

THE IMPACT OF LOCUS OF CONTROL AND OCCUPATIONAL STRESS ON EMPLOYEE PERFORMANCE AT PT BANK BCA TBK AREA MANADO*DAMPAK LOKUS KONTROL DAN STRES KERJA TERHADAP KINERJA KARYAWAN DI PT BANK BCA TBK AREA MANADO*

By

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Abstract: This study investigates the Impact of locus of control and occupational stress on employee performance at PT Bank BCA Tbk Area Manado. The research adopts a quantitative approach, utilizing surveys to collect data from employees. The results show that both locus of control (X1) (with an emphasis on internal vs. external orientation) and occupational stress (X2) significantly impact employee performance (Y). Employees with a strong internal locus of control exhibit higher performance, while increased levels of stress are associated with lower performance. This study emphasizes the importance of creating a work environment that minimizes stress and encourages a sense of control to enhance employee performance at PT Bank BCA Tbk Area Manado.

Keywords: Locus Of Control, Occupational Stress, Employee Performance

Abstrak. Penelitian ini menyelidiki Dampak Locus Kontrol dan Stres Kerja terhadap Kinerja Karyawan di PT Bank BCA Tbk Area Manado. Penelitian ini menggunakan pendekatan kuantitatif, dengan menggunakan survei untuk mengumpulkan data dari karyawan. Hasil penelitian menunjukkan bahwa baik lokus kontrol (X1) (dengan penekanan pada orientasi internal vs. eksternal) maupun stres kerja (X2) berpengaruh signifikan terhadap kinerja karyawan (Y). Karyawan dengan lokus kontrol internal yang kuat menunjukkan kinerja yang lebih tinggi, sementara peningkatan tingkat stres berhubungan dengan penurunan kinerja. Penelitian ini menekankan pentingnya menciptakan lingkungan kerja yang meminimalkan stres dan mendorong rasa kontrol untuk meningkatkan kinerja karyawan di PT Bank BCA Tbk Area Manado.

Kata Kunci: Locus Kontrol, Stres Kerja, Kinerja Karyawan

INTRODUCTION

Research Background

Employee performance is one of the key points to make the business quality of a company to develop in order to adapt in the modern era. The employee performance plays a crucial role in the ups and down of a company so with this situation we all know the managers or the leader of the company need to think to make the performance to increase or at least can be stable. There are a lot of things that affect the employee performance, one of that is locus of control is one of things that affect the employee performance. According to Julian Rotter in 1966, locus of control is a degree of control that a person or individual believe they have outcome a certain situations. This bring the subconscious of the employee think they are outcome their situations or overcome their work situations.

The term of stress are commonly have a bad or a negative Impact for a human especially while they are on the workplace or as a employee, this factors usually called a occupational stress. According to Mohajan (2012), occupational stress is commonly defined as the harmful physical and emotional responses that occur when the demands of the job exceed the capabilities, needs or resources of the worker. Occupational stress in this recent days days are highly increasing every year because of the work pressure that the employee must fight everyday, the employee have to adapt with the globalization and financial crisis which is have an Impact in every place in the world,

in all of the categories of workers. Companies in the world want to reduce the employee stress because they observe the stress are the one major that make the business or the company productivity decrease.

In the banking sector, employee performance are play a important role to maintain the quality of their business. Banks in the world are giving all-out their knowledge to give the consumer the best service, they are really taking the human resources department really serious to be more competitive in this disruptive era. Many of they program and internal target are focusing in their human resources to keep they employee and organization at always in the best form, to maintain the relationship between employee and costumers better so the costumers can feel safe. In order to maintain this relationship the stakeholders in the bank sectors are giving their employee programs to relieve their stress and also provide more warming situational in their work environment.

In the banking sector, especially at PT Bank BCA, employee performance is critical to maintaining service quality and customer relationships. The research highlights that understanding and managing stress and promoting a positive work environment can enhance employee productivity. The study aims to show how employees' perceptions of control and stress can affect their performance, providing insights for organizations looking to improve both performance and employee well-being. This research explores the impact of locus of control and occupational stress on employee performance at PT Bank BCA Tbk Area Manado. It discusses the importance of business and management in organizing and guiding companies to achieve their objectives. Effective management is crucial in ensuring employee performance and productivity, especially in the face of challenges like globalization, competition, and economic crises. The study emphasizes that employee performance is key to a company's success. Management plays a vital role in improving efficiency, and factors such as locus of control (internal vs. external) and occupational stress influence this performance. Locus of control refers to an individual's belief in their ability to control their environment, while occupational stress refers to harmful physical and emotional responses due to job demands exceeding an employee's capacity.

