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## The Effects of Work Pressure, Workload, and Work Environment on Employees' Performance in Financial Services Industry

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### Abstrak

Penelitian ini menggunakan metode deskriptif kuantitatif melalui analisis jalur (path analysis) dengan menggunakan SPSS 22. Populasi penelitian ini melibatkan 194.319 pekerja di industri jasa keuangan di Indonesia. Dengan teknik accidental sampling, 115 pekerja dari populasi tersebut diambil sebagai sampel melalui kuesioner yang didistribusikan langsung ke lokasi penelitian. Berdasarkan hipotesis secara parsial, hasil penelitian menunjukkan bahwa tekanan kerja dan lingkungan kerja berpengaruh positif dan signifikan terhadap peningkatan motivasi kerja karyawan pada industri jasa keuangan di Indonesia, dan kedua variabel tersebut berpengaruh terhadap kinerja karyawan pada industri jasa keuangan di Indonesia. Secara simultan, tekanan kerja dan lingkungan kerja berpengaruh positif dan signifikan terhadap kinerja karyawan pada industri jasa keuangan di Indonesia melalui peningkatan motivasi kerja karyawan yang bekerja di industri perhotelan sebagai variabel intervening.

Kata Kunci: *Tekanan Kerja, Beban Kerja, Lingkungan Kerja, Kinerja Karyawan, Industri Jasa Keuangan, Industri Jasa*

## Abstract

This research employed a quantitative descriptive method through path analysis using SPSS 22. The population of this study involved the 194,319 workers in the financial services industry in Indonesia. By accidental sampling technique, 115 workers of the populations were taken as samples through questionnaires distributed directly to the research location. Based on the partial hypothesis, the research results showed that work pressure and work environment had a positive and significant effect on employee motivation improvement in the financial services industry in Indonesia, and both variables affected the employees' performance in the financial services industry in Indonesia. Simultaneously, work pressure and work environment positively and significantly impacted the employees' performance in the financial services industry in Indonesia through the increase in work motivation of employees working in the hotel industry as an intervening variable.

*Keywords: Work Pressure, Workload, Work Environment, Employees' Performance, Financial Services Industry*

## INTRODUCTION

Indonesia has services industries including the financial services industry that has thousands of workers who have good competence and are following their fields. This is due to the excessive workload and great work pressure causing some employees unable to complete their work, thus affecting the productivity and performance of human resources. So many of them resigned or even were expelled because of their decreasing work motivation affecting their performance. The financial industry have improved the quality of human resources having superior competence and being able to realize messages or information regarding work procedures as well as existing work processes in the financial industry. Indonesia has services industry including the financial services industry having thousands of workers with good competence suitable for their fields. The number of workers in the financial services industry slightly decreased in 2016-2020. The number of workers engaged in the financial services industry in Indonesia is presented in Table 1.

Table 1 Number of Workers in Financial Services Industry in Indonesia in 2016-2020

No	Year	Number of Workers in Indonesia (People)	Number of Workers Absorbed in Financial Services Industry (People)
1	2016	5,991,229	141,573
2	2017	6,365,989	158,322
3	2018	6,728,431	208,043
4	2019	6,681,224	215,469
5	2020	6,842,252	194,319

Source: Central Bureau of Statistics of Indonesia, 2020

Based on Table 1, the number of workers in the financial services industry slightly decreased in 2016-2020. This was due to the excessive workload and great work pressure, causing some employees unable to complete their work, thus affecting the productivity and performance of human resources. So many of them resign or even were expelled because of their decreasing work motivation, thus affecting their performance. In addition, the less conducive and relatively rigid work environment also impacted the employees' psychology, thus affecting their ability to unleash their potential affecting their performance.

## RESEARCH METHOD

The research employed a descriptive quantitative method. Budiarto (2019), the quantitative descriptive method explains occurrences, while the observations and research can be conducted to find out factors influence the events. The quantitative descriptive data analysis was carried out by using path analysis, that Yusuf (2018), path analysis is used to comprehensively describe the relationship between variables affecting each other, including the correlation between independent and dependent variables, independent and connecting variables, as well as connecting and dependent variables. The population of this study involved 194,319 workforces working in the financial services industry in Indonesia. This study employed the accidental sampling technique, where Yusuf (2010), by this technique the samples are taken in the research location. This research selected 115 samples representing the employees of the financial services industry in Indonesia who had situations in accordance with the variables to be studied with certain characteristics. Those samples were taken through questionnaires distributed directly to research sites.

