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THE INFLUENCE OF WORKLOAD, COMPETENCE, AND WORK ENVIRONMENT TO WORK STRESS AND THE IMPLICATIONS TO PERFORMANCE OF THE EMPLOYEES OF PT BCA FINANCE

Rizky Dhelvia

Dr. Ir. Herman S. Soegoto, MBA
Program Studi Magister Manajemen,Fakultas Pasca Sarjana

Universitas Komputer Indonesia

ABSTRACT

The purpose of this research is to know the influence of workload, the competence, the work environment to work stress and the implications for the performance employees of PT BCA Finance. Sampling total used in this research is the 70 respondents. The measurement of the data is performed using the Likert scale questionnaire 5-points. Application software used was analsisis SmartPLS 3. T test results declared value t count > t table (1.996), except for the working environment variable value t count < t table. The results showed that the workload and the competence of a positive and significant effect against the stress of work and performance, while the influential work environment variable is positive and significant not to work stress and performance.

Keywords: Workload, Competence, Work Environment, Work Stress, Performance

INTRODUCTION

The performance is a measure of the success of employees in carrying out its work. Employee performance can be affected by several factors such as a high workload, inadequate competencies, and work environment that is less convenient. With increased employee performance is also contributing to the company. Every company strives to improve the performance of officers in order to tecapainya the purpose of the company.

One of the efforts to increase the performance of the employees providing the workload which is not excessive. According to Hariyono in Ni Luh Tessi and Made Surya (2017) said the workload was long a person doing job activities in accordance with ability and capacity corresponding work without showed signs of fatigue. The number of tasks that are given to employees will lead to the result that insufficient due to the limitations of time and skill. High workload will be stressful and causes decreased employee performance. According to Deri (2016:23) workload is a number of activities that arise from the interaction between the demands of work tasks with respect to work, which requires mental processes or ability to be completed within a certain period, either in the form of physical or psychic so that in the end will diproleh work/performance.Excessive workload could be caused by the deadline of the task its human resource shortage mapun. So the standard amount of the workload required and the standard number of employees to one field of work.

Competence must be owned by an employee to be able to complete the task with the maximum. Every employee should have the competence to suit his position to avoid an error in the exercise of his duties. Competence of employees should always be developed in order to optimally perform the task. The company requires employees who have high competence as this will minimize the stress of work so as to improve its performance. According to Robbins in (Nisa Bequimaniar 2014:7) management may not care when employees experience stress level low to medium. Since both of these stress levels may be beneficial and resulted in higher employee performance. However, high levels of stress, or though a low but sustained for a long period, can decrease the performance of employees and thus, requires action from management.

A safe working environment comfortable and can improve the performance of the employee. The work environment is not only the physical but also the non physical. For example a work conflict happening fellow employees as well as with its leader. Working environment not conducive will make performance tends to decrease. Work environment contributes to the performance of the employees.

Every individual there must be experiencing stress. Nearly every job

can be stressful, it depends how an officer dealing with a job. Work stress can occur due to a high workload, the character of a high duty, the conflict between superiors and subordinates or fellow co-workers, and leadership style that does not comply with the individual. Stress can affect the performance of the employees. If increased work stress then the employee's performance tends to decrease. Therefore, the company should be able to minimize the stress of his officials so that increases employee performance.

This research takes the object of research in PT BCA Finance KCU Dago on Division. The Division of marketing is a division that has a high workload because it must meet sales targets. The larger the target given by the company will be getting bigger also workload. . Adequate competencies expected to encourage employees to improve their performance in achieving the targets of the company.

Now type company financing the diperhtiungkan there have been many developments in the business world. One of them is financing a car which is a type of financing that has the business opportunity is growing quite rapidly. This can lead to rapid competition among finance companies. With the increasing competition and an ever increasing product volumes, this makes marketing division has a high burden to the company in order to reach the target performance marketing Division remain good.

Currently PT BCA Finance is one of the many car finance companies demand by customer. Note that an annual sales exceeding 1000 units. From the results of interviewing every employee of marketing has a sales target of 12 units per month. So in 1 year target is 44 units for every employee of marketing. Whereas the marketing division has 70 employees, so an annual target being 5760 units per year. This is not comparable to the realization of the sales that have average sales of 1674 units per year.

