

Effects of Personal Characteristics Toward Work Stress

MUHAMAD ZAINUDIN

Bogor Agricultural University
Jl. Raya Pajajaran Bogor, Phone: +62 251 313813
Mobile: 08881667199, email: zai_contact@yahoo.com

Accepted on March 14th 2005, Approved on August 7th 2005

Abstract: This research background is constituted by the existence of requirement of bank employees to compete and improve ability. Matter like these certainly will be able to generate abundant job stress. The objective of this research is to prove scientifically the influence of personal characteristics like behavior, personality, and locus of control conduct of stress work as a bank employee, specially in certain part of an organization chart. The design of this research uses a field studies which are experimental and test hypothesis. Intake of sample uses a technique of non pertained probability sampling. Data analysis uses a method of enter constructive SPSS PC. Used analysis of multiple regression, seen influence three personal characteristic variables that are behavior, personality, and locus of control conduct to stress work at audit unit and also treasury unit, see influence of independent variable to job stress, job pressure, and lack of support. And also by using t-test to see the difference of the job stress, job pressure and lack of support of at both groups. Result of variable with variable ties and there are differences of stress work and lack of supports to both groups, while to job pressure there is no difference.

Keywords: Employee, job stress, locus of control, personal characteristic behavior

INTRODUCTION

The fast growing communication and information technology has been encouraging each company to engage in activities on wider basis. So has also in banking sector where it is demanded to better improve its service quality and work effectiveness and efficiency, including the reliability of its employees. In condition like this, competency of an employee is not lied on his knowledge and skill in doing the work as was in the past, but also his reliability in doing such work exactly and fast using new technology. Demand for readiness of bank employees to accomplish specified target is the pressure that should be naturally verified.

The increasing higher competition between services of banks, makes customer more likely demanded bank to serve them better. The bank undertakes to fulfill demand of its consumers, so that bank provides a more varied service. For such purpose, the bank uses computer sets so designed to imitate way of thought and action of professionals known well by the utilization of artificial intelligence (Chorafas & Steinmann, 1991). This also brings pressures to certain employees who are felt pushed aside by the work of machines.

Consciously or unconsciously, the work one takes causes him stressed. However, stress is not always

scientifically a negative condition, leading to incidence of physical or mental disease, as well as unreasonable behavior (distress). Stress is also a positive strength (eustress) needed to generate high achievement. Up to certain point, working under deadline pressure could be a stimulating creative process. Its linkage to work becomes high as well as makes him capable of controlling the situation felt as challenges. However, if anyone becomes too ambitious, or the work demand has been too high, his work performance will be low. The stress always drains one's strength and the situation will change into worrisome threat. Almost each person feels that his work is always stressful.

Cooper draws up stress for different works. Works containing low stress degrees are put on number 1 and the high one on number 10. This measure in work is called the Cooper Occupational Stress Ratings. Type of financial work does not have so high stress, approximately on scale 4.0. From this classification, the highest stress is stock broker where it is put on scale 5.5 (Cooper, Cooper, & Eaker, 1988: p.81-83). Nevertheless, the stress in each work needs special attention so as not to go beyond its limit that will cause danger. Hence, it requires to correctly diagnose the problem suffered by such company.

Hit or miss and very general diagnosis will mislead

and only give wrong feedback. Strain may result from individual in organization who suffers from too heavy as well as prolonged stress. This in majority (36%) is resulted from work pressure (Cooper & Payne, 1998: p.14), that could cause dangerous things for such employee and his performance, such as incident, serious illness, paralysis, often absent, etc.

The case itself is of course a loss that should be born by the company. Confirmation over this case may be proven from research findings taken by University of Michigan on the impact of an organization toward strain to individual caused by, among others, uncertainty in work, difficult to adapt oneself, physiological trouble, such as cholesterol and blood pressure. The bank management should periodically measure stress level of its employees. According to experience, most energetic and capable of high achievement employees will not move work solely because of interested in material gain. Many things could cause someone move, like problems related to source of stresses in the work place, like incompetent superior, unharmonious interpersonal relation, office politics, under authorization, uncertainty in carrier, etc (Faeltan & Diamond, 1989: p.42).

At present, human resource is formed to always improve its capability so as to be competitive in its area, whereas organization should be able to direct it to achieve optimal productivity. According to Drucker, the function of organization is to undertake that knowledge becomes productive. More specialized knowledge is required to do a work of an expert that may generate outcome, it requires an organization (Drucker, 1993: 144-145). Hence, these two strengths may accomplish mutual expected result. However, it more often happens that the organization tends to create opportunities for improvement of capabilities to parts directly instantly handling problems in front-liners, which in general is deemed as improvement in company image because the part directly related to customers are able to give good and modern impression.

