

Causes and Strategies for Overcoming Work Stress (A Case Study on PT. Bank Rakyat Indonesia Tbk Tondano Branch Office)

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ABSTRACT

This study aims to determine the factors that give rise to work stress on the employees of PT Bank Rakyat Indonesia Tondano Branch Office, and propose effective strategies to overcome it. This research applied qualitative methodology by interview, observation, and documentation for data collection. The data were analyzed using the Miles and Huberman model. The study was conducted in Tondano. The study findings indicate that work stress is attributable to several factors such as (a) conflicts with coworkers due to argumentations, (b) targeted and heavy workload, and (c), ill-adjusted work times. Therefore, the management's strategies to overcome it necessary to unveil are: (1) creating a flexible work atmosphere, (2) paying attention to employee's complaints, (3) encouraging employees by giving rewards, (4) making recreational program, (5) performing regular work rotations. Furthermore, the employees need to: (1) have short in-room break, (2) take a part in outdoor activities or enjoy hobbies on vacation, (3) improve quality work, (3) find suitable working partners able to create a cheerful atmosphere, and (4) improve quality work. The conclusion ends with a final comment that: (1) work conflict occurs when heated arguments arise among employees affecting their mental condition in carrying out their jobs, (2) excessive targeted workload makes them fall into depression since they are working around the clock, and (3) irregular working hours saps their energy since overmuch office hours lessens their family time.

Keywords: Employee, Strategy, Qualitative, Work Stress

INTRODUCTION

A company is an organization consisting of a group of people collaborating to achieve the goals it strived for. Goals are the starting point for all thoughts in a company providing direction for activities and ways to measure the effectiveness of its activities (Manullang, 2013). To run its activities, the company needs human resources in the organization to whom it obviously depends on to develop since they are the determining factor and driving force for the organization. According to Rahardjo (2017), human resources with all their abilities or competences have a great opportunity being the main driver for a company's competitive advantage. Furthermore, an organization must be able to mobilize its human resources to compete and improve its performance. No matter how great the business is, the organization will always depend on the human element (Ferres, 2015). Human capital is the economic value of human resources related to their abilities, knowledge, ideas, innovations, energy and commitments (Kimbal, 2020).

Employees of an organization in doing their job may vary in their achievement according to their abilities and physical conditions. Efforts to deal with their physical, psychological, and emotional conditions can be pursued by deeper understanding of their individual personality, one of which illustrates the emergence of work stress that can be merely understood and experienced by employees. Excellent physical condition may lead to quality service improvement and better work performance, in accordance with the objectives of the company. Luthans (2006) defines stress as an adaptation response contingent on individual differences and psychological processes as a consequence of environmental actions, situations or events that hold immense psychological and physical demands on someone. Thus, it can be concluded that work stress arises due to environmental demands and individual's different responses. Work stress in companies has become an important symptom to observe since the emergence of demands for work efficiency. It makes people nervous, feel chronic anxiety, and increase their tension in emotions, thought processes and physical conditions. Hasibuan (2012) stated that people who experience stress become nervous and feel chronic worrying which trigger their anger, aggressiveness, strain, and uncooperative attitudes. Stress is ascribed to physical, emotional, and mental conditions caused by prolonging involvement with emotional demanding situations. According to Robbins (2002), there are several factors causing work stress, including, (1) work conflict, (2) workload and, (3) work time.

PT. Bank Rakyat Indonesia (Persero) Tbk Tondano Branch Office is one of the state-owned banks challenged to continually improve their competitiveness through improving the management quality. Its quality management is inseparable from the company's human resources. It is located in the Minahasa Regency with 87 employees. In accordance with the organizational structure, it consists of several departments such as 1) AMBB (Assistant Micro Business Manager) which oversees the BRI Unit, PAU, PAB, 2) Marketing Manager with several sub-departments including AMP BRlguna (AO BRlguna, AO RPKB / NPL, AO Commercial, AO Program, AO Consumer (Associated Consumer Consumers), Funding Officer (Sales Person Services), 3) Business Support Supervisors (Commercial ADK, ADK BRlguna), 4) Operational Support Supervisors (HR, Logistics, IT & E-Channel, Quality Assurance, special workers, drivers, security guards, waitresses, telephone operators), and 5) AMO, in charge of several sections including Cash Supervisors (Teller, TKK, SBB Polres), Customer Service, Service Funds, Service Officers, Kantor Kas UNIMA Supervisors (Costumer Service, Tellers, Security Guard), 6) Resident Audit (RA), and 7) Credit Investigator.

