

**THE INFLUENCE OF JOB INSECURITY AND JOB STRESS TOWARDS EMPLOYEE PERFORMANCE AT PT. BANK SULUTGO SUB BRANCH SAM RATULANGI**

*PENGARUH KETIDAKAMAN KERJA DAN STRES KERJA TERHADAP KINERJA KARYAWAN DI PT. BANK SULUTGO CABANG PEMBANTU SAM RATULANGI*

By:

**Peter Anderson Runtu<sup>1</sup>**  
**Frederik G. Worang<sup>2</sup>**  
**Shinta J. C. Wangke<sup>3</sup>**

<sup>123</sup>Management Department Faculty of Economics and Business  
Sam Ratulangi University, Manado

E-mail:

[1peteruntu@yahoo.com](mailto:peteruntu@yahoo.com)[2frederikworang@gmail.com](mailto:frederikworang@gmail.com)[3snta@snta.us](mailto:snta@snta.us)

**Abstract:** The purpose of this study is to determine whether job insecurity and job stress affect the performance of employees at PT. Bank SulutGo Sub Branch Sam Ratulangi. The population in this study were all active employees at PT. Bank SulutGo Sub Branch Sam Ratulangi, with a total of 31 employees. The sampling method used in this study is saturated sampling, with a sample of the entire population. The data analysis method used was multiple linear regression analysis using SPSS as a data processing tool. The results of data analysis show that job insecurity has a negative and significant effect on employee performance, and job stress has a positive and significant effect on employee performance. For leaders at this company is expected to be able to issue good policies for the employees and also with the Covid-19 and digitalization era, leaders need to make plans for existing employees so they feel safe and comfortable with their existing jobs. Also, the leader must be able to make employees able to maximize the performance of their employees without having to feel stressed.

**Keywords:** job insecurity, job stress, employee performance

*Abstrak:* Tujuan dari penelitian ini adalah untuk mengetahui apakah ketidakamanan kerja dan stres kerja berpengaruh terhadap kinerja karyawan pada PT. Bank SulutGo Cabang Pembantu Sam Ratulangi. Populasi dalam penelitian ini adalah seluruh karyawan aktif di PT. Bank SulutGo Cabang Pembantu Sam Ratulangi, dengan jumlah karyawan 31 orang. Metode pengambilan sampel yang digunakan dalam penelitian ini adalah sampling jenuh, dengan sampel seluruh populasi. Metode analisis data yang digunakan adalah analisis regresi linier berganda dengan menggunakan SPSS sebagai alat pengolahan data. Hasil analisis data menunjukkan bahwa ketidakamanan kerja berpengaruh negatif dan signifikan terhadap kinerja karyawan, dan stres kerja berpengaruh positif dan signifikan terhadap kinerja karyawan. Bagi pimpinan di perusahaan ini diharapkan mampu mengeluarkan kebijakan yang baik bagi pegawainya dan juga dengan adanya Covid-19 dan era digitalisasi, pimpinan perlu membuat perencanaan terhadap pegawai yang ada agar merasa aman dan nyaman dengan pekerjaannya yang ada. Dan juga pemimpin harus mampu membuat karyawannya mampu memaksimalkan kinerja karyawannya tanpa harus merasa stres.

**Kata Kunci:** ketidakamanan kerja, stres kerja, kinerja karyawan

## INTRODUCTION

### Research Background

The company's success is determined by the presence of human resources, in the current technological era which is increasingly entering the 5.0 era and many Artificial Intelligence (AI) based technologies are starting to replace human work. However, in the organization, human resources remain one of the main factors that run the organization. In the era of increasingly rapid technological development that requires every individual to have the ability and competitive reliability to compete, the movement of change and the ability to learn and use

technology are needed by every individual at this time. In the midst of the Covid 19 pandemic, the limitations of human movement due to social distancing and physical distancing, in this case information technology can be a place or tool as well as a solution for social distancing and physical distancing after Covid 19.

Each company must have different goals from one company to another. In achieving these goals, many various factors are involved in achieving these goals. In this case, the important influencing factor is human resources, every company also needs energy and thoughts that come from human resources. To show the energy and thoughts of HR, they must be able to show their work performance to the company. Employee performance is needed in carrying out company activities. Every company certainly wants to get good employee performance in each of their respective fields. Employee performance is expected to produce good quality work and the amount of work in accordance with standards.

