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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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Article Information:	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, EmployeePerformance, 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

Hadia Halugunan (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 Slutgo 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 prostively 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 Efficcay* 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

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 Permatasari, 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 Siduarjo 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
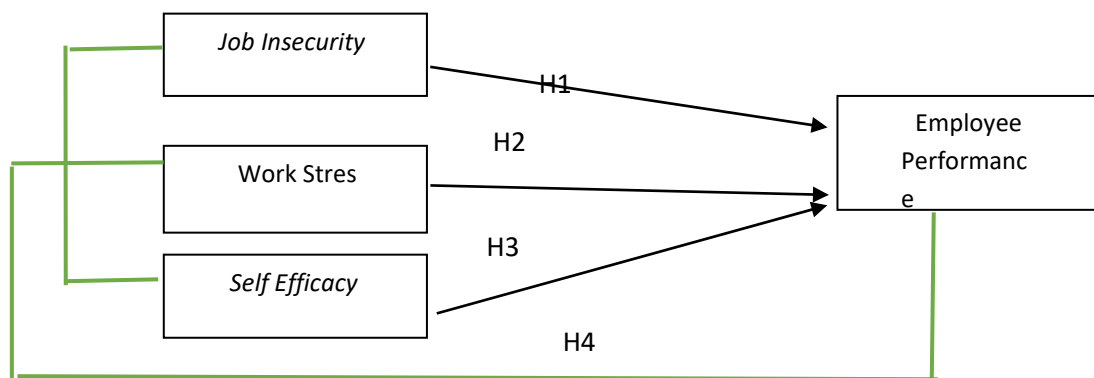
According to the conceptual and theoretical framework, the formulation of thehypothesis is as follows

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

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 respondedn

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

One-Sample Kolmogorov-Smirnov Test			
			Unstandardize dResidual
N			44
Normal Parameters[a],[b]	Mean		.0000000
	Std. Deviation		3.46957408
Most Extreme Differences	Absolute		.179
	Positive		.179
	Negative		-.128
Test Statistic			.179
Asymp. Sig. (2-tailed)			.001[c]
Monte Carlo Sig.(2-tailed)	Sig.		.104[d]
	99% Confidence Interval	Lower Bound	.096

					Upper Bound	.112

a. Test distribution is Normal.				
b. Calculated from data.				
c. Lilliefors Significance Correction.				
d. Based on 10000 sampled tables with starting seed 299883525.				

The normality test in this study used a Monteo Carlo sig of 0.104, because the Monteo Carlo Sig > 0.05, so in this study the data was normally distributed.

Multicolonicity Test

To test multicolonicity 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 2 Multicolonicity Test

Coefficients[a]							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	20.312	6.319		3.215	.003		
JOB INSECURITY	-.005	.098	-.007	-.050	.961	.719	1.391
JOB STRES	.177	.180	.143	.982	.332	.627	1.595
SELF EFFICACY	.748	.151	.623	4.952	.000	.835	1.198
a. Dependent Variable: EMPLOYEE PERFORMANCE							

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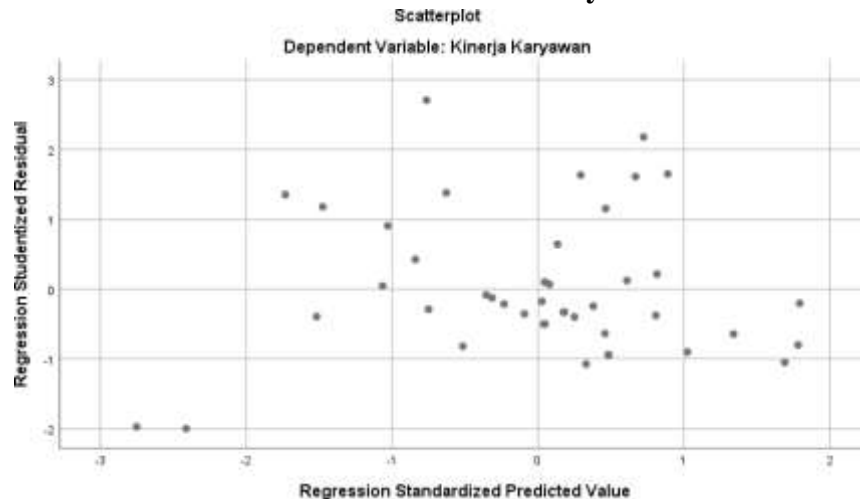
From the picture, it is known that the processed data does not contain heteroscedasticity because the data points are scattered in the area between 0 – Y and do not form a certain pattern

Multiple Linear Regression Analysis

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

Table 4 Multiple Linear Regression Analysis

Coefficientsᵃ								
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**T**	**Sig.**	**Collinearity Statistics**	
		B	**Std. Error**	**Beta**			**Tolerance**	**VIF**
1	(Constant)	20.312	6.319		3.215	.003	.719	
	JOB INSECURITY	-.005	.098	-.007	-.050	.961	.627	1.391
	STRES KERJA	.177	.180	.143	.982	.332	835	1.595
	SELF EFFICACY	.748	.151	.623	4.952	.000	.835	1.198
a. Dependent Variable: KINERJA KARYAWAN								

Based on the table above, the regression equation model is as follows $Y = 20.312 + (-0.05)X1 + 0.117X2 + 0.748X3$

Information:

α = 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.

β1 = Rehression coefficient of variaebl Job Isnecurity

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

β2 = Regression coefficient of the Work Stress variable

The regression coefficient value of the work stre variable is 0.117, the value of β2 proves that there is a unidirectional relationship between Employee Performance (Y) and Work Stress (X2) (Cisneros-Montemayor, 2019). This means that if the value of Work Stress (X2) increases by one unit, the value of Employee Performance (Y) will increase by 0.117 assuming that other variables are kosntan

β3 = Regression coefficient of the Self Efficacy variable

The regression coefficient value of the self-effiacacy variable is 0.748, the value of β3 proves that there is a unidirectional relationship between Employee Performance (Y) and Self Efficacy (X3). This means that if the value of Self Efficacy (X2) 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)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.686[a]	.471	.432	3.5973
a. Predictors: (Constant), SELF EFFICACY, JOBINSECURITY, STRES KERJA				

Because this study uses a multiple liner regression model, to determine the degree of correlation or influence between free variaebl 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 t_{count} -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 t_{count} 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 t_{count} 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 6 F Test (Simultaneous)

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	461.368	3	153.789	11.884	.000[b]
	Residual	517.632	40	12.941		
	Total	979.000	43			
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 a$_{calculated}$ t value of -0.050 < a$_{table}$ 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 acalculated 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, IGede 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 acalculated 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 Insecuriy, 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 acalculated 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

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