this study show that there is a negative influence between work stress and employee performance.

**WORK STRESS**

According to Mangkunegara (2013) work stress is a state of stress, both physically and mentally (Cisneros-Montemayor, 2021). According to Siagian (2012) stated that work stress is a condition of tension that affects emotional conditions, thoughts and one's condition. Work stress that cannot be handled properly can result in a person's inability to interact positively with their environment, both in the work environment and outside environment (Lev, 2019). Work stress will arise if there is a gap between the individual's ability to meet the demands of work.

According to Fauji (2013) factors that support work stress are excessive workload or tasks given are not in accordance with ability (1), superiors often give tasks with limited time (2), superiors who give a lot of pressure and unfair to their employees so that they cause work stress and anxiety when the work results are not appropriate (3) and the provision of wages that are not in accordance with the workload of employees causes stress because it is not worth the given results (4).

**Work stress indicators**
Work Stress Indicator according to Stephen (2008)
1. Workload
2. Leader's Attitude
3. Time
4. Work equipment
5. Work conflict
6. Remuneration
7. Has Family Problems

The results of research conducted by Ani Wahyu Hidayati, Siti Mujanah, Endah Budiarti (2022) with the title "Effect of Workload, Work Stress and Competency on Job Satisfaction and Auditor Performance at The Inspectorate of East Java Province" (Us, 2021). This study aims to determine the effect of workload, work stress and competence on auditor satisfaction and performance at the East Java Provincial Inspectorate Office (Khurana, 2021). This study uses a quantitative approach method and uses technical analysis, namely Partial Least Squares (PLS) (Frapin, 2019). The results of this study show that work stress has a negative and significant effect on job satisfaction and auditor performance is significant, work stress has a negative and significant effect on job satisfaction but not significant on auditor work performance and competence has a positive and significant effect on job satisfaction and auditor performance.

SELF EFFICACY

According to Bandura (2013) self-efficacy is an individual's confidence or confidence about his ability to organize, perform a task, achieve a goal, produce something and implement actions to achieve certain skills. Self-efficacy will determine actions related to energy, environment and other personal variables.

According to Puspitaningsih (2016: 226) said that self-efficacy is an individual’s belief in the ability to organize and carry out a series of activities that demand an achievement or achievement (Skute, 2019). According to Rohman Efendi (2013) factors that influence self-efficacy are social support (1), motivation (2), availability of facilities and infrastructure (3), physical health (4), competence (5), intention (6), discipline (7) and gratitude to God (8).

**Self Efficacy indicators**

Self Efficacy indicators according to Indarwati (2014) as follows:

1. Ability Skills
2. Better Ability than Others
3. The Challenge of Work
4. Job Satisfaction

EMPLOYEE PERFORMANCE

According to Kasmir (2018), the performance of work results and work behavior that has been achieved in completing the tasks and responsibilities given in a certain period. Performance is the result of work achieved by employees in carrying out duties and work derived from the organization (Hekkert, 2020). According to Hasibuan (2016: 94) states that performance is the result of work achieved by someone in carrying out the tasks assigned to him based on skills, experience, sincerity and time (Green, 2019). According to Priansa Donni Juni (2018: 270) states that the factors that
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Affect employee performance are individual variables (1), psychological variables (2), and organizational variables (3).

**Employee Performance Indicators**

Employee Performance Indicators according to Mangkunegara (2015) as follows:
1. Quality of Work
2. Working Quantity
3. Responsibility
4. Cooperation
5. Presence

The results of research conducted by Abelia Permasari, Siti Mujanah (2021), with the research title "The Effect of Self Ability, Compensation, and Self Efficacy on Employee Performance at Rizqy Jaya Mulia Sidoarjo Company". This study aims to explain the effect of self ability, compensation and self efficacy on the performance of Rizky Jaya Mulia Sidoarjo company employees (Pustovarenko, 2020). This study used primary data obtained questionnaire dissemination using simple random sampling method. The analysis technique in this study used multiple linear regression (Leyva-Díaz, 2020). The results of this study show that self-ability, compensation and self-efficacy have a positive and significant effect on the performance of Rizky Jaya Mulia Sidoarjo company employees.