LITERATURE

1.Workload

Workload is the ability of the body to the workers in receiving a job. According to Ghoper and Donchin (1986) in Maya and Laila (2013:16), stated that the workload consists of the difference between the capacity of the system processing information needed for the task in accordance with expectations (performance expectations) and capacity available at the time (actual performance). The workload is one of the aspects that must be noticed by every company, because the workload is the one that can improve the performance of employees. According to the Hard and Staveland (Deri F W Rahma & 2017:51) workload is one that arises from the interaction between the demands of the tasks a working environment which is used as a workplace. The workload is sometimes defined operationally on

factors such as the demands of the task or attempts are made to do the job.

Factors affecting Workload;
The workload is influenced by two factors, i.e. factors of external and internal factors. According to Manuaba (2000), factors that affect the workload among others:

1. External factors, namely the burden of coming from outside the body of the worker, such as; ugas physical tasks, organization of work, and the work environment.
2. Internal factors include the somatis factors (gender, age, body size, nutritional status, and health conditions) and psychic factors (motivation, perceptions, beliefs, desires and satisfaction).

2. Competence

According to Faustyna (2014:49) mention that competence is an aspect of a person's capabilities which include knowledge, skills, attitudes, values, or personal characteristics that allow workers achieve success in completing the work them through the achievement of results or success in completing tasks. Competence is defined by Mitrani (1995:21) as a basic nature of someone who by itself with regard to the implementation of a competency to effectively work (an underlying characteristic's of an individual which is causally related to criterion-referenced effective and or superior performance in a job or situasion).

Factors that affect Competence:

According to Zweel (Wibowo 2007:126) reveals that there are several factors that can affect a person's competency skills.:

1) beliefs and values of a person

2) Expertise/skills.

3) experience

4) personal Characteristics

5) Motivation

6) emotional issues, obstacles and emotional blocks

7) intellectual Capacity

3.Work Environment

The work environment is an important activity of the company. The environment has a direct influence on the activities of the company. A work environment composed of physical and non physical inherent with employees so that it cannot be separated from the development of the performance of employees. The non physical work environment is an exciting work environment in the sense that the creation of a harmonious relationship between employees and bosses as well as the relationship of fellow co-workers, because in fact humans in work is not looking for money, but work is a form of activity that aims to obtain satisfaction. According to Sedarmayanti (2001:31), non physical work environment are all

circumstances that occurred with regard to the working relationship, good relations with superiors or colleagues, relations or relations with subordinates.

Factors that affect the work environment:

According to Sedarmayanti (2011:26) stated that the non physical working environment, are all circumstances that occurred with regard to the relationship of a fellow co-worker, or a relationship with a subordinate. The working relationship is divided into two working relationships between employees and the working relationships between employees with management.

4. Work Stress

According to Nawawi (2006:342) work stress is a State of distress, both physically and psychologically. Work stress according to Handoko (2011:200) is a condition that affects the emotional strain, the thought process and the condition of the person. Stress that is too large can threaten a person's ability to cope with the environment. As a result, developing employees in a wide range of symptoms of stress that can interfere with the execution of their work.

Factors affecting Stress Workplace:
According to Hasibuan (2009:204) stating the factors that cause stress of work include:

a. workload were difficult and overwhelming.
b. the pressure and the attitude of the leadership of the less fair and reasonable.
c. time and serious equipment are inadequate.
d. the conflict between the personal with the leadership or the working group.
e. retribution that is too low.
f. family problems such as child, wife, mother-in-law, and etc.

5. Performance

Understanding the performance of a work produced by an employee, be interpreted to achieve the expected goals. According to the Melayu Hasibuan in Rifky and Deden A (2017:7) explains that the performance is the result of work accomplished person in carrying out the duties charged to him based on the skills, experience, seriousness as well as time. According to Hendry Mulyadi & Herman S (2017:33) performance is the result of job function or a group in the organization that are planned in strategic planning as well as a aims to achieve the objectives of the organization.

Factors that affect the performance of:
1) capability
2) Willingness or motivation
3) Mind
4) technology can be acts undertaken by the individual to make some changes to those objects.
5) Compensation
6) purpose of Clarity

7) security

RESEARCH METHODS

Populations and Samples

Sampling techniques in the study are the total sampling because population numbers only 70. Total sampling is sampling technique in which the number of samples of the same population (Sugiyono, 2009:124). The reason took a total of sampling because according to Sugiyono (2007:61) the population numbers less than 100 of the population made a sample research everything. The study population used was an employee of PT BCA Finance KCU Dago that add up to 70 people.

Technical Data Analysis

Processing of data in this study using the program SmartPLS (Partial Least Squares) which is a program package statistick for SEM (Equalling Stuctural Model).