Research Objectives

1. To analyze the impact of locus of control on employee performance at Bank BCA
2. To analyze the Impact of Occupational Stress on employee performance at Bank BCA
3. To measure the impact of locus of control and occupational stress on employee performance at

LITERATURE REVIEW

Human Resources Management

Human resources management is crucial in ensuring a company's management system operates effectively. It involves activities like planning, organizing, recruiting, training, and supervising employees to achieve organizational goals. According to Mangkunegara (2005), human resources management encompasses all processes related to workforce procurement, development, and retention. DeNisi and Griffin (2001) define it as a set of organizational activities aimed at attracting, developing, and retaining an effective workforce. Essentially, human resources help internal management organize the workforce, ensuring the company achieves its objectives efficiently and effectively.

Employee Performance

Performance is the result achieved in various areas such as management, economics, and marketing, reflecting competitiveness, efficiency, and effectiveness within an organization (Verboncu and Zalman, 2005). Armstrong and Baron (2005) define performance management as a process that helps manage individuals and organizations to achieve high performance levels. Dessler (2015) highlights that employee performance refers to an individual's ability and results in carrying out tasks assigned by the company, focusing on the outcome of their work. Overall, performance is both a process and a result. It contributes to organizational effectiveness and efficiency, influenced by factors such as education, initiative, work experience, job satisfaction, and motivation. The desired outcomes include high-quality work and meeting predetermined performance standards.

Locus Of Control

Locus of control, introduced by Rotter in 1966, refers to the degree to which individuals believe their actions influence outcomes in their lives. People with an internal locus of control believe they are responsible for what happens to them, are proactive, motivated, and believe effort leads to success. They tend to handle challenges better and have higher job satisfaction. In contrast, individuals with an external locus of control feel less in control of their

lives, are more passive, give up easily, and often blame external factors like luck or others for their successes or failures. Overall, internal locus of control is linked to better performance, higher motivation, and positive outcomes, while external locus of control is often associated with stress and lower performance.

Occupational stress

Occupational stress occurs when job demands exceed an employee’s ability to cope with them, leading to negative physical and emotional effects. The National Institute for Occupational Safety and Health (NIOSH) defines job stress as harmful responses that arise when job requirements don't align with workers' capabilities, resources, or needs. Robbins and Judge (2011) explain that stress is a dynamic condition where demands are perceived as uncertain and important. Bakker and Demerouti (2017) describe occupational stress as an imbalance between job demands and available resources, leading to emotional exhaustion, job dissatisfaction, and burnout. Stress can arise from both work-related factors (e.g., task overload, lack of feedback, conflicts) and external factors (e.g., family issues, financial problems). Environmental, organizational, and individual factors, such as economic uncertainty or personal problems, can also contribute to stress. Overall, stress results from employees' inability to manage demands within their limitations, causing frustration, anxiety, and conflict.

Previous Research

Yeboah-Kordee et al. (2018) sought to discover the potential sources of occupational stress in the Ghanaian Banking Sector and their impact on employee performance. The quantitative methodology was employed using survey instrument. Convenience sampling was used to select four top performing banks listed in the Ghana club 100 rankings. Approximately 320 respondents were selected for the study. Occupational stress had a negative significant relationship with employee performance. However occupational role was positively related with employee performance, on the other hand, personal strain was found to be a potential source of occupational stress for bankers which reduced their ability to perform. Coping strategy served as a moderator that reduced the influence of occupational stress on bankers’ performance. The study concludes that, the impacts of occupational stress on bankers’ performance are not necessarily negative; this is also seen to be very important in the workplace.

Hidayat et al. (2020) analyze the influence of Locus of Control on Employees Performance Moderated By Islamic Work Ethic of employees of PDAM Padang City. The questionnaire method has used this study which included 75 respondents from PDAM Padang City employers. The asses used Simple linear regression and Moderating Regression Analysis (MRA). Data analysis using SPSS v 16.0. Based on the results of the analysis that has been done can be concluded that the Locus of Control has a positive and significant effect on employee performance and Islamic Work Ethic has significantly moderated the Locus of Control on employees performance.

