

WORK SATISFACTION MEDIATE IMPACT JOB STRESS TO EMPLOYEE PERFORMANCE ON BANK RAKYAT INDONESIA

Rima Rahmayanti¹; R.Achmad Drajat Aji Sujai²; Pipin Sukandi³; Neuneung Ratna Hayati⁴; Herman Sofyandi⁵; Darwis Agustriyana⁶; Dwinto Martri Aji Buana⁷

Economy and Business Faculties, Widyatama University^{1,2,3,4,5,6,7}

Email : rima.rahmayanti@widyatama.ac.id

ABSTRACT

This study has a goal to find out the influence of job stress to employee performance with work satisfaction as mediate variable in Bank Rakyat Indonesia. The method that was used on this study is descriptive research it is research methods that was done to find out independent variable value or more (independent) without made some comparison or combine a variable with the other variable. There are many samples that was researched are 180 respondents that they are employee of Bank Rakyat Indonesia, especially marketing department (marketer) and the technique that was used is non-probability sample technique with purposive sampling approach (it was taking sample based on the specific target). Based on the result of study was obtained conclusion that multiple linear regression equation of influence job stress to employee performance with work satisfaction as mediate variable. Based on the result of this study was state that there was significant influence between job stress to performance, work satisfaction to performance and job stress to work satisfaction. Whereas, simultaneously job stress and work satisfaction have significant influence to employee performance in PT BRI.

Keywords : Job Stress; Work Satisfaction; Performance

INTRODUCTION

Human resources were one of the important factors in the organization or in the company. Human resources also cover every individual in the company, so the company it self could get their goal. The better human resources were managed, so it would be created better resources on getting organizational success or company in the next day (Poundra Rizky Afrizal, 2014).

PT. Bank Rakyat Indonesia (Persero) Tbk., was the biggest bank that was owned by the government, every year would give reward (bonus) to their employee, it was have purpose so the employee has high motivation on working dan feeling happy because outcome of their result was valued bu the company. On the business process, BRI have vision become leading commercial bank that always prioritize customer satisfaction. Marketing worker performance in this area not as a whole satisfied the customer, if it was seen from each marketer individually, there are marketer that have best performance by achieve target more than 100%, but not a little also marketer that

have unproductive, their performance to achieve less than target that have been appointed as amount Rp. 10,000,000,000 (ten billion rupiah). If they are able to achieve a target on 120% so they would get bonus three time of salary. But, if they are not able to achieve a target on 120% so they would get bonus two time or one time of salary. But, to achieve a target on 90% they have to get more pressure from supervisor or customer and it need very hard effort.

Based on the explain above for every marketer have different resistance. It was because scope and competence to looking for and getting customer have different. Based on the interview that have been done to the 10 persons of marketer, as many 80% was complain a difficult on looking for new customer. It was because the distance between work unit office that near on the one area, whereas every work unit office have each other's target on one month so to achieve target that was expected it was felt hard for them, because there are many competition between marketer, and work unit of BRI in the same area. Ashar Sunyoto Munandar (2008) was stated his opinion that stress that was experienced by manpower as result or other effect from working process, that could be develop to be manpower getting physical pain and mental, so they couldn't work optimally.

Howell dan Dipboye (1986) on Ashar Sunyoto Munandar (2008) were give opinion that work satisfaction as all result from degree of liking or not like from manpower to any aspect from their job. On PT BRI, employee satisfaction was rated still not enough. It was because there are many desires of their employee to resign, move to other bank or looking for a new job that was rated have level of comfort. Based on the statement from Byars dan Rue (on Harsuko 2011) performance is level of assignment that arrange job of somebody. So, performance is readiness of someone or group of people to do activity or complete it based on their responsibility by the result as expected. Besides that, ther also was given a chance to join on training that was needed on their job.

The current business development very fast, there are many entrepreneurs that need fund to develop their business. So that, there are many banks in Indonesia competing to offer business credit so the entrepreneurs able to develop their business. But, the development of banking in Indonesia, so it getting tighter also competition on getting customer.

This government owned bank has high target that other banks to getting customer and giving credit to their customers that was requiring. But, internally, their marketer employee still many getting job stress so they feel unsatisfied with their job, it was threaten quality of their performance. It was because value of best performance for them would give best impact for them or BRI, such as there are many benefits that would their accept from PT. BRI or it was happened increasing of income for PT. BRI, if they able to achieve target that has been appointed, although they feel a job stress and don't have high of work satisfaction. Therefore, researcher would analyze about how work satisfaction that mediate the influence of job stress to work performance.