Reliability Test

Reliability is a tool for measuring an kesioner which is an indicator of variable or invalid constructs. A questionnaire said reliability or reliable if the answers someone against a statement is consistent or stable over time. Test reliability calculated using Cronbach Alpha > 0.60 indicating instruments used reliability (Sugiyono, 2010:112).

Validity Test

Validity of the test used to measure whether a legitimate or valid questionnaires. A questionnaire is said to be valid if the questions on the questionnaire were able to reveal something that will be measured by the questionnaire. Test the validity of done by comparing the value of r with r count table. If count is greater than r r table and the value is positive then the grain or the indicator statements or declared invalid (Sugiyono, 2010:119).

RESULTS AND DISCUSSION

Results of research Test validity and reliability:

Table 1

Test validity and Reliability

Variabel	Indicator	r-hitung	r-tabel	Status.	alpha Cronbach	Status
Work load (X1)	X1.1	0,466	0,3	valid	0,691	Reliabel
	X1.2	0,607		valid		
	X1.3	0,664		valid		
Competence (X2)	X2.1	0,717	0,3	valid	0,791	Reliabel
	X2.2	0,728		valid		
	X2.3	0,692		valid		
Environment Work (X3)	X3.1	0,731	0,3	valid	0,811	Reliabel
	X3.2	0,477		valid		
	X3.3	0,751		valid		
	X3.4	0,783		valid		
	X3.5	0,737		valid		
Work Stress (Y)	Y1.1	0,604	0,3	valid	0,67	Reliabel
	Y1.2	0,584		valid		
	Y1.3	0,751		valid		
	Y1.4	0,454		valid		
	Y1.5	0,731		valid		
Performance (Z)	Z1.1	0,755	0,3	valid	0,813	Reliabel
	Z1.2	0,731		valid		
	Z1.3	0,751		valid		
	Z1.4	0,786		valid		
	Z1.5	0,568		valid		

Source: Sports Results Data To SPSS

Test validity and reliability are tested using the table 1 shows that the results of the test of the validity of the instrument gives a good value on the indicator grains from each of the primary variable. The average value of r count obtained is higher than the critical value of 0.30. Of table 1 can also be seen that the total value of items from all variables indicated reliability. This can be seen from the Alpha value of each Cronbach's variable both bound variable as well as free variables have the value of an average reliability i.e. above 0.60. So it can be said the whole variable reliability so that valid and invalid constructs can be accepted and used for further statistical analysis.

Display Results PLS Boothstrapping

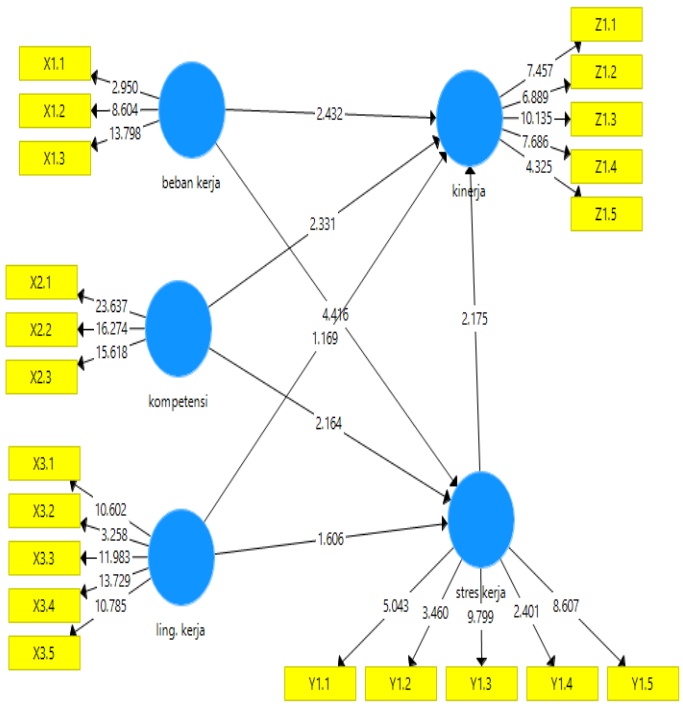


Figure 1. display the output of the structural model, 2018

To assess the significance of the model prediction of the structural model in testing, can be seen from the value of the t-statistic between independent variables to the dependent variable in the table's Path in the output SmartPLS below:

Table 2

Path Coefficients (Mean, STDEV, t-Value)