**Conceptual Framework**

According to the conceptual and theoretical framework, the formulation of the hypothesis is as follows

H1: Job insecurity has a significant impact on the performance of PT. Bank RakyatIndonesia Bajawa Branch Office, Flores NTT
H2: Work stress has a significant impact on the performance of PT. Bank RakyatIndonesia Bajawa Branch Office, Flores NTT
H3: Self Efficacy has a significant impact on the Performance of PT. Bank RakyatIndonesia Bajawa Branch Office, Flores NTT

H4: Job insecurity, Work Stress and Self Efficacy simultaneously affect the performance of PT. Bank Rakyat Indonesia Bajawa Branch Office, Flores NTT
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RESEARCH METHODS

Research uses a type of quantitative research because in this study it uses data expressed in numbers and analyzed with statistical techniques.

The population in this study was all employees of the BRI Bajawa branch office as many as 44 employees and the sample display technique was using saturated samples where all populations were used as samples, which were 44 responded.

The analysis methods used in this study are Description Analysis, Validity Test, Reliability Test, Multiple Linear Regression Analysis and R Square Analysis (Coefficient of Determination) (Moutier, 2021). This study aims to analyze the influence of Job Insecurity, Work Stress, Self Efficacy on Employee Performance of PT. Bank Rakyat Indonesia Bajawa Branch Office, Flores NTT (Chen, 2021). The sampling technique in this study uses saturated samples where all populations are sampled and hypothesis testing, namely Parsilal Test (t Test) and Simultaneous Test (F Test) using SPSS Version 25 tools.

The Normality Test aims to test whether in the regression model the dependent variable and the independent variable both have a normal distribution or not, if this assumption is violated then the statistical test is invalid.

Table 1 Data Normality Test

<table>
<thead>
<tr>
<th>One-Sample Kolmogorov-Smirnov Test</th>
<th>Unstandardize dResidual</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>44</td>
</tr>
<tr>
<td>Normal Parameters&lt;sup&gt;a&lt;/sup&gt;,&lt;sup&gt;b&lt;/sup&gt;</td>
<td>Mean</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
</tr>
<tr>
<td>Most Extreme Differences</td>
<td>Absolute</td>
</tr>
<tr>
<td></td>
<td>Positive</td>
</tr>
<tr>
<td></td>
<td>Negative</td>
</tr>
<tr>
<td>Test Statistic</td>
<td></td>
</tr>
<tr>
<td>Asymp. Sig. (2-tailed)</td>
<td></td>
</tr>
<tr>
<td>Monte Carlo Sig.(2-tailed)</td>
<td>Sig.</td>
</tr>
<tr>
<td>99% Confidence Interval</td>
<td>Lower Bound</td>
</tr>
</tbody>
</table>
The normality test in this study used a Monte Carlo sig of 0.104, because the Monte Carlo Sig > 0.05, so in this study the data was normally distributed.

**Multicollinearity Test**

To test multicollinearity is done by looking at the VIF value of each independent variable, if the VIF value < 10 then it can be concluded that the data is free from the symptoms of multicollinearity.

<table>
<thead>
<tr>
<th>Coefficientsa</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
<th>Collinearity Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td>Tolerance</td>
</tr>
<tr>
<td>(Constant)</td>
<td>20.312</td>
<td>6.319</td>
<td>.005</td>
<td>- .007</td>
<td>.050</td>
</tr>
<tr>
<td>JOB INSECURITY</td>
<td>-.005</td>
<td>.098</td>
<td>-.143</td>
<td>.982</td>
<td>.332</td>
</tr>
<tr>
<td>JOB STRESS</td>
<td>.177</td>
<td>.180</td>
<td>.623</td>
<td>4.952</td>
<td>.000</td>
</tr>
<tr>
<td>SELF EFFICACY</td>
<td>.748</td>
<td>.151</td>
<td>.623</td>
<td>4.952</td>
<td>.000</td>
</tr>
</tbody>
</table>

Based on the table shows that the Job Insecurity variable (X1) has a Tolerance of 0.719 with a VIF of 1.391, the Work Stress variable (X2) has a Tolerance of 0.627 and VIF 1.595, the Work Stress variable (X3) has a Tolerance of 0.835 and VIF 1.198. Of the three variables, it is known that the Tolerance value is greater than 0.10 and the VIF value is < 10 so that it can be concluded that in this study there are no symptoms of multicollinearity in the regression model.
Heteroscedasticity Test

The heteroscedasticity test aims to determine whether in the regression model the variance inequality of the residual one observation observation to another. A good regression model should have the same variance (homoscedasticity) (Zhou, 2021). To test whether or not heteroscedacity symptoms occur, you can use a plot graph between the predicted values of dependent and residual variable.