Meanwhile, the part not directly related to proceeds post such as administrative section, processing section, bank supporting facility, etc which are usually not seen by customers get less attention and balanced facility. Without awareness of this, it will cause disrupting, even defective gap. That is slow-down because backstage personnel is potential and decisive matter since the number are usually bigger. Deal and Jenkins (1994) clearly stresses the importance of this supporting section. According to them, big corporations in airline service (American Airlines), entertainment (Walt Disney Company), and banking (Citicorp), educate their best personnel for back office. In discussing work stress problem, it will be

examined whether stress on employees representing transactional actors who are always run after by profit-loss target, different from stress to internal supervisors representing back office.

On the ground of stressors, it will be examined its effect to two such sections, in relation to the structure, organization, will be selected two functional sections under "contrast" duties. Both these sections mostly suffer employee turnover to other companies. In addition, it prepares employees to do such duties in relatively long time. Such gap often causes high stress to employees working in the two sections, especially at time of facing deadline.

As the transaction actor, it will be selected treasury group who must always be ready and smart in determining the position of money trade to reap profit or bank liquidity requirement. Every day employees in treasury group should effect transactions so as to generate target performance, and his success depends on that case. Whereas, internal supervisory groups or auditors in their moves appear to be more relaxed. Internal auditors are assigned to supervise whether there has been deviation in the bank organization. The work outcome of internal supervisor of this bank is not appraised quantitatively, but accuracy in finding deviant matters will be used as success in appraisal.

This research employs personal characteristic variables, namely behavior, personality, and locus of control in the approach to measurement of work stress on individual in the group. Further, it will use demographic variable to understand background of individuals. Type or organization in this research will be the national private banks in Jakarta that reflect metropolitan situation like fully busy, noise pollution and fast purpose in time.

METHODS

Work stress. Cooper, Cooper & Eaker (1988) state that stress is part of human condition. Its process is explained as follows: (1) human being generally tries to harmonize condition of mind, emotion and its relation to the world., in a steady state; (2) Each factor of physical and emotional condition of human being has range of stability. If it is still in such area, human being feels comfort, on the other side if there has been disruptive power such factors will come out from this stability limit, the subject should harmonize himself to return to such comfort; (3) Each individual directed to to maintain this comfort feeling is called adjustment process or coping strategies; (4) hence, his success to harmonize himself will be the basis for success, whereas if he fails in adjustment process toward stress will cause recurrent stress. This will

drain his energy in the long time and high frequency.

According to Geber (1996), viewed from its sources, stress comes from two directions, namely internal source from the individual himself, and external source beyond himself. Internal stress source (stressor) pertains to biological matter and personality. Biological stress is caused by cycle of biological energy commonly called "*circadian rhythms*". There a group individuals who will get higher stress if he has to work in morning shift, but higher energy at night, and vice versa. This is very important to view considering the world economic condition is moving without stopping 24 hours a day, and demand full readiness from the economic actors, Meanwhile, stressor pertaining to personality problem is an unique individual one. For example, cheerful individual considers that each demand is a positive challenge, but for low self-image individual will think that he himself cannot do any challenging thing as a result of big gap between his capability and his objective.

Source of external stress is related to personal problem, environment as well as work problem. Personal problem pertains to marriage relation, child rearing, divorce, finance, law, etc. Work environmental stress pertains noise pollution, too cool or hot temperatures, crowding, lighting and smokes. Work stress is, among others, lack of support, heavy work, lack of training, carrier *move (transfer)*, employment termination, limited completion time, leading others, etc. Stress in work place originated from matters outside the individual is suggested by Hurrell, Murphy, Sauter and Cooper (1988).

According to Hurrell, et. Al (1988), there have been five categories that may be classified as source of stress in the work place deemed potential, namely: intrinsic factor in assignment, namely bad physical condition in the work place, work load, limited time, and various risks; role in organization, in this case role conflict and responsibility; interpersonal relation in the work place. This includes quality in relation with superior, colleagues, and subordinate as well as delegation and communication problems in work; Carrier work. In pursuing one's carrier problems that cause work stress are, among others, over-promotion, under-promotion, and lack of job security, unfulfilled ambition, etc; Structure and organizational climate. This pertains to individual relation with organization, like the problem of lack of opportunity for participation in decision-making, behavior restraint, politics in the work place, and lack of effective consultation and communication.