Soleh, Noviantoro, and Putrafinaldo (2020) determined the effect of locus of control and communication toward employee performance in Bank Indonesia representative office of Bengkulu Province. The sampling technique is a census of 48 permanent employees. Data collection using questionnaires and analytical methods used are multiple linear regression, test of determination and hypothesis testing. The results showed that locus of control and communication had a positive and significant effect partially and simultaneously toward employee performance in Bank Indonesia representative office of Bengkulu Province.

Conceptual Framework

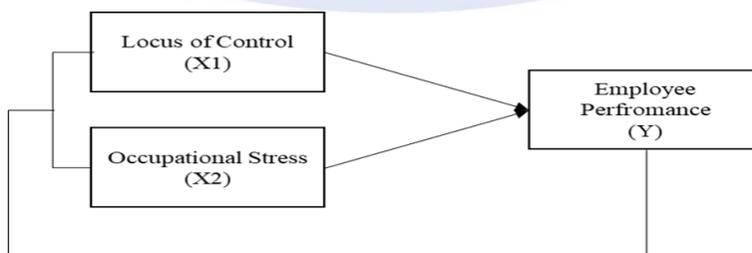


Figure 1. Conceptual Framework

Source: Literature Review

Research Hypothesis

H1: Locus of control has Impact on the employee performance at Bank BCA

H2: Occupational stress has significant Impact on employee performance at Bank BCA

H3: Locus of control and occupational stress has a significant effect to employee performance at Bank BCA

Research Approach

This research uses quantitative research. Source of data collected using a questionnaire method in the form of google form. Quoting Ahyar's statement (2020) quantitative research is research that focuses on measuring and analyzing causal relationships between various variables, found to be within the framework of value free.

Population, Sample Size, and Sampling Technique

The population of this research is the employee of Bank BCA in North Sulawesi. The sample size of this research is 100 respondents. The technique of determining the sample used in this research in this research used probability sampling technique

Types of data and Source

This research used primary data. Primary data is data collected directly from the first source or where the object of research is carried out (Siregar, 2013). The primary data of this study will be taken from questionnaires.

Data Collection Method

The data collection method used in this research will be using the questionnaire method. According to Guritni, Sudaryono, ad Rahardja (2019), the questionnaire method is a data collection process that is carried out indirectly where there is no direct question and answer process but by providing a questionnaire containing a number of questions that will be answered by respondents.

Operational Definition and Measurement of Research Variable**Table 1. Operational Definition of Research Variables**

Variables	Definition	Indicator
Locus of Control (X1)	Locus of control is a psychological concept that indicates how much control individuals feel they have over their life outcomes.	<ol style="list-style-type: none"> 1. Internal vs. External Control 2. Responsibility for Outcomes 3. Reaction to Failure 4. Future Expectations 5. Other people interventions 6. Responsible individual
Occupational Stress (2X)	Occupational stress can be operationalized as the degree to which an employee perceives their work environment and demands to be overwhelming, impacting their mental and physical health.	<ol style="list-style-type: none"> 1. Workload 2. Job Control 3. Support 4. Work-Life Balance 5. Role Ambiguity 6. Work Environment
Employee Performance (Y)	Employee performance can be operationalized as the effectiveness with which an employee accomplishes their assigned tasks and responsibilities, assessed through a combination of self-reports, supervisor evaluations, and objective performance metrics	<ol style="list-style-type: none"> 1. Quantity of work 2. Quality of work 3. Timeliness 4. Collaboration 5. Initiative Customer Service

Testing of Research Instrument**Validity and Reliability Tests**

The purpose of a validation test is to assess whether the measuring tool or indicator used in research aligns with the research's stated instrument. Validity refers to the accuracy of the empirical indicator in measuring what it is supposed to measure.

Reliability refers to the consistency of measurements obtained using the same instrument. In the context of this research, which uses a questionnaire with a Likert scale, the reliability can be determined through the use of Cronbach's alpha. This ensures that consistent results can be obtained even if different researchers use the same

measuring instrument.

Data Analysis Method

Classical Assumption Test

Normality Test

Normality test aims to test whether in the regression model, the dependent variable and the independent variable have normal or abnormal distribution. Normality can be measured from significance value <0.05 which means the data is not normal, or significance > 0.05 which means mean data is normal.

Multicollinearity Test

Multicollinearity test aims to test whether a regression model is found to exist correlation between independent variables. If there is a correlation, then it can be said that there is a multicollinearity problem. It is said that multicollinearity free is a regression model has a tolerance number close to 1. The implication is that if the multicollinearity assumption is met then from the independent variable there is no attachment.