## RESULT AND DISCUSSION

The Effects of Work Pressure, Workload, and Work Environment on Employees' Performance in Financial Services Industry in Indonesia

### 1. Analysis of Multiple Linear Regressions

Table 2 Multiple Linear Regression

Model	Coefficients <sup>a</sup>						
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	15.362	3.909		3.930	.000		
1 X1 (Work Pressure)	.356	.095	.339	3.765	.000	.978	1.022
X2 (Workload)	-.035	.086	-.037	-.413	.680	.978	1.022

X3 (Work Environment)	.028	.090	.028	6.315	.004	.998	1.002
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a. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Based on Table 2, the results of the linear regression equation are as follows:

$$Y = 15.362 + 0.356X_1 - 0.035X_2 + 0.028X_3$$

The value of the regression coefficient X1 for the work pressure is 0.356. It showed that work pressure had a positive and significant effect on employees' performance in the financial services industry in Indonesia, where the increase in work pressure enhanced the employees' performance in the financial services industry in Indonesia by 0.356%. The value of the regression coefficient X2 for the workload is -0.035. It indicated that the workload had a negative impact on the employees' performance in the financial services industry in Indonesia, where the increase in workload applied to the employees in carrying out the tasks decreased the employees' performance in the financial services industry in Indonesia by 0.035%. The value of the regression coefficient X3 for the work environment is 0.028. It meant that the work environment positively and significantly affected the employees' performance in the financial services industry in Indonesia, where the better and more conducive the work environment in the financial services industry in Indonesia, the employees' performance there improved by 0.028%.

## 2. Determination Coefficient (R<sup>2</sup>)

Table 3 Results of Determination Coefficient Test

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.747 <sup>a</sup>	.720	.796	4.80112	.720	5.053	3	111	.003	1.748

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Based on Table 3, the determination coefficient value (Adjusted R Square) is 0.96. It indicated that 79.6% of the work pressure, workload, and work environment strongly influenced the employees' performance in the financial services industry in Indonesia, while the remaining 25.7% were affected by other variables not discussed in this study.

### 3. Simultaneous Hypothesis Test

Table 4 Results of Simultaneous

ANOVA <sup>a</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	349.458	3	116.486	5.053	.003 <sup>b</sup>
	Residual	2558.629	111	23.051		
	Total	2908.087	114			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Data Processing (SPSS), 2020

Table 4 presents the F-table value of 5.053 greater than the F-count value of 2.69. It showed that, simultaneously, the work pressure, workload, and work environment had a positive and significant effect on the employees' performance in the financial services industry in Indonesia.

### 4. Partial Hypothesis Test

Table 5 Results of Partial Test

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	15.362	3.909		3.930	.000		
X1 (Work Pressure)	.356	.095	.339	3.765	.000	.978	1.022
1 X2 (Workload)	-.035	.086	-.037	-.413	.680	.978	1.022
X3 (Work Environment)	.028	.090	.028	6.315	.004	.998	1.002

a. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Based on Table 5, partially, only the work pressure and work environment had a positive and significant effect on employees' performance in the financial services industry in Indonesia. This was proven by the t-value for both variables greater than the t-table value of 1.659.

The Effects of Work Pressure, Workload, and Work Environment on the Increase in Employees' Work Motivation in the Financial Services Industry in Indonesia

1. Analysis of Multiple Linear Regression Equation

Table 6 Multiple Linear Regression Equation

Model	Coefficients <sup>a</sup>						
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	19.602	4.348		4.509	.000		
X1 (Work Pressure)	.062	.105	.056	6.593	.001	.978	1.022
1 X2 (Workload)	-.031	.095	-.030	-.321	.749	.978	1.022
X3 (Work Environment)	.217	.100	.202	2.170	.002	.998	1.002

a. Dependent Variable: Z

Source: Data Processing (SPSS), 2020

Based on Table 7, the results of linear regression equation are as follow:

$$Z = 19.602 + 0.062X_1 - 0.031X_2 + 0.217X_3$$

The value of regression coefficient value for the work pressure is 0.062. It indicated that work pressure had a positive and significant effect on the increase in the employee work motivation of the employees in the financial services industry of Indonesia, where the increase in work pressure in completing work improved the employees' work motivation in the financial services industry Indonesia by 0.025%. The value of the regression coefficient X2 for the workload variable is -0.031. It showed that the workload positively and significantly affected the increase in the employees' work motivation in the financial services industry of Indonesia, where the increase in workload assigned to the employees decreased their work motivation by 0.031%. The value of regression coefficient X3 for the work environment variable is 0.217. It revealed that the work environment had a positive and significant impacted the increase in the employees' work motivation in the financial services industry in Indonesia, where the better and more conducive the work environment in the financial services industry, the employees' work motivation improved by 0.217%.