LITERATUR REVIEW

Job Stress

Stress is mental disorders that was faced by someone because there a pressure. The pressure appear from failure of individual on fulfill needs or wants. This pressure could come from within or outside. Stress not a disease or injury but could be impact mental and physical health. Job stress could have positive influence or negative. Positive stress, like personal motivation, stimulation to work harder, and increasing the best life inspiration by the way to change employee perception and their manpower so it could be achieved best career achievement. (Antonius Rino Vanchapo,2020). The causes of job stress, among others, the perceived workload is too heavy, urgent work time, low quality of supervision, unhealthy work climate, inadequate work authority related to responsibilities, work conflicts, differences in values between employees and leaders who frustration at work (Zulkarnaen, et al. 2018).

Sondang P Siagian (2011) give her opinion that stress is one of main attention sector for now on any organization and could be considered as an impact of pressure from any problem that was faced by the human in the organization.

Cary Cooper dan Alison Straw (1995) give his opinion that the symptom of stress could be signs such as 1) Physique; 2) behavior, 3) character and personality. Greenberg dan Baron (2003) give their opinion that stress as a pattern of emotional state and physiological reaction that arise as a respons from demands that come from inside or outside the organization. Stress could give positive effect and negative effect to the individual (Mashudi,2012)

T. Hani Handoko (2008) give his opinion that employee that have a stress could be nervous and feeling worry of chronic. They always become easy to angry, not relax, or showing an attitude that not cooperative, so it could disturb their work

Work Satisfaction

Work satisfaction from Robbins (2003) is one of attitude form from someone to their work as evaluation result to difference between positive reward amount that their receive with the amount that their believe should their receive.

Greenberg & Baron (2003) stated that work satisfaction was fundamentals attitude that was related to the work that inside there are three components of attitude, such as evaluation component, cognition component, behavior component. And Muhammad Nusran (2019) stated that work satisfaction was attitude (positive) manpower to their work, that was shown based on the evaluation to work situation. The evaluation could be done to one of their work, evaluation was done as respect on achieve one of the important values on the work. Employee who was satisfied like more their work situation than not like their work situation.

Performance

Armstrong and Baron stated (on Wibowo, 2012), performance is work result that have strong relation with the goal and strategy of the organization, customer satisfaction, and give contribution to the economic. Therefore performance is about doing a work and result that was achieved from the work. Mathis and Jackson (2009) stated that performance is result of work that was achieved by someone or group of people on the organization, accordance with authority and responsibility each other on effort to achieve organization goal, legally not breaking the law and accordance with the moral or ethics.

The influence of Job Stress to Work Satisfaction

Sasono (2004) stated that stress have positive impact and negative. Positive impact of stress on the lower level until to the moderate level that have character functional it means have a role as pusher on increasing of employee performance. Whereas on the negative impact of stress on the higher level was reduction on the employee performance drastically. In the next step, Beer dan Newman (in Luthans, 1998) stated that job stress is a condition that appear as effect of interaction between individual with their job, where is characteristic incompatibility and changes that not

clear which was happened on the company. The definition, show that job stress is a demand of work that couldn't be balanced by worker ability.

Study of Chadek Novi et.al (2014) on "The influence of job stress and work satisfaction to employee performance int the sales department UD Surya Raditya Negara" that was stated that there was positive influence and significant between job stress to work satisfaction. Robiatul Adawiyah (2015) stated that job stress has positive influence and significant to the work satisfaction.

H1 : Job stress have positive influence to work satisfaction

The Influence of Work Satisfaction to Employee Performance

Robbins (2003) was stated that work satisfaction refers to attitude of individual generally to their job. Someone with the high level of work satisfaction have positive attitude to their job, whereas someone that doesn't satisfied with their job have negative attitude to their job. This statement was show that individual that have work satisfaction level, it could be seen from result on research befor that explain that work satisfaction has influence to employee performance Antony et.al. (2006), that was find that higher of work satisfaction of employee so it would get also higher of employee performance. Base on the study on Robiatul Adawiyah (2015), stated that work satisfaction has positive influence and significant to employee performance. Based on the statement of Muhammad Musarrat Nawaz et.al. (2012) on "Impact of job satisfaction on employee performance: An empirical study of autonomous Medical Institutions of Pakistan" stated that there was positive influence and significant of work satisfaction to employee performance.