	Original sample	Sample Mean	Standar deviation	T statistic	P value
Beban kerja -> stres kerja	0,632	0,640	0,143	4,416	0,000
Beban kerja -> kinerja	0,527	0,520	0,116	4,526	0,000
Kompetensi -> stres kerja	0,140	0,140	0,065	2,164	0,031
Kompetensi -> kinerja	0,248	0,259	0,086	2,870	0,004
ling. Kerja -> stres kerja	0,230	0,233	0,143	1,606	0,109
ling. Kerja -> kinerja	0,243	0,243	0,139	1,745	0,082
Stres kerja -> kinerja	0,336	0,324	0,155	2,175	0,030

Source: data processing with PLS

Hypothesis Testing

1. Hypothesis Testing H_1

From the above table it can be seen the original sample value estimete >-workload work stress was 0.527 with significance of under 5%, indicated by a value of the t statistic greater than the value of 4.526 t-table of 1.996. So it can be disimpulakan a study conducted in the BCA Finance KCU Dago positive and significant effect between workload with the stress of work, so that the first hypothesis is

accepted. The results of this research are supported by Aglis Andhita, dkk (2015:96) there was significant influence between the workload with work stress on employees of PT PLN (Persero) Magetan, Madiun Area Rayon. The research was also supported by Aster and Yoyok (2014:381) that the workload is a positive and significant effect against work stress.

2. . Hypothesis Testing H_2

From the table it can be seen on top of the value of original sample competency-estimete > work stress is of 0.140 with significance under 5%, indicated by a value of the t statistic 2.164 value greater than t-table of 1.996. So it can be disimpulakan a study conducted in the BCA Finance KCU Dago positive and significant effect between competence with the stress of work, so that the second hypothesis is accepted. It is powered by Ni Kadek (2013:5) that the competencies of emotional influence on employee stress collector with great influence of 87.6%. This research didukun previous research by Ciptomulyono, dkk (2017:11) research results on top of that aspect of the competence of a very important role in the application of stress management and improved performance of employees in environmental agencies Government

3. . Hypothesis Testing H_3

From the above table it can be seen the value of the original sample estimete work environment-work stress is > 0.230 with significance in the top 5% of indicated value of t Statistics 1.606 is smaller than the value of the t-table of 1.996. So inconclusive research conducted at BCA Finance KCU Dago influential positive and insignificant between the work environment with work stress, so a third hypothesis was rejected. This research was supported by Aglis Andhita, dkk (2015:96) that the work environment has no effect against work stress on employees of PT PLN (Persero) Magetan, Madiun Area Rayon.

4. Hypothesis Testing H_4

From the above table it can be seen the original sample value estimete-workload performance was of > 0.527 with significance under 5%, indicated by a value of the t statistic greater than the value of 4.526 t-table of 1.996. So it can be disimpulakan a study conducted in the BCA Finance KCU Dago positive and significant effect between workload performance, so the fourth hypothesis is accepted. This research was supported by Anggit Astianto, dkk (2014:16) partially influential workload significantly to the performance of the employee, this is proven by the results of the test t significance level that shows smaller than 0.05 i.e. 0.005. The research was also supported by Adityawarman, et al (2015:42) that the workload is positive and significant effect directly against the performance of the employees of PT. Bank Rakyat Indonesia (persero) Tbk Branch Krekot.

5. Hypothesis Testing H_5

From the above table it can be seen the value of the original sample competency-estimete > performance is of 0.248 with significance under 5%, indicated by a value of the t statistic greater than the value of 2.870 t-table of 1.996. So it can be disimpulakan a study conducted in the BCA Finance KCU Dago positive and significant effect between competencies with performance, so the fifth hypothesis is accepted. This is in accordance with the research of Arna Suryani and Arna Rini Susanti (2016:19) that the officers of the Competence that exists in the Office of the Ministry of Religion Tebo Regency positive and significant effect against the performance of employees. This is also supported by research (2014:61) which performs peneltian on Dharma Deli hotel Medan, the result there is significant influence among variables of competence against variable employee performance

.6. Hypothesis Testing H_6

From the above table it can be seen the value of the original sample estimete work environment-> performance is of significance with diatas5 0.243%, indicated by a value of the t statistic is less than the value of 1.745 t-table of 1.996. So inconclusive research conducted at BCA Finance KCU Dago influential positive and insignificant between the working environment with the performance, so the sixth hypothesis is rejected. In accordance with the results of the research. In accordance with previous research by Jerri m. Logahan, et al (2012:582) that from the research results between the work environment on performance of employees, it is known that there is a relationship that is very low (0.068) and direct as well as no influence significantly to the performance of the employee. The research was also supported by T.B. Setyani (2014:15) that the work environment has no effect on performance of employees Clerk TAPS Boyolali.