The spread of Covid 19 that has occurred in the world, cannot be denied, has had an impact on all levels of society, including employees. Employees who are still lucky to survive in their jobs are required to be able to adapt to the new conditions that are currently happening. In addition, employees must always be vigilant in carrying out their work in the midst of a pandemic. Various demands to adapt and the constant state of alert and anxiety experienced by employees can cause stress. The stress experienced can have a negative effect on the organization because it involves aspects of the health and work performance of employees in an organization. There is also one factor that can affect employee performance in the current situation, namely job insecurity. Job insecurity is more than the perceived threat of job loss but also includes thoughts about losing valued job features such as pay, status, opportunity for promotion and access to resources. Very often individuals further characterize the threats to the entire job as more severe than the threats to the job features, because one can lose one's job features but still maintain organizational membership. However, loss of the entire job entails potential job loss or loss of career advancement.

Covid-19 has caused a lot of workers to be laid off. Based on the results of data collection from the Central Statistics Agency (BPS), from 2019 to 2021 there were 3.27 million workers who had experienced layoffs in Indonesia. The high number of layoffs was due to a significant spike in the growth of laid-off workers in the period August 2019 - August 2020 compared to the previous period. In the period August 2018 - August 2019, the range of the number of workers who have been laid off in Indonesia was 507,105 workers, then this number experienced a very significant increase in the period August 2019 - August 2020 by 299.48 percent or around 1.52 million workers, so that in that period there were as many as 2.03 million workers who had been laid off in Indonesia. Then in the next period, there was a decrease in the number of workers who had been laid off by 63.67 percent or around 1.29 million workers, so that in the period August 2020 - August 2021, there were 735,969 workers who had been laid off.

Covid 19 also brings bad things to the banking sector because bank branch offices are decreasing every year due to the pandemic accompanied by digital disruption. The initiator of the Indonesian Bankers Association (ABI) explained that the digitalization era, especially after the Covid-19 pandemic, made all industries compete to digitize. Based on data from Indonesian Banking Statistics (SPI) for the period of February 2022, the number of bank offices is 28,530 units from 107 banks. The number of offices has decreased by 2,597 units since 2019, which reached 31,127 units from 110 banks. From the explanation and data above, the performance of PT. Bank SulutGo Sub Branch Sam Ratulangi is an interesting thing to study during the Covid 19 pandemic. Therefore, I want to research whether Job Insecurity and Job Stress have a significant effect on employee performance at PT. Bank SulutGo Sub Branch Sam Ratulangi.

### **Research Objectives**

1. To identify the influence of job insecurity on employee performance
2. To identify the influence of job stress on employee performance

## **THEORETICAL FRAMEWORK**

### **Human Resource Management**

Resource management human beings are matters relating to the construction, use of and protection of human resources (Simamora, 2006). Resource management tasks human resources is managing the human elements with all potential so that resources can be obtained people who can achieve organizational goals.

### Job Insecurity

According to Rowntree (2005), job insecurity can be defined as a condition related to a sense of fear that someone will lose their job or the prospect of demotion and various other threats to working conditions associated with decreased psychological well-being and decreased job satisfaction.

### Job Stress

Job stress is very much an individual reaction, and differs from general stress as it is also organization, and job related (Silverthorne and Chen, 2008). Based on these definitions job stress can produce adverse consequences for both the individual and the company since it has the effect of lowering motivation levels and performance, and increases turnover intentions (Montgomery, Blodget, and Barnes, 1996).

### Employee Performance

Performance is the result or level of success of a person as a whole during a certain period in carrying out tasks compared to various possibilities, such as work standards, targets or targets or predetermined criteria (Al Mehrzi and Singh, 2016). Self-rated job performance is especially useful in that it brings a unique source of information to the performance appraisal process (Thornton, 1980) which can be then be used as an evaluation criterion for those measures of job performance already in use. Self-Appraisals are also potentially useful as a means of increasing employee understanding of performance feedback (Teel, 1978).