H2 : Work satisfaction have positive influence to employee performance

The Influence of Job Stress to Performance That Was Mediate By Work Satisfaction

Work satisfaction not only have influence directly to the performance of employee, work satisfaction also could have influence by mediated of job stress. It's could be seen if the employee that doesn't have work satisfaction they couldn't ever achieve advantage of psychological and at the end become frustrated and getting stress. Based on the statement of Robbins (2007), he stated that performance could be increase if getting job stress is appearance unsatisfied of work to the job could be resolved soon. It was emphasized from Wibowo's opinion (2012), was stated that there were strong

negative relation between feeling of stress with the work satisfaction of employee on achievement performance on the employee himself.

Others factor that was suspected have influence to the performance of employee is factor of workload that was felt by the employee. It was related with the theory from Huey and Wickens (1993), they stated that workload have influence performance of employee, where was workload could create mistake that could be appear as effect of disability to handle requirement on the job.

H3 : Work satisfaction to mediate between job stress with the performance

RESEARCH METHODS

The research method that was used is by using design of sequential exploration. This method was started by research efforts to do collecting data by interview technique or observation to understand various problems that related with the object and context that would be researched. The result of searching the data was analyzed with carefully by using the ways that usually doing with the qualitative approach. The population on this study are marketer of BRI regional office 2 in Jakarta. Whereas the method of sampling that was used on this study is taking method by simple random (sampling random sample). The researcher was pick up 180 of respondent from labor of marketer BRI. The total of sample as many 180 persons was based on the table of Krejcie and Morgan. The method of statistical processing using multiple linear regression method by using software (SPSS). The cultivation of data by using application of SPSS was result the outside in the form of validity test, correlation, linearity, multiple linear regression.

DISCUSSION AND RESULT OF RESEARCH

Based on the data that was collected, was known the respondent for the characteristics of gender, majority of marketer employee in Bank BRI on this study have gender of male as many 109 respondents (60,5%). Furthermore, for the age have dominated on the range of age 21-34 years old as many 85 respondents (47,2%) whereas characteristics of last education, majority the employee have education for bachelor degree as many 173 respondent (96%).

Validity Test

The validity that was used is construct validity. Based on the opinion of Azwar (2001; on Wahyuni, 2008), construct of validity very important to develop and doing

the evaluation of concept and theory. This validity construct was used as test tool of measuring instrument validity. This table inform the result of calculating on validity coefficient for performance variable.

Based on the Table 1, it was seen clearly that question details that become performance of indication have value bigger than factor of correlation value. The level of significance of alfa (α) 0,1, value of sig.2-tailed=0,000 that have means bigger that on the α (0,05) has explain that every question detail of satisfaction variable was stated valid.

Based on the Table 2, value for every question detail that become the indicator of job stress bigger than value of factor correlation, is 0.3 (30%). Even the value of question detail from job stress variable better that performance variable. The level of alfa significance (α) also has same value, value of sig.2-tailed = 0,000 that have means bigger than on α (0,1). This value explains that every question detail on the job stress variable was stated valid.

The part of correlation item to total correlation for every question detail that become variable of indication on work satisfaction also bigger than 0,3 (30%). Overall, value of alfa level significance (α) or value of sig.2-tailed = 0,000 that have means bigger than on α (0,1). This value could explain that every question detail of satisfaction variable was stated valid. (Table 3)

Reliability Test

Based on the statement on theory of Cronbach's Alpha that number of Cronbach's Alpha on the range of 0.942 is could be accepted, upper than 0.6 was classified on good or could be reliable (Hair et al, 2010).

Based on the result of reliability test calculation, every variable has value of reliability coefficient upper by using coefficient value of Alpha Cronbach ($\alpha > 0.6$). the value of reliability from job stress variable is 0.946, work satisfaction 0.846 and performance 0.726 so it could be concluded able to result the accurate answer and consistent. (Table 4)

Model F Test

Based on the statement of Ghozali (2011), model feasibility test was done to measurement accuracy of sample regression function on estimate actual value statistically. The model of feasibility test could be measurement from F statistical value

that shown are all independent variable that was entered on the model have same influence to dependent of variable.

Based on the anova's table above was obtained significance as many 0.000, where was the value < 0.05 , so the hypothesis was accepted that was means show that this model test feasible to be used on this study. (Table 5)

The slope coefficient on the model of job stress was many 0.555 by the value of t count was 13.930 and value of sig.0.000. For seeing the constant coefficient significance, so the value of t count was compared with the value on table. Count of t table to this test as many 1.653. Value of t count that bigger than the value of t table ($13.930 > 1.653$) show that regression coefficient and slope coefficient of job stress was significance. While slope coefficient on the model work satisfaction as many 0.372 with value of t count was 9.415 and value of sig.0.000. For seeing the constant coefficient significance, so value of t count was compared by the value on the table. Value of t table to this test was many 1.653. The value of t count that was bigger than the value on t table ($9.415 > 1.653$) show that regression coefficient and slope coefficient of work satisfaction was significance. (Table 6)