In doing their jobs, there is usually a fair amount of different emotion, mood, attitudes and physical conditions involved. For instance, some employees are slow in serving customers, causing other employees assigned to help them complete the work on time. In addition, there are other factors leading to employees' disappointing performance. It is observable from employees unable to meet the demands of the jobs due to work conflicts, workloads, and inappropriate working hours, which in turn create work stress.

As an example, the Costumer Service, while doing their main task to serve a customer to open an account, has to input other customers data. In addition, Credit Service has to deeply know the ins and outs of the customers. When a customer

falls behind on payments for loans, they are required to locate him/her and investigate the late payment. Employees act on their initiative to reach the customer by phones - just to experience unanswered or rejected calls, and hear unexplained reasons - or come to their domiciles which frequently are deserted. This gives rise to their anxiety, making them feel burdened at work. and in case these do not bring any good result, the employees must pick up the tabs. Furthermore, targeted works arise the employees stress due to their uncompleted main job, while at the same time they have to finish other jobs on a borrowed time. Likewise, employees residing away from the office need to rush to get to the office on time. The far distance requires extra energy to sustain their morale remain high.

Based on the background described above, the research objectives are (1) to find out the factors that contribute to employees' work stress at PT Bank Rakyat Indonesia Tondano Branch Office and (2) to propose strategies to overcome it.

Literature Review

Definition of Work Stress

Job stress is often experienced by most employees, however either knowingly or unknowingly, it can affect the employee's performance in a company. Stress is an adaptation response contingent on individual differences and psychological processes as a consequence of environmental actions, situations or events that hold too much psychological and physical demands on someone. In short, it arises due to the work environment and individual's different responses. Luthans (2006) defines stress as an adaptation response contingent on individual differences and psychological processes as a consequence of environmental actions, situations or events that hold immense psychological and physical demands on someone. Thus, it can be concluded that work stress arises due to environmental demands and individual's different responses. Work stress in companies has become an important symptom to observe since the emergence of demands for work efficiency. It makes people nervous, feel chronic anxiety, and increase their tension in emotions, thought processes and physical conditions. According to Spielberg in Andini (2005: 25), stress is external demands about a person, for example objects in the environment or stimuli that are objectively dangerous. Stress is also interpreted as pressure, tension or unpleasant disturbances from outside.

Factors that Contribute Work Stress

According to Robbins (2002), there are several factors causing work stress. These are:

1. Work Conflict

It is a disagreement between two or more members or groups in an organization that arises because they have to jointly use resources or carry out activities, or because they have different statuses, goals, values and perceptions. It is a condition perceived among parties who feel a mismatch of goals and opportunities to interfere in others' goals achievement.

2. Workload

It is a condition where employees are faced with a number of jobs and do not have enough time to complete their work. They also feel they do not have the ability to complete the work because the work standards are too high.

3. Work Time

It is a duration in which they are required to immediately complete the work. They work on a strict deadline to achieve work targets.

According to Luthans (2006), there are several factors causing work stress, including:

a. Extra organizational Stressors

Extra organizational stressors emanate from outside the company including:

1) Social Change

Social change is generally defined as a process of shifting or changing structures or pressures in a society, including comfort in the environment, more innovative mindsets, attitudes, and social life to obtain more useful life.

2) Difficulty in mastering globalization

It is the process of international integration that occurs as a consequence of the exchange of world views, products, thoughts, and other aspects of culture.

3) Family Support

It is commonly recognized that a family has a large impact on a person's stress level. Family situations either a short crisis, such as little marital spat, and illness, or bad relationships with parents, spouse, children are significant stressors.

b. Organizational Stressor

In addition to potential stressors that occur outside the organization, organizational stressors contribute stress that comes from inside the organization. Companies often experience intervention changes in their business strategies to compete with other companies. The consequences are as follows:

1) Over authoritarian policies or rules makes employees depressed and uncomfortable while working.

2) Unclear instructions makes the employees confused to complete the job. The company could have given the burden of tasks that should not be done because of its unreasonable demands.

c. Group Stressors

Group Stressors can be categorized into two including:

1) Unpleasant Colleagues

Employees are strongly influenced by the support of cohesive group members. With various problems and common happiness, they feel much better. On-to-one inharmonious relationship creates stress.

2) Lack of togetherness with colleagues.