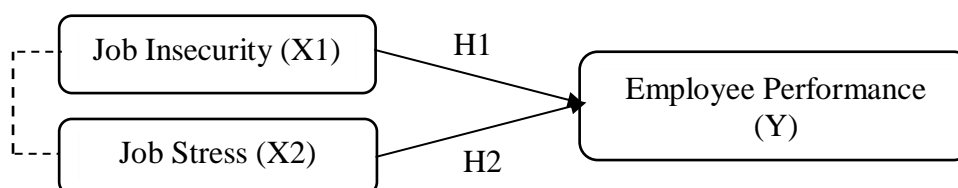
### Previous Research

Nugraha and Ratnawati (2010) analyzed the influence of job insecurity and compensation satisfaction on employee performance (Study on the contract employees of PT. Bank Rakyat Indonesia Semarang Branch Patimura and the Work Unit). Samples used in this study is that contract employees PT. Bank Rakyat Indonesia Semarang Branch Patimura and the Work Unit. The method of sampling used is by Simple Random Sampling, method data analysis used are multiple linear regression analysis, using SPSS program. Results of hypothesis testing, shows that the variables: the job insecurity negatively on employee performance. Compensation satisfaction has positive influence on employee performance. The result of the small value of the coefficient of determination indicates that the ability of independent variables (job insecurity and compensation satisfaction) in explaining the dependent variable (employee performance) is very limited.

Syafitri, Syahrul, and Fahmy (2022) examined the effect of Job Insecurity on Job Performance with Affective Commitment as a Mediating Variable Post Covid-19 Pandemic (Case Study: Four Star Hotel employees in Padang City). The data processing was carried out through Smart-PLS. There was a total of 155 samples collected using purposive sampling method. The results showed that a) job insecurity has a negative but not significant effect on employee performance, b) job insecurity has a negative and significant effect on affective commitment, c) affective commitment has a positive and significant effect on employee performance, d) affective commitment mediates the relationship between job insecurity on employee performance.

Ahmed and Ramzan (2013) examined the relationship between job stress and job performance on bank employees of banking sector in Pakistan. The study examines the purpose model in relation of job stress and its impact on job performance by using sample of 144 participants. In participant the data of senior, graduate employees including customer services officers and managers of well reputed rising bank in Pakistan. The data were obtained through close ended questionnaire. A statistical test of regression, correlation and reliabilities were also confirmed. The results are significant with negative correlation between job stress and job performances and shows that job stress significantly reduces the performance of an individual.

### Conceptual Framework



**Figure 1. Conceptual Framework**

*Source: Data Processed, 2022*



**Research Hypotheses**

H<sub>1</sub>: There is a negative and significant effect of Job Insecurity on Employee Performance.

H<sub>2</sub>: There is a negative and significant effect of Job Stress on Employee Performance.

**RESEARCH METHOD****Research Approach**

This research is using a quantitative research method. Quantitative research is an approach for testing objective theories by examining the relationship among variables (Creswell and Creswell, 2018). These variables, in turn, can be measured, typically on instruments, so that numbered data can be analyzed using statistical procedures. The final written report has a set structure consisting of introduction, literature and theory, methods, results, and discussion. This research method uses quantitative methods because the data to be processed is ratio data and the focus of this research is to determine the magnitude of the influence between the variables studied.

**Population, Sample and Sampling Technique**

A population (sometimes called a target population) is the set of all elements. It is the large group to which a researcher wants to generalize his or her sample results. In other words, it is the total group that you are interested in learning more about (Johnson and Christensen, 2019) The population of this research are active employees at PT. Bank SulutGo Sub Branch Sam Ratulangi. The sampling design is saturation sampling which includes all of the employee in PT. Bank SulutGo Sub Branch Sam Ratulangi which is 31 employees. According to Sue and Ritter (2011) saturation sampling is not a technique per se but an attempt to conduct a population census. Conducting a census, or collecting data in every member of a population, is an alternative-albeit an infrequently used one-to traditional survey sampling.

**Data Collection Method**

The data collection technique used in this research is to use a questionnaire. A questionnaire is defined as a document containing questions and other types of items designed to solicit information appropriate to analysis (Babbie, 1990:377). Researchers used a list of written questions given to respondents to be answered according to the available alternative answers. This questionnaire consists of several question items related to the identity of respondents, respondents' responses about Job Insecurity and Job Stress on Employee Performance.