Table 3 Heteroscedasticity Test

From the picture, it is known that the processed data does not contain heteroscedasticity because the data points are scattered in the area between 0 – Y and do not form a certain pattern.

Multiple Linear Regression Analysis

The results of the data processing are described in the following table:

Table 4 Multiple Linear Regression Analysis

<table>
<thead>
<tr>
<th>Coefficientsa</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
<th>Collinearity Statistic</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>20.312</td>
<td>6.319</td>
<td></td>
<td>3.215</td>
<td>.003</td>
</tr>
<tr>
<td>JOB INSECURITY</td>
<td>-.005</td>
<td>.098</td>
<td>-.007</td>
<td>-.050</td>
<td>.961</td>
</tr>
<tr>
<td>STRES KERJA</td>
<td>.177</td>
<td>.180</td>
<td>.143</td>
<td>.982</td>
<td>.332</td>
</tr>
<tr>
<td>SELF EFFICACY</td>
<td>.748</td>
<td>.151</td>
<td>.623</td>
<td>4.952</td>
<td>.000</td>
</tr>
</tbody>
</table>

a. Dependent Variable: KINERJA KARYAWAN
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Based on the table above, the regression equation model is as follows:

\[ Y = 20.312 + (-0.05)X_1 + 0.117X_2 + 0.748X_3 \]

**Information:**

\[ \alpha = \text{Number of constants} \]

The constant value of the variable \( Y \) is 20.312 which means that the number expresses the magnitude of the performance variable \( (Y) \). If Job Insecurity, Work Stress and Self Efficacy are in constant condition, the level of Employee Performance is 20.312.

\[ \beta_1 = \text{Regression coefficient of variable Job Insecurity} \]

The regression coefficient value of variable Job Insecurity of \((-0.050)\) has a negative influence on employee performance.

\[ \beta_2 = \text{Regression coefficient of the Work Stress variable} \]

The regression coefficient value of the work stress variable is 0.117, the value of \( \beta_2 \) proves that there is a unidirectional relationship between Employee Performance \( (Y) \) and Work Stress \( (X_2) \) (Cisneros-Montemayor, 2019). This means that if the value of Work Stress \( (X_2) \) increases by one unit, the value of Employee Performance \( (Y) \) will increase by 0.117 assuming that other variables are constant.

\[ \beta_3 = \text{Regression coefficient of the Self Efficacy variable} \]

The regression coefficient value of the self-efficacy variable is 0.748, the value of \( \beta_3 \) proves that there is a unidirectional relationship between Employee Performance \( (Y) \) and Self Efficacy \( (X_3) \). This means that if the value of Self Efficacy \( (X_2) \) increases by one unit, the value of Employee Performance \( (Y) \) will increase by 0.748 assuming that other variables are constant.

**R Square Analysis (Coefficient of Determination)**

Based on the research data obtained, a table of the results of the coefficient of determination can be presented as follows:

**Table 5** R Square Analysis (Coefficient of Determination)

<table>
<thead>
<tr>
<th>Model Summary</th>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1</td>
<td>.686</td>
<td>.471</td>
<td>.432</td>
<td>3.5973</td>
</tr>
<tr>
<td>a. Predictors: (Constant), SELF EFFICACY, JOBINSECURITY, STRES KERJA</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Because this study uses a multiple linear regression model, to determine the degree of correlation or influence between free variable and bound variables, an Adjusted R Square value of 0.432 is used. This means that 43.2% of the variables
Job Insecurity, Work Stress and Self Efficacy affect the variables Employee Performance, while the remaining 56.8% are influenced by other variables that are not examined in this study.

HYPOTHESIS TESTING

Test t (Partial)

In the Job Insecurity variable, there is an insignificant negative influence on employee performance with tcount -0.050 < t table value 0.2021 and a significant coefficient of 0.961 > 0.05 (Abraham, 2020). This means that there is no effect of Job Insecurity on Employee Performance, so H1 is rejected and has a negative value.