Determination Coefficient

On the table 7 of model summary above could be known that correlation coefficient (R) on the first model (job stress) and the second (job stress and work satisfaction) were 0.363 and 0.582. whereas determination coefficient (R Square) on the first model and second were many 0.132 and 0.338. It was show that variable of job stress able to explain performance variable. The ability of job stress (X) has influence performance (Y) were many 13.2%, whereas others value was many 86.8% has been influenced by others variable beside job stress. Then, others things also show that job stress (X) and work satisfaction (Z) able to influence performance (Y) were many 33.8%, whereas others value was many 66.2% has been influenced by others variables.

Based on the value of F count on the first model above could be known that were many 26.966 be compared by F count on table was 3.89. It was seen that value of F count bigger than F table ($26.966 > 3.89$), Whereas, based on the value of F count on the second model above could be known that were many 45.279 be compared by value of F table was 3.89. It was seen that value of F count bigger than F table ($45.279 > 3.89$), it was show that independent variable (X) and mediator (Z) by significance was give

contribution to dependent variable or job stress and work satisfaction has positive influence to performance. So it was show that this model test feasible to be used in this study. (Table 8)

On the table 9 above could be seen the value of regression coefficient so it was formed regression equation :

Model 1

$$\text{Performance} = a + bX = 75.524 + 0.180 X$$

Model 2

$$\text{Performance} = a + bX + Z = 42.289 - 0.056 X + 0.424$$

The result of regression coefficient calculation show that value of constant coefficient on the firs model job stress was many 75.524, by the t count was many 30/974 by the value of sig was many 0.000. Slope coefficient on the model job stress was many 0.180 by the value of t count 5.193 and value of sig 0.000. For seeing constant coefficient significance, so the value of t count be compared by the value of table (5.193 > 1.653) show that regression coefficient and slope coefficient of job stress was significance. But, based on the result calculation of regression coefficient was show value of constant coefficient on the second model job stress was many 42.289, by the t count was many 8.542 by the value of sig was many 0.000. Slope coefficient on the model of job stress and work satisfaction were many -0.056 and 0.424 by the value of t count on -1.269 and 7.440 and the value of sig 0.206 and 0.000. the value of t table to this test was many 1.653. The value of t count smaller that the value of t table (-1.269 < 1.653) show that regression coefficient and slope coefficient of job stress don't has significance, but the value of t count that was bigger than the value of t table (7.440 > 1.653) show that regression coefficient and slope coefficient of work satisfaction has significance. This result was show that work satisfaction could be used as mediator variable between job stress and performance. It was because the relation between job stress and performance don't have significance or could be said as complete mediation.

Discussion

The Influence of Job Stress to Work Satisfaction

The job stress has positive influence to work satisfaction, that could be proved from the calculation result of slope coefficient on the model of job stress was many 0.555 by the value of t count 13.930 and value of sig 0.000. This thing could prove that

there an influence of job stress that could increase work satisfaction and performance. If employee on BRI has increase the level of job stress, so the work satisfaction would increase also. This matter could be supported by the statement result from several employee on BRI that was stated that performance of marketer in this area doesn't has overall satisfaction, if it was seen from every individual of marketer, there was marketer that has best performance with achieve the target upper 100%, but more marketer that unproductive so achievement of their performance under from Rp.10.000.000 (ten billion rupiah). If they were able achieve the target on 120% so they could get bonus three time from salary. But, if under that so they just get two or on time of salary. But, to achieve 90% they have to get many pressures from supervisor or customer and also the have to get hard work. This matter related with the study that has been done by Chadek Novi, Charisma Dewi, I Wayan Bagia, Gede Putu Agus Jana Susila (2014) and Robiatul Adawiyah (2015), they were stated that job stress has positive influence and significance to work satisfaction.

The Influence of Work Satisfaction to Employee Performance

Work satisfaction has positive influence also to the performance, that could be proved from result of slope coefficient on the model of work satisfaction was many 0.372 by the value of t count 9.415 and value of sig.0.000. They that has status only helped to become labor on marketing, so they don't get bonus from achievement the target that they get or form what they are doing. Then, if they also don't achieve target, so they also lost bonus or bonus that they get smaller than bonus that was got form others employee. This matter could help to support the result of study that if employee on BRI has increase on level of job stress, so work satisfaction and employee performance also would be increase. Then, if the level of work satisfaction on BRI has increase, so their performance also would be increase, the result of study was related with the study that has been done by Antony et.al. (2006) Muhammad Musarrat Nawaz et.al (2012), they stated that there was positive influence and significance of work satisfaction to the employee performance.