The Hawthorne study clearly addresses cohesiveness or "togetherness" which is important for employees, especially at lower organizational levels. Inadequate opportunity of being together due to work design, restriction, competition, and lack of cohesiveness will cause stress.

d. Individual stressors

There is an agreement on the dimensions of the situation and individual dispositions that can affect stress. According to Luthans (2006), individual dispositions such as type A personality patterns, personal control. Stress factors that affect an individual are workload, limited work time, and multiple roles. Personality patterns of employees when experiencing work stress vary.

RESEARCH METHOD

This study made use of a qualitative research method. The study was conducted in PT. Bank Rakyat Indonesia (Persero) Tbk, Tondano Branch Office. The study focuses on factors that cause work stress and how to deal with: (1) work conflict, (2) workload, and (3) work time. Informants were deliberately determined by purposive sampling based on preliminary information. They were, PT. Bank Rakyat Indonesia (Persero) Tbk Tondano Branch Office employees, and some customers as the supporting informants. The selected informants are those who already know a lot about the company. The researcher applied certain criteria to select the samples. As a result, the data obtained was more representative by conducting a competent research process. The researcher used a purposive sampling technique. This technique includes people selected on the basis of certain criteria made by the researcher derived from research objectives. They are Tessy Odih (Customer Service), Ririn Yuniaty (Teller), Rumeiny M. Najoan (Customer Service), Rido R. Tambamb (AO BRlguna), and Junita G. Tendean (AO BRlguna). The sources of data are (1) primary data obtained from observations by interviewing the company's employees, and (2) secondary data in the form of information of the company.

Data were collected by conducting field research or direct research at the company. In other words, because this research uses primary and secondary data sources which are complementary, data were collected through: (1) interview - to conduct direct questioning with employees and customers (informants), (2) observation - to obtain data by observing work implementation activities, (3) Data Analysis Techniques – a process of systematically searching and compiling data obtained from interviews, field notes, and other materials in such a way that it can be easily understood and the findings can be shared with others. Miles and Huberman data analysis techniques (1984) are conducted with the following steps: (a) Data Collection for the preparation and completion of the final project, the researcher collected data through interviews, observations, and documentation. In the selection of informants, the researcher immediately asked several employees at the company. It took several days to conduct an interview because of the informant's limited time. Interview took approximately 30 minutes. The interview was a structured interview in which the researcher had made a list of questions that will be asked to each informant; (b) Data Reduction to select the data units that have meaning in accordance with the research objectives, namely to find out whether work stress factors, such as workload, work time, and work conflict, are the causes of work stress in PT. Bank Rakyat Indonesia (Persero) Tbk, Tondano Branch Office; (c) Data Presentation to present the data. In qualitative research, the presentation of data can be in the form of a brief description, a chart between categories, and so on. In this study, the researcher presented research data through interviews and reduction results with similar meaning. Then the data was categorized based on the results of the interview. The reduced data were obtained from the interview transcript.

RESULTS AND DISCUSSION

PT. Bank Rakyat Indonesia (Persero) Tbk Tondano Branch is a State-Owned Enterprise (BUMN) with a vision to be a leading commercial bank that always prioritizes customer satisfaction. Its mission is (1) conducting the best banking

activities by prioritizing services to micro, small and medium businesses to support community economic improvement, (2) providing excellent service to customers through a wide spread network and supported by professional human resources and reliable information technology by carrying out management risk and good corporate governance (GCG) practices, and (3) providing optimal benefits to the parties concerned (stakeholders), with the motto "sincerely serve".

The following are the products of BRI: (1) Current Account, is a third party deposits, which can be taken at any time by using cheques, *billiet*, demand deposits and or other payment orders or book-entry, (2) Time Deposits are deposits from third parties which withdrawals can be made after a certain period according to the agreement as long as the balance is sufficient, (3) Savings which are divided into: (a) Simpedes, is a rural community savings which withdrawals and deposits are not limited in number or frequency as long as the balance is sufficient, (b) Britama, a replacement for TABANASBRI savings, which already has an online facility that makes it easy for customers to save, transfer/withdraw, which is equipped with an ATM card to provide convenience in making cash withdrawals or checking balance, (c) Britama Business is BRI savings products that are prioritized for use in business by providing more flexibility in transactions, more clarity in recording transactions and more profits to support customer needs transactions.

In addition, Bank Rakyat Indonesia has a clear organizational structure and good management enabling activities to run smoothly and always provide the best service to customers or the public. With that good organizational structure, all activities in this bank are well directed and organized.