## 2. Determination Coefficient ( $R^2$ )

Table 7 Results of Determination Coefficient

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.708 <sup>a</sup>	.843	.817	5.34059	.043	9.673	3	111	.001	1.947

a. Predictors: (Constant), X3, X1, X2

b. Dependent Variable: Z

Source: Data Processing (SPSS), 2020

Based on Table 7, the determination coefficient value (Adjusted R Square) is 0.817. In other words, 81.7% of the work pressure, workload, and work environment had a strong influence on the the increase in the employees' work motivation in the financial services industry in Indonesia, while the remaining 18.3% were affected by other variables unexplained in this study.

## 3. Simultaneous Hypothesis Test

Table 8 Simultaneous Hypothesis Test

ANOVA <sup>a</sup>						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	143.117	3	47.706	9.673	.001 <sup>b</sup>
	Residual	3165.927	111	28.522		
	Total	3309.043	114			

a. Dependent Variable: Z

b. Predictors: (Constant), X3, X1, X2

Source: Data Processing (SPSS), 2020

Table 8 presents the F-table value is 9.673 greater than the F-count value of 2.69. It concluded that simultaneously, the work pressure, workload, and work environment had a positive and significant effect on the the increase in the employees' work motivation in the financial services industry in Indonesia.

#### 4. Partial Hypothesis Test

Table 9 Partial Hypothesis Test

Model	Coefficients <sup>a</sup>				t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	VIF				
	B	Std. Error	Beta					
(Constant)	19.602	4.348		4.509	.000			
1 X1 (Work Pressure)	.062	.105	.056	6.593	.001	.978	1.022	
X2 (Workload)	-.031	.095	-.030	-.321	.749	.978	1.022	
X3 (Work Environment)	.217	.100	.202	2.170	.002	.998	1.002	

a. Dependent Variable: Z

Source: Data Processing (SPSS), 2020

Based on Table 9, partially, only the work pressure and work environment positively and significantly influenced the the increase in the employees' work motivation in the financial services industry of Indonesia. This was proven by the t-value for both variables higher than the t-table value of 1.659.

The Effects of the Increase in the Employees' Work Motivation in the Financial Services Industry in Indonesia on the Employees' Performance

##### 1. Analysis of Simple Linear Regression Equation

Table 10 Simple Linear Regression Equation

Model	Coefficients <sup>a</sup>				t	Sig.	Collinearity Statistics	
	Unstandardized Coefficients		Standardized Coefficients	VIF				
	B	Std. Error	Beta					
(Constant)	24.099	2.343		10.288	.000			
1 Z (the increase in the employees' work motivation)	2.166	.088	.092	7.980	.002	1.000	1.000	

a. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Based on Table 10, the results of the simple regression analysis are as follows:

$$Y = 24.099 + 2.166X_1$$

The value of the regression coefficient Z shows a positive value of 2.166. This result showed that the increase in work motivation of the employees in the financial services industry in Indonesia positively and significantly affected their performance, where the increase in the employees' work motivation improved their performance by 2.166%.

## 2. Determination Coefficient (R<sup>2</sup>)

Table 11 Results of Determination Coefficient

Model Summary <sup>b</sup>										
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.792 <sup>a</sup>	.808	.800	5.05157	.008	5.960	1	113	.002	1.648

a. Predictors: (Constant), Z

b. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Table 11 presents the determination coefficient value (Adjusted R Square) is 0.800. In other words, 80% of the the increase in the employees' work motivation in the financial services industry in Indonesia strongly influenced the employees' performance, while the remaining 20% were affected by other factors excluded from this study.

## 3. Partial Test

Table 12 Results of Partial Test

Coefficients <sup>a</sup>							
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
(Constant)	24.099	2.343		10.288	.000		
1 Z (the increase in employee work motivation of the employees)	2.166	.088	.092	7.980	.002	1.000	1.000

a. Dependent Variable: Y

Source: Data Processing (SPSS), 2020

Based on Table 12, the the increase in the employees' work motivation in the financial services industry in Indonesia had a positive and significant effect on the employees' performance. This result was proven by the t-value of 7.980 greater than the t-table of 1.659. The Effects of Work Pressure, Workload, and Work Environment on the Employees' Performance in the Financial Services Industry in Indonesia through the Increase in Employees' Work Motivation as an Intervening Variable

The results of the partial test of the first, second, and third substructures are as follows:

$$Y = 0.356X_1 - 0.035X_2 + 0.028X_3 \text{ with a determination coefficient of } R^2 = 0.796$$

$$Z = 0.062X_1 - 0.031X_2 + 0.217X_3 \text{ with a determination coefficient of } R^2 = 0.817$$

$$Y = 2.166Z \text{ with determination coefficient of } R^2 = 0.800$$

The relationship between the effects of work pressure, workload, and work environment on employees' performance in the financial services industry in Indonesia with the increase in the employees' motivation as an intervening is described in Table 13.