**Operational Definition of Research Variables****Table 1. Operational Definition of Research Variables**

Variables	Indicators
Job Insecurity (X <sub>1</sub> )	<ol style="list-style-type: none"> <li>1. The possibility of losing their job</li> <li>2. The possibility of negative changes that occur in the company</li> <li>3. The powerlessness of employees in dealing with threats.</li> </ol>
Job Stress (X <sub>2</sub> )	<ol style="list-style-type: none"> <li>1. Task Demands</li> <li>2. Role Demands;</li> <li>3. Claims Between Personal</li> <li>4. Organizational structure</li> <li>5. Organizational leadership</li> </ol>
Employee Performance (Y)	<ol style="list-style-type: none"> <li>1. Quality</li> <li>2. Quantity</li> <li>3. Punctuality</li> <li>4. Effectiveness</li> <li>5. Independence</li> </ol>

Source: Data Processed, 2022

## Data Analysis Method

### Validity and Reliability Test

Validity is often defined as the extent to which an instrument measures what it asserts to measure (Blumberg, Cooper, and Schindler, 2005). The reliability refers to a measurement that supplies consistent results with equal values (Blumberg, Cooper, and Schindler, 2005).

### Multiple Linear Regression Analysis

Multiple linear regression analysis is a linear regression to analyze the magnitude of the relationship and the influence of independent variables whose number is more than two. A regression model that involves more than one regressor variable is called a multiple regression model (Montgomery, Elizabeth, and Vining, 2012). The equations of the multiple regression models in this research is shown (Montgomery, Elizabeth, and Vining, 2012).

$$y = \beta_0 + \beta_1x_1 + \beta_2x_2 + e$$

Description:

- y : Employee Performance
- $\beta_0$  : Intercept
- $\beta_1$ - $\beta_2$  : Regression Coefficient of Each Variable
- $x_1$  : Job Insecurity
- $x_2$  : Job Stress
- e : Error

## RESULT AND DISCUSSION

### Result

#### Validity Test

All items in each indicator of the variables Job Insecurity ( $X_1$ ), Job Stress ( $X_2$ ) and Employee Performance (Y) have a pearson correlation value greater than r table, namely 0.355. It means every item of the indicator is valid.

#### Reliability Test

**Table 2. Reliability Test Result**

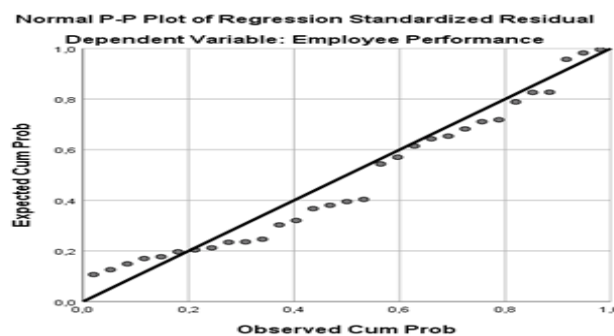
Variable	Cronbach's Alpha
Job Insecurity ( $X_1$ )	0.820
Job Stress ( $X_2$ )	0.890
Employee Performance (Y)	0.803

Source: Data Processed, 2022

Table 2 shows that all the variables Job Insecurity ( $X_1$ ), Job Stress ( $X_2$ ) and Employee Performance (Y) have a Cronbach's Alpha value greater than 0.6. This means that the measuring instrument is reliable.

### Classical Assumption Test

#### Normality Test



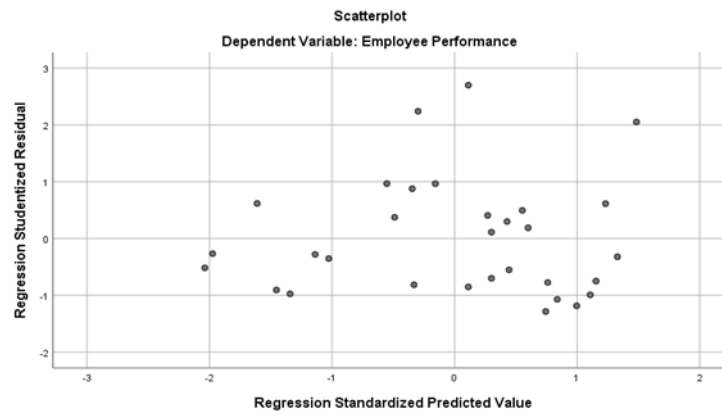
**Figure 2. Normality Test**

Source: Data Processed, 2022

According to Ghozali (2012) the regression model is said to be normally distributed if the plotting data (dots) that describe the actual data follows the diagonal line. Figure 2 shows that the plotting dots spread around the diagonal line and spread follows the direction, the regression model satisfies the assumption of normality.

**Heteroscedasticity Test**

According to Ghozali (2012) the regression model is said to be free of heteroscedasticity if there is no clear pattern, where the points spread above and below the number of 0 on the Y axis.