Heteroscedasticity Test

Heteroscedasticity test aims to see if there is inequality in the regression model variance from one residual observation to another observation. A good regression model must be free from heteroscedasticity. In this test using the method Glejser, by regressing the independent variable with its absolute residual value.

Multiple Linear Regression Analysis

Multiple linear regression is used to determine the impact or linear relationship between two or more independent variables (X) with one dependent variable (Y). The Multiple Linear Regression Analysis using this formula:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$

Description:

Y = Employee Performance

X1 = Locus of Control

X2 = Occupational Stress

β_1 = The regression coefficient of variable X1

β_2 = The regression coefficient of variable X2

ε = Error

Coefficient Determination (R²)

The coefficient of determination shows the contribution of the independent variable to the dependent variable, wherein described the two independent variables (X1 and X2) have a large contribution or role in influencing the dependent variable (Y), while the remaining percentage is another independent variable not included in the study.

Hypothesis Testing

T-Test (Partial)

The t test or can be called partial is useful to find out whether the independent variable partially has a significant effect on the dependent variable or not. The meaning of significant is real, that is, it can be applied for the population

F-Test

F- test shows that all independent variables in the model are intended to have the simultaneous effect on the dependent variable

RESULT AND DISCUSSION

Result

Validity and Reliability Tests

Table 2. Result of Validity Test

Variable	Questionnaire	r _{value}	r _{table}	Description
Locus of Control	Item 1	.871**	0.1966	Valid
	Item 2	.821**	0.1966	Valid
	Item 3	.845**	0.1966	Valid
	Item 4	.840**	0.1966	Valid
	Item 5	.697**	0.1966	Valid
	Item 6	.826**	0.1966	Valid
	Item 7	.819**	0.1966	Valid
	Item 8	.744**	0.1966	Valid
	Item 9	.911**	0.1966	Valid
	Item 10	.803**	0.1966	Valid
Occupational Stress	Item 1	.639**	0.1966	Valid
	Item 2	.751**	0.1966	Valid
	Item 3	.688**	0.1966	Valid
	Item 4	.689**	0.1966	Valid
	Item 5	.678**	0.1966	Valid
	Item 6	.760**	0.1966	Valid
	Item 7	.700**	0.1966	Valid
	Item 8	.664**	0.1966	Valid
	Item 9	.796**	0.1966	Valid
	Item 10	.748**	0.1966	Valid
Employee Performance	Item 1	.582**	0.1966	Valid
	Item 2	.527**	0.1966	Valid
	Item 3	.578**	0.1966	Valid
	Item 4	.513**	0.1966	Valid
	Item 5	.531**	0.1966	Valid
	Item 6	.489**	0.1966	Valid
	Item 7	.584**	0.1966	Valid
	Item 8	.701**	0.1966	Valid
	Item 9	.494**	0.1966	Valid
	Item 10	.657**	0.1966	Valid

Source: Processed primary data, 2024

According to Table 2, the validity assessment for the variables Locus of Control, Occupational Stress, and Employee Performance shows that all items exceed the table r value of 0.1966, calculated at a degree of freedom (df) of $100 - 2 = 98$. This means that all variables have indicators with calculated r values greater than the corresponding table r values. The significance of each indicator can be seen in the table under the Sig. row. If the Sig. value exceeds 0.05, it indicates that the item of the variable is valid.

Table 3. Result of Reliability Test

Variable	Cronbach's Alpha	Description
Locus of Control	0.945	Reliable
Occupational Stress	0.890	Reliable
Employee Performance	0.750	Reliable

Source: Processed primary data, 2024

The results of the reliability test conducted on all the statements of the variables can be seen through the Cronbach's alpha values: Locus of Control with a value of 0.945, Occupational Stress with a value of 0.890, and Employee Performance with a value of 0.750. Based on the reliability value categorization, all variables are considered to have moderate reliability since they are greater than 0.7.

Test of Classical Assumptions Normality Test

Table 4. Normality Test Result

		One-Sample Kolmogorov-Smirnov Test
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.56533746
Most Extreme Differences	Absolute	.059
	Positive	.059
	Negative	-.054
Test Statistic		.059
Asymp. Sig. (2-tailed)		.200 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Source: Processed primary data, 2024

The statistical data in Table 4 shows that the results of the normality test indicate that the residual distribution in this regression analysis complies with normality. This conclusion is supported by the Kolmogorov-Smirnov test statistic of 0.059 and the Asymp. Sig. value of 0.200, which exceeds 0.05. This result confirms that the assumptions required for performing regression analysis are met