Factors That Cause Work Stress

Conflict with Colleagues Due to Difference Views

When someone has different opinions or actions, a conflict may arise. It could be defined as contradiction, disagreement, or different opinions. It means that it can be a cause of conflict in a company, possibly experienced by the employees. As Ms. Tessy Odih, Customer Service, stated that:

"Personally, I have got into a heated argument with my colleague just because of different opinions. When I saved a customer's file, I archived them using an alphabetical code. When I saved files of those with educational title, I have to save them using the initial letter of the customers' name. A coworker argued that it should be saved with the initial letter of the title prior the customer's name. Confirming directly to the operational manager, he justified my filling."

The statement above indicates that there were different perceptions among co-workers in filing customer files. Different opinions happened to arise which then immediately was resolved by asking directly to the manager. Furthermore, Riri Yuniaty, a teller told that:

"I have experienced one unpleasant thing. One day a coworker of mine kept watching over me while I was working. In one occasion, I served customers, my friend looked down on me and said that it took me too long to serve them."

The statement above indicates that work conflicts are prone to occur between colleagues who have a different understanding of one's work style. As said by the two employees below:

"I think it doesn't matter since different opinions and argumentations are normal in a company (Ms. Tessy Odih, CS).

Whereas Riri Yuniaty, (Teller) argued,

"I was ashamed, because it spoiled my good name. Even, it was blazed abroad. But I was walking through it."

Thus, it is obvious that this work conflict arose from different opinions, and contempt. However, only if well-organized job descriptions, cooperation, honesty, and responsibility are built, then the conflict can be satisfactorily resolved (Kimbal, 2020). Moreover, leaders are indispensable to provide alternatives solutions, and quality time to interact with the employees to mediate the conflicts (Aziz et al, 2020)

Targeted Workloads

In every job, employees have their respective duties according to their abilities. Something beyond a worker's ability to accomplish is workload. According to Gibson and Invanceich (1993), workload is a pressure as a non-adjustable response driven by individual differences or psychological processes, or a consequence of every external action (environment, situation, and events that hold too many psychological or physical demands). In a company there are routine jobs that must be monotonous and accomplish every day. What do employees feel when they have to do the same job every day? Ms. Rumeiny Najoan (CS) stated that:

"Routines make me accustomed to my job. However, the longer I work, the higher boredom arises."

It is in contrast with Mrs. Tessy Odih (CS) stating that:

"Every day I do the same job as a routine, it does not bring any difficulties for me. Even more, it made me more skilled in completing the job."

The statements above indicate that they need to accomplish the same jobs daily. The routines lead to both boredom and upgraded skill. The high workload is certainly a dilemma, especially since it has a specific deadline. Mrs. Rumeiny Najoan (CS) explained,

"When I started working at this company, I did not feel burdened with my work. However, over time, I feel much burdened. I have to accomplish my main job serving customers, while at the same time I have to input almost 5000 customer data with a strict deadline.

Mr. Rido Tambunan as AO BRIGUNA, uttered the same condition,

"I feel burdened. I have to persuade potentials costumers to have transaction dealings with us. Additionally, I have to keep in touch with customers to make them quickly pay their existing bills. Likewise, finding a potential customer to make a loan at BRI is an uphill battle, because I am required to reach a target number of customers monthly."

These confirmed that having to finish their jobs on time becomes heavier burden for the employees.

"While I was on the way to collect a customer's loan, I was once intercepted by his/her family member. He/she stubbornly insisted me not to go any further. By all means, this incident weighed me down every time I need to collect others' loans. (Mr. Rido Tambunan, AO BRIGUNA)."

This makes the researcher consider that workload is very influential on both the physical and mental condition of the employees. They have risked their lives with their courage, responsibility, and strong mentality to achieve the company's goals.

Adjusted Work Time

Jobs come with deadlines. This is the most common companies must have, since employees' work hours are crucial to their physical condition. It is common that the normal work days of PT. Bank Rakyat Indonesia (Persero) Tbk, Tondano Branch Office, are Monday until Friday. Its operating hours are 08.00 - 15.00 (Monday to Friday). Breaks are at 12.00-13.00 (Monday-Thursday) and 11:30-13.00 (Friday). The employee's curfew is at 17.00 (Monday-Friday).

Instead of the normal time above, sometime they need to work overtime either on Saturday or Sunday. Ms. Rumeiny Najooan (CS) stated,

"Every banker works overtime on Saturday or Sunday. Sometimes on Saturday my friends and I have to come to the office to finish uncompleted jobs.

Junita Tendean, (AO BRIGUNA) said,

"For urgent, such as an inspection from the main office, surely on Saturday I need to come to the office."