7. Hypothesis Testing H_7

From the above table it can be seen the value of the original sample estimete work stress-performance is 0.336 > with significance under 5%, indicated by a value of the t statistic greater than the value of 2.175 t-table of 1.996. So it can be disimpulakan a study conducted in the BCA Finance KCU Dago berberpengaruh positive and significant between work stress with performance, so the seventh hypothesis is accepted. This is supported by research Hulaifah Gaffar (2012:56) stress the positive and significant influential organization on performance of employees. The research was also supported by Anggit Astianto, dkk (2014:15) work stress and workload in partial effect significantly to the performance of the employee. This is proven by the test t significance level that shows all free variables is less than 0.05.

8. Hypothesis Testing H_8

From the results of the test F F value obtained of 51.430 and 47.212 which is larger than F table of significance level of 0.000 2.51 is smaller than 0.05. Based on the test F then the eighth hypothesis is accepted. Thus it can be concluded that there was a simultaneous influence between work load, competence, work environment, work as well as to stress the implications for the performance of the employees of PT BCA Finance KCU Dago, Bandung. This research was supported by Inggrid, dkk (2018:114) with similar research was that in this research analysis of acyl found that the competency of positive and significant effect on performance of employees that work stress is mediated by the employees of PT Port Indonesia IV (Persero) Branch Of Jayapura. The research was also supported by Hastutiningsih A. T (2018:5) work environment positive and significant effect on performance of PT MSV Pictures Yogyakarta with work stress as a mediator.

Table 3

	R-square	R-square Adjusted
Work Stress	0,854	0,845
Performance	0,868	0,862

Source: data processing with PLS

From table 3 can be seen the R-square test results on the influence of workload, the competence, the work environment against work stress BCA Finance KCU Dago of 0.854. These values show the correlation between work load, competence, working environment to stress the work of BCA Finance KCU Dago i.e. of 85.4%. While the influence of the workload, the competence, the work environment against work stress as well as the implication of performance terhadapa of 85.4%. It can be concluded that the impact occurred on the work stress as well as the implications on performance clerk can dijelasakan by the workload, competence, and the work environment, while the rest is affected by other variables that are not addressed in the research These.

CONCLUSIONS AND SUGESSTION

Conclusions

Conclusions in this study are:

1. The workload is significant and positive effect to stress of work an employee of the Division of Marketing of PT BCA Finance KCU Dago. Where the higher workload received by an employee then working stress increases and will have an impact on performance is declining.
2. There is a positive and significant influence between work stress with competence, meaning that if employees have the competencies that are not in accordance with the field of her work then it will cause high work stress. Competence is the ability of an employee base to be able to master the field of the work

being done. Employees who have the competence of a high work can be created by means of education and training.

3. There are no significant influence among the working environment to stress of work. Does berpengaruhnya work environment against work stress on employees is possible because the work environment at PT BCA Finance KCU Dago is not a basic consideration for employees in carrying out the tasks and jobs. More employees consider the conflicts that exist in the work and the excess workload compared to the working environment in carrying out its tasks.
4. The workload and significant positive influence on performance, meaning that if the workload is added then the employee's performance will decrease. This is because employees feel pressured with workload yng high.
5. There is a positive and significant influence between the competencies on performance, meaning that employees have less competence corresponding to the field, then it would degrade its performance, because competence is the ability of a person to master the basic their field.
6. There are no significant influence between the work environment on performance. This could happen because good or bad work environment does not affect the output generated by the employees in the Division of marketing. In other words, the performance of the employee have been determined in accordance with the standards, targets and SOPS applicable to the company.
7. Work stress positive and influential signifkan on performance. Stress plays a role in functional, which can be a catalyst or destroyer in the achievement of the performance depending on how big the level of stress. When there is no stress then challenges in working also no and performance also be low. ..
8. There is a simultaneous influence between work load, competence, work environment, work as well as to stress the implications for the performance of the employees of PT BCA Finance KCU Dago, Bandung.

Suggestion

Based on the results of the research that has been done, there are some suggestions that can be considered for further research, namely:

1. Based on the research results, for the next researcher can expand this research model. This is done by adding variables that can affect work stress and performance, as seen from the calculation of the value of R-suare where there are still other variables outside of this model that affect work stress and performance.

2. The need to increase the number of respondents who kebih much, so

more data describing the performance as a whole.

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