Stress case in work place is not the same for each individual because organizational demand will be responded according to his personal characteristics. However, its case will be serious whenever stress

happens in the work place, either from security side of such employee or also viability of the organization (Hurrell, et.al., 1988). In an organization, each individual in his work suffers pressure in the effort to mould his identity to normative expectations, related to his role in the organization. The role here is the one desired by such individual, by others for such individual, as well as the role demanded from such individual related to his work. Often in his profession, the employee encounters contradiction in such expectation stemming from his colleagues, organization of the work place, as well as his profession association. Conflict between role expectation and personal conflict will become the cause factor that results in worry and stress.

Reviewing stress in the work place, the emphasis should be difference between the work organization and social organization as well as family life. Organization in society applies control over performance behavior of its members. Sanction and reward apply to each member deemed eligible to receive them. Systematic control is characteristics of work organization. On the basis of such system, members of organization or employees approve on existing rules in authority, hierarchy and supervision.

Nevertheless, in the operation of such rules and procedures employed in controlling behavior related to this work often causes controversy by the effort of individual to safeguard his stable position and satisfied status. Employees just have two options, complying with the applicable provisions resulting in stress risk or making his own self-identity beyond the applicable rules and creating himself as opposition in the organization, even though in general not supported by his superior, such individual will cause work stress.

In the work circumstances, it is not possible to create absolute condition that may prevent difference in opinion among employees. The problem causing stress may come up at any time in the work place, therefore stress is a common case (Parkinson, 1995: p.29). In addition, impact of the use of computer is the risk that should be suffered by employees, namely eye trouble because of radiation from ray of monitor screen. This is the consequence of technological advancement, that demands employees to be accurate and fast in each work process. It is recorded the productivity decrease figure around 10 billion dollar in Europe each year as a result of stress, so it is very important to understand stress in the work place if we want to be able to prevent any higher losses.

There are two categories of work stressors according to Spielberger (1991). First, pressure because of doing such work or job pressure like overtime, facing critical situation, and less rest time. Two, lack of support needed for managing the work well, like lack

of opportunity for advancement, lack of superior's support and not suitable equipment.

For auditors, cases related to critical situation have rarely happened. However, the job pressure like overtime, excessive administrative work, timely schedule makes the work should be always taken. Whereas, for employees in treasury unit, job pressure as stressor often attacks. Doing work full of risk, problem facing critical situation is not strange to them, especially at the time they effect transactions over times in big nominal.

The stressor as a result of lack of support required to do the work well in the audit and treasury groups has same opportunities to encounter.

Behavior (type A and type B). Stress undergone by individuals has different impact. This depends on behavior of individual. Friedman and Kosenman (in Fontana, 1989) suggest that there are behavioral patterns, namely type A and type B. Individual included under type A commonly has aggressive personality, very competitive, hurried and impatient. Whereas, type B individual is likely relax. Type A individual is often self-conscious of environmental over-burdening, not often sympathetic to himself, but more tolerant over weaknesses of other person than that of himself. Individual with type A is more likely involved in the work, so that his life aspect is often neglected (Cooper, et.al., 1988).

For an auditor is more likely for type B individual, who has calmer nature and his life is not hurried by necessity to take risk at critical time daily. Whereas, treasury group is employees who always have work pattern that triggers them to pursue success in each transaction, their performance may be measured quantitatively and easily visible by many persons in case they fail. Hence, persons working in treasury section are suitable for individual of type A behavior.

Personality. According to Fontana (1989), human nerve automatically programs reaction against stress by fighting back or resorting to flight. Ancient human being releases energy in the form of physical activities, among others, engaging in war or flight for self-safety. Centuries later on, modern human being, though inheriting hormonal and chemical defense mechanism, still shows this characteristics. Based on trait theory, individual behavior indicates a consistent trait. This personality trait is sufficiently stable and is psychologically disposition. In general, personality trait may be considered as personality dimension to predict individual, for example, adventurous person may be traced to his basic trait, namely impulsive trait (Wortman & Loftus, 1985: p.377-378).

According to Eysenck, personality has two main dimensions. *First*, it is based on neuroticism found

on group person easily disturbed his feeling such anxious, restless, as well as touchy, in comparison to emotional stability, namely calm, reliable and not easily falling into pieces. *Secondly* is *introvert* and *extrovert*. Introvert group is individual prefers isolation, passive, reserved, careful, and shy. Whereas, extrovert group is individual who prefers is individual who prefers to socialize in society, active, impulsive, gregarious personality, and excitement-oriented.