In the Job Insecurity variable, there is an insignificant influence on employee performance with tcount 0.982 < t value table 0.2021. And a significant coefficient worth 0.332 > 0.05. This means that there is no effect of Work Stress on Employee Performance, so that H2 is rejected and has a positive value.

In the Self Efficacy variable, there is a significant influence on employee performance with tcount 0.4952 > t value table 0.2021. And a significant coefficient worth 0.000 < 0.05. This means that there is an influence of Self efficacy on Employee Performance, so that H3 is accepted and has a positive value.

F Test (Simultaneous)

<table>
<thead>
<tr>
<th>ANOVA*</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Regression</td>
<td>461.368</td>
<td>3</td>
<td>153.789</td>
<td>11.884</td>
</tr>
<tr>
<td></td>
<td>Residual</td>
<td>517.632</td>
<td>40</td>
<td>12.941</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>979.000</td>
<td>43</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: KINERJA KARYAWAN

b. Predictors: (Constant), SELF EFFICACY, JOB INSECURITY, STRES KERJA

Based on the calculation of the table shows the significant value is 0.000 < 0.05 while the F value is calculated 11.884 > F table is 2.833 (Martín, 2020). This indicates H0 is accepted. So that independent variables consisting of Job Insecurity (X1), Work Stress (X2) and Self Efficacy (X3) simultaneously affect Employee Performance (Y) and H4 are accepted.

DISCUSSION

The Effect of Job Insecurity on Employee Performance

Based on the results of the t test or partial Job Insecurity variable (X1) obtained calculated t value of -0.050 < atable t value of 0.2021 with a significant value of
0.961 > 0.05, it can be interpreted that H0 is accepted. So that the first hypothesis (H1) which reads "Job Insecurity affects Employee Performance, is not proven. This can be interpreted that Job Insecurity has no effect on employee performance.

This result is also reinforced by research conducted by Peter Anderson Runtu, Frederik G.Worang, Shintia J.C.Wangke (2023) which in their research journal has proven that Job Insecurity has a negative effect on the Performance of Employees of PT Bank Rakyat Indonesia Bajawa Branch Office.

The effect of work stress (X2) on employee performance (Y)

Based on the results of the t test or pasrsail, the Job Insecurity variable (X1) obtained a calculated t value of 0.982 < a table t value of 0.2021 with a significant value of 0.332 > 0.05 then it can be interpreted that H0 is accepted. So the second hypothesis that reads "Work Stress affects Employee Performance is not proven (Gaglione, 2022). This can be interpreted that Work Stress does not significantly affect Employee Performance.

This result is also reinforced by research conducted by Christian Sahat Parasian, I Gede Adiputra (2021) which in his research journal has proven that Work Stress does not significantly affect Employee Performance.

The Effect of Self Efficacy on Employee Performance

Based on the results of the t test or pasrsail variable Job Insecurity (X1) obtained a calculated t value of 0.4952 > a table t value of 0.2021 with a significant value of 0.000 > 0.05, it can be interpreted that H0 is rejected (Hoang, 2020). So that the third hypothesis (H3) which reads "Self Efficacy affects Employee Performance" is proven (Chandrasekhar, 2020). It can be interpreted that Self Efficacy has a significant effect on Employee Performance.

This result is also reinforced by research conducted by Abelia Permatasari, Siti Mujanah (2021), which in her research journal has proven that Work Stress does not have a significant effect on Employee Performance.

The Effect of Job Insecurity, Work Stress, Self Efficacy on Employee Performance

Based on the results of the F test or simultaneous test of the variables Job Insecurity (X1), Work Stress (X2) and Self Efficacy (X3) obtained a calculated F value of 11,884 > Ftable 2.833 with a significant value of 0.000 < 0.05, it can be interpreted that H0 is rejected and H4 is accepted, namely it has been proven that the variables Job Insecurity (X1), Work Stress (X2) and Self Efficacy (X3) simultaneously affect Employee Performance.

CONCLUSION

Based on the formulation of the problem and the results of the study, it can be concluded that, Job Insecurity has a negative and insignificant effect on Employee Performance, Work Stress does not have a significant effect on Employee Performance, Self Efficacy has a positive and significant effect on Employee Performance and Job Insecurity, Work Stress, Self Efficacy simultaneously affects Employee Performance.
REFERENCES


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