**Figure 3. Heteroscedasticity Test**

Source: Data Processed, 2022

Figure 3 shows that there is no clear patterns and the points are also spread on the Y axis so heteroscedasticity is not detected.

**Multicollinearity Test**

**Table 3. Multicollinearity Test Result**

Model	Coefficients <sup>a</sup>	
	Tolerance	Collinearity Statistics
1		
	(Constant)	
	Job Insecurity (X <sub>1</sub> )	.714
	Job Stress (X <sub>2</sub> )	.714
		VIF
		1.400
		1.400

a. Dependent Variable: Employee Performance (Y)

Source: Data Processed, 2022

From the table above it can be seen that there is no Multicollinearity on Variable X<sub>1</sub> because the value of tolerance is more than 0.100 and the value of VIF is not more than 10. And also in Variable X<sub>2</sub> there is no multicollinearity because the tolerance value is more than 0.100 and the VIF value is less than 10.

**Multiple Linear Regression Analysis**

**Table 4. Multiple Regression Analysis Result**

Model	Coefficients <sup>a</sup>		
	Unstandardized Coefficients	Std. Error	Standardized Coefficients
1			
	(Constant)	27.838	2.276
	Job Insecurity (X <sub>1</sub> )	-.670	.224
	Job Stress (X <sub>2</sub> )	.394	.118
			-.551
			.614

a. Dependent Variable: Employee Performance (Y)

Source: Data Processed, 2022

From the results in table above can be presented in the form of a unstandardized regression equation as follows:

$$Y = 27.838 - 0.670 X_1 + 0.394 X_2$$

The results of the multiple regression equation provide the following understanding:

1. Job insecurity variable ( $X_1$ ) has a negative effect on employee performance with a coefficient value of -0.670. This states that the higher the job insecurity, the lower the employee's performance.
2. Job stress variable ( $X_2$ ) has a positive effect on employee performance with a coefficient value of 0.394. This means that the higher the job stress, the higher the employee's performance

## Hypothesis Testing

### T-Test

**Table 5. T-Test Result**

Coefficients <sup>a</sup>			
Model	t Table	t Count	Sig.
1 (Constant)		12,232	,000
Job Insecurity ( $X_1$ )	2,048	-2,983	,006
Job Stress ( $X_2$ )	2,048	3,326	,002

a. Dependent Variable: Employee Performance (Y)

Source: Data Processed, 2022

1. Based on table 5 the calculated t count for the Job Insecurity variable ( $X_1$ ) is equal to -2,983 and the value in the 5% distribution is 2,048, so the t count is  $-2,983 < t \text{ table } 2,048$  and also the value is significantly less than 0,05 ( $0,006 < 0,05$ ). This means that there is a negative and significant effect between job insecurity on employee performance. Thus, it means that  $H_1$  is accepted.
2. The calculated t count for the Job Stress variable ( $X_2$ ) is equal to 3,326 and the value in the 5% distribution is 2,048, so the t count is  $3,326 > t \text{ table } 2,048$  and also the value is significantly less than 0,05 ( $0,002 < 0,05$ ). This means that there is a positive and significant effect between job stress on employee performance. Thus, it means that  $H_2$  is declined.

### F-Test

**Table 6. F-Test Result**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	186,152	2	93,076	6,547	,005 <sup>b</sup>
Residual	398,041	28	14,216		
Total	584,194	30			

a. Dependent Variable: Employee Performance (Y)

b. Predictors: (Constant), Job Stress ( $X_2$ ), Job Insecurity ( $X_1$ )

Source: Data Processed, 2022

From the results of the simultaneous test analysis (F) in table 6 above, it shows that the significance value (sig) is 0,005, which means this number is  $< 0,05$  and  $F_{\text{count}} >$  from the  $F_{\text{table}}$  value where it is known that  $6,547 > 3,34$ . It means that job insecurity and job stress simultaneously have a positive and significant effect on employee performance

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

Table 7 shows that the coefficient of determination ( $R^2$ ) is 0.319. This means that 31,9% of the employee performance variables can be explained by the variables of job insecurity and job stress. While the remaining 68,1% of employee performance variables can be explained by other variables not examined in this study.