Multicollinearity Test

Table 5. Multicollinearity Test Result

Model		Coefficients ^a	Collinearity Statistics	
		Tolerance	VIF	
1	Locus of Control	.701	1.427	
	Occupational Stress	.701	1.427	

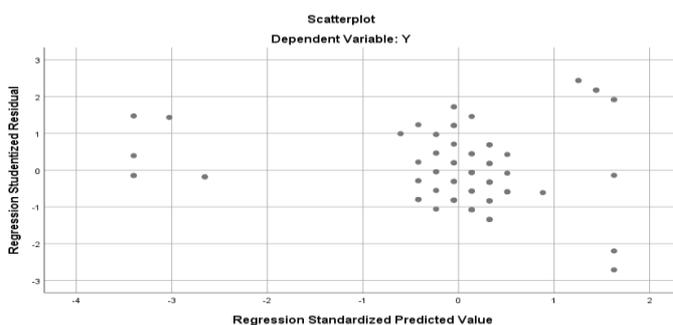
- a. Dependent Variable: Y

Source: Processed primary data, 2024

A regression model is considered free from multicollinearity when the VIF value is below 10 and the tolerance value exceeds 0.1. Based on the testing criteria and the results presented in Table 5, the tolerance values are above 0.1, and the VIF values are below 10. This indicates that there is no multicollinearity problem among the three independent variables used.

Heteroscedasticity Test

Figure 2 shows that the points are scattered around 0 and do not form any clear pattern. Therefore, it can be concluded that there is no issue of heteroscedasticity in this study.



Figures 2. Scatterplot Graph
Source: Processed primary data, 2024

Multiple Linear Regression Analysis

Table 6. Multiple Linear Regression Analysis

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	36.879	2.515		14.666	.000
Locus of Control	.373	.035	.587	10.545	.000
Occupational Stress	-.259	.034	-.420	-7.541	.000

a. Dependent Variable: Y

Source: Processed primary data, 2024

The results of the multiple linear regression test form a regression line equation that represents the impact of Locus of Control and Occupational Stress on Employee Performance obtained through the table 6. The regression equation is as follows:

$$\hat{Y} = 36.879 + 0,373 X1 - 0,259 X2$$

The interpretation of the equation:

1. This regression equation implies that when both Locus of Control and Occupational Stress have values of 0 (or are not factored into the calculation), Employee Performance would have a base value of 36.879.
2. The regression coefficient for the Locus of Control variable is 0.373, meaning that if Locus of Control increases by one unit, Employee Performance is expected to increase by 0.373 units, assuming Occupational Stress remains constant.
3. The regression coefficient for Occupational Stress is -0.259, indicating that if Occupational Stress increases by one unit, Employee Performance would decrease by 0.259 units, assuming Locus of Control remains constant.

Coefficient Determination (R2)

Table 7. R Square Test

Model	Model Summary ^b			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.816 ^a	.666	.663	1.982

a. Predictors: (Constant), X1, X2

b. Dependent Variable: Y

Source: Processed primary data, 2024

The value in Table 7 explains that the R² value for the Locus of Control (X1) and Occupational Stress (X2) to Employee Performance (Y) shows an impact with a coefficient of determination of 0.666 or 66.6%. This means that the level of Locus of Control (X1) and Occupational Stress (X2) have an impact of 66.6% on Employee Performance (Y), and the remaining 33.4% is impacted by other variables

Hypothesis Testing

T-Test (Partial)

Table 6 shows that the Sig. value of Locus of Control (X1) is less than 0.05. This indicates a significant effect of Locus of Control (X1) on Employee Performance at Bank BCA Cabang Manado. It also shows that the Sig. value of Occupational Stress (X2) is less than 0.05. This indicates a significant effect of Occupational Stress (X2) on Employee Performance at Bank BCA Cabang Manado.

F-Test

Table 8. F Test

Model	Sum of Squares	ANOVA ^a			Sig.
		df	Mean Square	F	
1 Regression	910.662	2	455.331	182.074	.000 ^b
Residual	242.578	97	2.501		
Total	1153.240	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: *Processed primary data, 2024*

Table 8 shows that the Sig value is 0.000, which is less than 0.05, thus, it can be concluded that there is a significant simultaneous effect of the Locus of Control and Occupational Stress variables on Employee Performance at Bank BCA Manado Branch.