Table 13 Summary of Direct Effect Research Results

No	Relationship between Variables	Regression Coefficient Values	Positive/Negative Coefficient	Notes
1	The effect of work pressure on the increase in the employees' work motivation in the financial services industry in Indonesia.	0.062	Positive	H <sub>1</sub> was accepted
2	The effect of workload on the increase in the employees' work motivation in the financial services industry in Indonesia.	-0.031	Negative	H <sub>2</sub> was rejected
3	The effect of work environment on the increase in the employees' work motivation in the financial services industry in Indonesia.	0.217	Positive	H <sub>3</sub> was accepted
4	The effect of work pressure on the employees' performance in the financial services industry in Indonesia.	0.356	Positive	H <sub>4</sub> was accepted
5	The effect of workload on the employees' performance in the financial services industry in Indonesia.	-0.035	Negative	H <sub>5</sub> was rejected

6	The effect of work environment on the employees' performance in the financial services industry in Indonesia.	0.028	Positive	H <sub>6</sub> was accepted
7	The effect of the increase in the employees' work motivation in the financial services industry on their performance.	2.166	Positive	H <sub>7</sub> was accepted

Source: Data Processing (SPSS), 2020

The effect of work pressure on the employees' performance in the financial services industry in Indonesia through the increase in the employees' work motivation as an intervening variable =  $0.062 \times 0.356 \times 2.166 = 0.048$ . This result showed the effect of work pressure on the employees' performance in the financial services industry in Indonesia through the increase in the employees' work motivation as an intervening variable was  $Y = 0.048 + 2.166 = 2.214$ . The effect of workload on the employees' performance in the financial services industry in Indonesia through the increase in the employees' work motivation as an intervening variable =  $-0.031 \times (-0.035) \times 2.166 = 0.002$ . This result indicated the effect of workload on the employees' performance in the financial services industry in Indonesia through the increase in the employees' work motivation as an intervening variable was  $Y = 0.002 + 2.166 = 2.168$ . The effect of the work environment on the employees' performance in the financial services industry in Indonesia through the increase in the employees' work motivation as an intervening variable =  $0.217 \times 0.028 \times 2.166$ . This result revealed that the work environment on the employees' performance in the financial services industry in Indonesia through the increase in the employees' work motivation as an intervening variable was  $Y = 0.013 + 2.166 = 2.179$ . The results of indirect effect research are explained in Table 14.

Table 14 Summary of Indirect Effect Research Results

No	Relationship between Variables	Regression Coefficient Values	Positive/Negative Coefficient	Notes
1	The effect of work pressure on the increase in the employees' work motivation in the financial services industry in Indonesia and its impact on the employees' performance there.	2.214	Positive	H <sub>8</sub> was accepted
2	The effect of workload on the increase in the employees' work motivation in the	2.168	Positive	H <sub>8</sub> was accepted

	financial services industry in Indonesia and its impact on the employees' performance there.			
3	The effect of work environment on the increase in the employees' work motivation in the financial services industry in Indonesia and its impact on the employees' performance there.	2.179	Positive	H <sub>8</sub> was rejected

Source: Data Processing (SPSS), 2020

## CONCLUSION

Based on the research analysis, the researcher concluded the results as follows: The work pressure had a positive and significant effect on the increase in the employees' work motivation in the financial services industry of Indonesia. The workload negatively affected the increase in the employee' work motivation in the financial services industry of Indonesia. The work environment had a positive and significant impact on the increase in the employees'' work motivation in the financial services industry of Indonesia. The work pressure had a positive and significant effect on the employees' performance in the financial services industry in Indonesia. The workload had a negative impact on the employees' performance in the financial services industry in Indonesia. The work environment positively and significantly affected the employees' performance in the financial services industry in Indonesia. The increase in the employees' work had a positive and significant impact on the employees' performance in the financial services industry in Indonesia. The work pressure, workload, and work environment positively and significantly affected the employees' performance in the financial services industry in Indonesia through the increase in the employees' work motivation as an intervening variable.

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