The Influence of Job Stress To Performance Mediate By Work Satisfaction

Based on the requirement of mediate test could be known that the test could be done. This matter was because whole relation partially, were between job stress and performance, work satisfaction with the performance and job stress with work

satisfaction each other has influence significance. But, if it was tested by simultaneously could be known that variable of job stress don't have influence significance to the performance. It means that job stress don't has influence directly to the performance, but there other variable were work satisfaction that able to mediate variable of job stress by performance.

CONCLUSIONS AND SUGGESTIONS

Conclusions

Based on the result of study so it could be concluded:

1. Job stress has influence to work satisfaction of employee
2. Work satisfaction has influence to performance of employee
3. Work satisfaction could mediate influence of job stress to performance of employee

Suggestions

The suggestions that could writer told are by increasing value of target that has to achieved by every marketer. So by doing that matter, writer has hope could help employee of marketer in BRI for office area Jakarta 2 could be increase felt of work satisfaction, this matter could be effected to the increasing of best performance and increasing the income.

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TABLE

Table 1. Result of Validity Test of Performance Variable

No.	Question Details	Item of Correlation to Total of Correlation	Value of Sig (2- Tailed)	Conclusion
1	<i>Task Performance</i>	0.461	0, 000	Valid
2	<i>Contextual Performance</i>	0.42	0, 000	Valid
3	<i>Counterproductive Work Behavior</i>	0.654	0, 000	Valid

Table 2. Result of Validity Test of Job Stress Variable

No.	Question Details	Item of Correlation to Total of Correlation	Value of Sig (2- Tailed)	Conclusion
1	Role of Ambiguity	0.757	0, 000	Valid
2	<i>Role conflict</i>	0.733	0, 000	Valid
3	Role of Excessive	0.816	0, 000	Valid
4	Demands of Interpersonal	0.805	0, 000	Valid
5	Organizational Structure	0.672	0, 000	Valid
6	Leadership of Organizational	0.79	0, 000	Valid

Table 3. Result of Validity Test of Work Satisfaction Variable

No.	Question Details	Item of Correlation to Total of Correlation	Value of Sig (2- Tailed)	Conclusion
1	Additional of Allowance	0.455	0, 000	Valid
2	Salary	0.39	0, 000	Valid
3	Promotion	0.51	0, 000	Valid
4	Supervision	0.58	0, 000	Valid
5	Colleague of Work	0.55	0, 000	Valid
6	Work Nature	0.57	0, 000	Valid
7	Reward	0.71	0, 000	Valid
8	Operational Procedure	0.62	0, 000	Valid
9	Communication	0.59	0, 000	Valid

Table 4. Result of Reliability Test on Job Stress Variable, Work Satisfaction and Performance

No.	Variable	Value of Realibility that was obtained	Alpha Cronbach (α)	Conclusion
1	Performance	0.726	0.6	Reliable
2	Job Stress	0.946	0.6	Reliable
3	Work Satisfaction	0.846	0.6	Reliable

Table 5. Anova

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	4195.691	1	4195.691	88.642	.000 ^a

Residual	8425.259	178	47.333		
Total	12620.950	179			

- a. Predictors: (Constant), Work Satisfaction
b. Dependent Variable: Performance

Table 6. Result of T Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	78.430	2.809		27.925	.000
	Job Stress	.555	.040	.722	13.930	.000
	Work Satisfaction	.372	.039		9.415	.000
				.577		

- a. Dependent Variable: Performance

Table 7. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.363 ^a	.132	.127	7.847	.132	26.966	1	178	.000
2	.582 ^b	.338	.331	6.868	.207	55.357	1	177	.000

- a. Predictors: (Constant), Job Stress
b. Predictors: (Constant), Job Stress, Work Satisfaction

Table 8. The F Test of Mediate Variable

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1660.453	1	1660.453	26.966	.000 ^a
	Residual	10960.497	178	61.576		
	Total	12620.950	179			
2	Regression	4271.709	2	2135.854	45.279	.000 ^b
	Residual	8349.241	177	47.171		
	Total	12620.950	179			

- b. Predictors: (Constant), Job Stress, Work Satisfaction
c. Dependent Variable: Performance

Table 9. The T Test By Mediate Variable

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	75.524	2.438		30.974	.000
	Job Stress	.180	.035	.363	5.193	.000
2	(Constant)	42.289	4.951		8.542	.000
	Job Stress	-.056	.044	-.112	-1.269	.206
	Work Satisfaction	.424	.057	.658	7.440	.000

a. Dependent Variable: Performance