Discussion

The Effect of Locus of Control on Employee Performance at Bank BCA Manado Branch

Based on the data analysis, it indicates a positive impact of Locus of Control on Employee Performance at Bank BCA, Manado Branch, demonstrating that higher Locus of Control is associated with improved Employee Performance. This finding aligns with Rotter's concept in 1966, which asserts that employees with an internal locus of control believe their actions, decisions, and efforts directly affect their job outcomes. This belief drives them to take responsibility for their performance, leading to greater motivation, initiative, and perseverance. Such employees are more likely to proactively face challenges, seek solutions, and adapt their strategies to improve, fostering innovation and productivity. Additionally, their resilience in overcoming obstacles and adapting to changes further strengthens their long-term performance. Conversely, employees with an external locus of control tend to attribute their successes or failures to external factors like luck or other people, which can diminish their sense of responsibility and initiative. This mindset may result in lower motivation, increased stress, and decreased performance, as they feel less control over outcomes. Therefore, promoting an internal locus of control could be a valuable strategy to enhance employee performance by encouraging proactive behavior, higher self-confidence, and better job satisfaction, all of which contribute to improved job outcomes (Robbins and Judge, 2011). The findings of this study are consistent with previous research, such as Hidayat et al. (2020), which also identified a positive relationship between Locus of Control and Employee Performance.

The Effect of Occupational Stress on Employee Performance at Bank BCA Manado Branch

Based on the data presented, it indicates that there is an effect of Occupational Stress on Employee Performance at Bank BCA Manado Branch. In other words, there is a negative effect of Occupational Stress on Employee Performance at Bank BCA Manado Branch, meaning that the lower the Occupational Stress, the higher the Employee Performance. This finding aligns with the concept by Bakker and Demerouti (2017), which states that job stress can have a significant negative impact on employee performance. When job demands exceed the employee's ability to cope or the available resources, it can lead to emotional exhaustion, physical fatigue, and feelings of being overwhelmed. These feelings of exhaustion can reduce motivation and the employee's ability to perform well, leading to decreased productivity. When stressors, such as heavy workloads or lack of support, persist, employees may become disengaged from their work, resulting in lower work quality and overall job satisfaction. Moreover, chronic work-related stress can lead to physical health problems, such as headaches, insomnia, and high blood pressure, which further disrupt employees' focus and efficiency (NIOSH). These health issues can lead to increased absenteeism and a higher likelihood of errors or accidents at work. This study also supports previous research, such as Buddhacharya (2012) which found a negative relationship between Occupational Stress and Employee Performance.

The Effect of Locus of Control and Occupational Stress on Employee Performance at Bank BCA Manado Branch

This result confirms that the value is significant. This indicates that there is an effect of Locus of Control and Occupational Stress on Employee Performance at Bank BCA Manado Branch. The higher the Locus of Control and the lower the Occupational Stress, the higher the Employee Performance at Bank BCA Manado Branch. Employees with an internal locus of control can improve their performance because they believe their efforts and decisions directly affect their work outcomes, motivating them to be more proactive and responsible. However, if employees also experience high levels of stress, the positive impact of their internal locus of control could be compromised. On the other hand, employees with an external locus of control facing work stress may feel pressured and passive, reducing their ability to handle work challenges. Therefore, a positive locus of control can strengthen employees' ability to manage stress, while excessive stress can diminish the positive impact of internal locus of control, ultimately affecting overall performance. It is essential to maintain a balance between both factors to ensure that employee performance remains optimal in the workplace.

CONCLUSION AND RECOMENDATION**Conclusion**

1. There is a significant relationship between Locus of Control and Employee Performance. A higher Locus of Control leads to better Employee Performance at Bank BCA Cabang Manado.
2. Occupational Stress also has a significant effect on Employee Performance. The lower the Occupational Stress, the better the Employee Performance.
3. Both Locus of Control and Occupational Stress together significantly impact Employee Performance at Bank BCA Cabang Manado. They account for 79% of the variation in Employee Performance, with the remaining 21% influenced by other factors not covered in the study.

Recomendation

1. Locus of Control and Occupational Stress explain 79% of Employee Performance, leaving 21% attributed to other factors. Future research should explore additional variables, like work environment, job satisfaction, or workload, to gain a fuller understanding of Employee Performance.
2. Future studies could focus on interventions to reduce Occupational Stress and enhance Locus of Control, such as stress management training or fostering an internal locus of control mindset. These interventions could help Bank BCA improve employee performance and well-being.
3. A comparative study across different regions or banks could be valuable, helping to determine whether the impact of Locus of Control and Occupational Stress on Employee Performance is consistent, and identifying best practices that could be applied more broadly.

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