This explains that employees must accomplish their jobs at the office not only on working days, but also on weekdays to show their responsibilities for the achievement of company goals. Excessive working time certainly affects the conditions of the employees. How do employees feel when doing their jobs beyond their regular work time?

According to Ms. Rumeiny Najooan:

"I sometimes feel tired when they called me to work on Saturday or Sunday. It makes my family time interrupted particularly since I was married and had a kid. I leave for work while my child is still sleeping

and come home when he/she is already sleeping. I feel I have less time for my family. Since this job is my responsibility, it made me feel under obligation to come to the office."

Riri Yuniaty, (Teller) stated,

"Obviously, I feel tired. Sometimes my one-hour break is interrupted for I have to serve customers queuing inside. I should have taken a break, however because the boss considering the customers, told me to serve more several customers until 12:30. It cut a half hour of my break time."

The statements reveal that work hours are influential on their physical condition. Excessive working hours trigger employees stress.

Strategies for Overcoming Work Stress

Leaders' Strategies

As a superior, there are several things to do to help employees deal with work-related stress, including:

- a. Creating a flexible work atmosphere by creating a comfortable working environment,
- b. Listening to employee's complaints such as interacting directly with employees, at least by asking problems they encountered,
- c. Motivating employees by giving appreciation for their hard work. Work motivation is very influential on employee performance (Sulila, 2019)
- d. Programming regular recreational activities or others, together with their families. It could be a family gathering to build intimacy between fellow employees, as well as cohesiveness. This activity is an appreciation for the employees' hard work.
- e. Benefits of gathering/outing are as a means of refreshing, forming a solid team work in which employees are able to understand the nature or behavior of their fellow employees, and strengthen their relationships either among employees, or between leaders and employees. It can add creativity and new ideas.
- f. Work rotation is necessary to perform on a regular basis, ensuring employees feel new atmospheres, and work experiences by involving units in each office branch.

Employees' strategies

They are:

- a. Having a short in-room break. Every employee must have a level of burnout, stress or tension while carrying out their jobs. They need to find solutions, to eliminate or reduce them. As Mr. Rido Tambunan did by:
"I go out of the room for fresh air, about 2 to 5 minutes, then went back in to continue my work".
The same thing was done by Ririn Yuniaty:
"In dealing with work stress, if there are no customers to serve, I take time to rest in the IT room, because there is usually no other people there, and the room is cold."
- b. Doing activities or hobbies on holidays. Every company certainly gives employees day-offs, both leave and public holidays. This can be a solution for employees to deal with stress at work, such as going to the mall,

traveling with family, going to the beach, or even to tourist resorts. As stated by Rumeyni Najoan:

"On holidays, my family goes out for a walk. I have already spent too much time in the office. When I am off I want to spend it with my family."

Junita Tendean did different thing:

"Day-offs are the right time for me to get together with my family and friends."

- c. Improving quality work. One factor causing work stress is employee's performance not in accordance with what is expected by the company. Thus, they need to improve their performance to handle pressures causing their stress. It is the same with what Ririn Yuniaty saying,

"I learned from the experience. Taking long time for serving customers, I have improved my skill in serving them, by not spending much time on one customer. Besides, I attended a training provided by the company".

This is similar to what Junita Tendean said

"I attended the training to improve my work performance."

- d. Finding suitable working partners able to create a cheerful atmosphere. Colleagues are very dominant in the work environment. They are vital. This is the best solution to reduce stress at work since they could support each other, provide constructive opinions, and helps. The higher the work stress experienced by employees, the lower the organizational commitment they give (Ariawan & Sariathi, 2018)

CONCLUSIONS

Work stress arises due to the work environment and individual's different responses. Therefore, it needs to be dealt with to avoid negative impacts for employees. The findings above lead to a conclusion that work stress is caused by several factors such as: (a) conflict with colleagues due to argumentation, (b) targeted and heavy workload, and (c), ill-adjusted work time. Therefore, strategies to overcome it necessary to unveil are: (1) creating a flexible work atmosphere, (2) paying attention to employee's complaints, (3) encouraging employees by giving rewards, (4) making recreational program, (5) performing regular work rotations. Furthermore, the employees need to (1) have short in-room break, (2) take a part in outdoor activities or enjoy hobbies on vacation, (3) find suitable working partners able to create a cheerful atmosphere, and (4) improve quality work.

Suggestions

1. Improve communication between employees to minimize misunderstanding
2. Prioritize main jobs
3. Reduce work time beyond normal work hours set by the company
4. Prioritize the health of employees. Employees working on their working hours need a break on their one-hour break to ensure their physical health, and better performance.

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