**Table 7. Coefficient of Determination ( $R^2$ ) Result**

Model	Model Summary <sup>b</sup>			
	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,564 <sup>a</sup>	,319	,270	3,77038

a. Predictors: (Constant), Job Stress, Job Insecurity

b. Dependent Variable: Employee Performance

Source: Data Processed, 2022

## Discussion

### Job Insecurity on Employee Performance

The results of data analysis show that job insecurity has a negative and significant effect on employee performance. This means that employee performance has an effect on employee performance at PT. Bank SulutGo Sub Branch Sam Ratulangi. This study is in accordance with previous research of Nugraha (2010), which states that job insecurity has a negative and significant effect on employee performance at PT. BRI Semarang Branch. The results of the study show that the biggest thing that causes job insecurity is the indicator variable "possibility of negative changes that occur in the company", with a percentage of 58.1% (taken from the answers agree and strongly agree). Based on the data obtained and also with the results of previous research, it can be seen why job insecurity can affect the performance of employees at PT. Bank SulutGo Sub Branch Sam Ratulangi is because of the negative threats that have emerged or will arise, it makes employees helpless, because these negative threats can affect their existence in this company, and employees also do not know what will happen in the future. With the pandemic still not over, there are still possibilities that could happen to threaten the continuity of their work at the company. The existence of these issues makes them feel that they do not have the ability and power to ensure that their current job is not threatened with sustainability. This can affect their performance, because with the ongoing pandemic it will still be a problem and a threat to them.

### Job Stress on Employee Performance

The results of data analysis show that work stress has a positive and significant effect on employee performance. This means that work stress positively affects the performance of employees at PT. Bank SulutGo Sub Branch Sam Ratulangi. So, the results of this study indicate the more stressed the employees at PT. Bank SulutGo Sub Branch Sam Ratulangi, then the higher their performance level. The indicator "interpersonal demands", with the statement "I can't wait to be able to complete the given task" is the statement with the highest points with a percentage of 41.9 (taken from the answers agree and strongly agree). So, one of the statements that increase employee performance at PT. Bank SulutGo Sub Branch Sam Ratulangi is this. This study contradicts the research of Kotteswari and Sharief (2014) and Dar et al. (2011) that partially there is a negative and significant effect of job stress on employee performance. This hypothesis is rejected because it is not in accordance with the results obtained, which should have a negative and significant effect on employee performance. I took the opposite hypothesis because I feel that stress is always with us, especially in a job with a lot of demands and also with a pandemic that makes employees have to think about other things besides their duties at the office. This study is in accordance with previous research from Zafar et al. (2015) which shows a positive and significant effect of work stress on employee performance. Positive work stress is needed in employees in banking, therefore to improve employee performance, bank leadership always plays an important role in employee performance. The bank manager maintains a certain level of stress on the employees to increase the efficiency and effectiveness of the employees. If stress is not managed properly it will be harmful for the employees as well as the organization and affect the productivity of workers. Therefore, stress management is needed in organizations to deal with stress. The existence of work stress makes their work more increased and employees are more able to manage every existing job, by this making employee prioritize each existing job so as to increase their performance. Because in my opinion, if there is no work stress, employees will underestimate the work that will be given.

## CONCLUSION AND RECOMMENDATION

### Conclusion

1. Job Insecurity has a negative and significant effect on employee performance at PT. Bank SulutGo Sub Branch Sam Ratulangi. This means that with increasing job insecurity in the sense of the emergence of threats that



make their jobs threatened such as losing their jobs, there are policies that do not benefit employees and other things that threaten their work, it can cause their employees' performance to decrease.

2. Job stress has a positive and significant effect on employee performance at PT. Bank SulutGo Sub Branch Sam Ratulangi. This means that with increasing stress levels on employees, employee performance also increases.

### Recommendation

Based on the conclusions above, it means that job insecurity and job stress can be used as a way to measure and improve employee performance, so the researchers propose the following suggestions:

1. For leaders at PT. Bank SulutGo Sub Branch Sam Ratulangi is expected to be able to issue good policies and not pose a threat to the work of employees and also with the Covid-19 and digitalization era, leaders need to make plans for existing employees so that employees feel safe and comfortable with their existing jobs. Also for the problem of work stress, the leader must be able to make employees able to maximize the performance of their employees without having to feel stressed.
2. For further researchers, it is hoped that it will be able to study more sources and references are related to research variables and consider other variables, especially those that affect employee performance. As well as being able to expand the scope of research or can also replace research locations that are not only focused on one research location, thus providing a more comprehensive view and being able to be implemented in general.

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