Introvert-extrovert dimension may be relied to predict behavior of individuals. Biological basis used in: introvert individuals have high excitement level on brain cortex and easily aroused by high external stimulation. As a result, this individual always seeks situation that may reduce such stimulation so as not to be too high; extrovert individuals naturally have low stimulation in their brain cortex. As a result. Such individuals will seek high stimulation outside themselves to improve such stimulation up to optimal point.

Relation with this research, tasks in the work examined have been unique and contrast, so with different personality, it wants to know the possibility of correlation between each group with work stress. Task of auditor is more oriented to accuracy and calm situation so as to discover faults in procedure and fraud that is compatible to introvert individual. On the other side, treasury section is more suitable to extrovert individual because every day they should interact and effect fully risk transaction to enjoy acknowledgement of good performance.

Locus of control is personality trait that may decide whether anyone reacts better or less in any stressful condition. Rotter in the mid 1960-s has developed this concept. Individual with internal locus of control believes that he himself may affect outcome attainment. However, individual under external locus of control believes that he himself does not have sufficient influence toward the situation, and believes that any success will be solely determined by fate and opportunity (Cooper, et.al., 1988). From education side, individual under internal locus of control is often related to high motivation and academic success. Several studies on coping ability and psychological adjustment indicate that individuals under internal locus of control are not easily worried, and more able to tackle frustration. However, individuals under external locus of control psychologically appear to unhealthy (Cooper & Payne, 1991: p. 17).

It is also added that if individuals have control over knowledge on any situation will contribute benefit in regulating stress cause from the environment. Further, several studies prove that in individual group under internal locus of control has hard way of life, but may maintain healthy life, though they often

have serious stress. Nevertheless, if it is faced with uncontrollable situation by individual group under internal locus of control may have more serious stress than that individual group under external locus of control (Cooper, et.al., 1988: p.56).

Hypothesis 1: there has been effect of behavior, personality, and locus of control against work stress of employees of audit section; there has been effect of behavior, personality, and locus of control against work stress of employees of treasury section.

Hypothesis 2: there has been effect of behavior, personality, and locus of control against work pressure of employees of audit section; there has been effect of behavior, personality, and locus of control against work pressure of employees of treasury section.

Hypothesis 3: there has been effect of behavior, personality, and locus of control against work support of employees of audit section; there has been effect of behavior, personality, and locus of control against work support of employees of treasury section.

Hypothesis 4: there has been difference in work stress of employees in audit section and treasury section; there has been difference in work pressure of employees in audit section and treasury section; there has been difference in work support of employees in audit section and treasury section.

Research design is non-experimental, namely systematic empirical inquiry in which the scientist does not have direct control over independent variables (Kerlinger, 1986: p. 348). The dependent variables are: work stress, work pressure, lack of support. Whereas, independent variables are behavior, personality, and locus of control.

Subject of this research is employees under type of assignment as auditor and treasury in three foreign

- | | | |
|-------------------------------|-------|-------------------------------------|
| 1. untimely | ←---→ | timely |
| 2. uncompetitive | ←---→ | competitive |
| 3. good listener | ←---→ | anticipating opponent |
| 4. unhurried | ←---→ | always hurried |
| 5. calm | ←---→ | impatient |
| 6. doing one by one | ←---→ | doing many things at one |
| 7. talk calmly | ←---→ | talk fast |
| 8. prioritize self-satisfied | ←---→ | want appreciation by others |
| 9. always slow | ←---→ | always fast |
| 10. act inconsiderably | ←---→ | encourage to advance oneself |
| 11. expressing one's feeling | ←---→ | hiding one's feeling |
| 12. interested in many things | ←---→ | just interested in work |
| 13. not ambitious | ←---→ | ambitious |
| 14. relaxed | ←---→ | wants to immediately solve problems |

Instruments employed to measure locus of control are simplified Rotter scale. The scale has five answer categories: highly disagreed (1) up to highly agreed (5). Rotter scale consists of 10 statement points that

exchange private banks in Jakarta. Technique in sampling employed is non-probability under purposive sampling method, namely careful effort to obtain samples representing groups of auditors and treasuries. Total samples are 60 persons consisting of 30 persons from auditor group and 30 persons from treasury group. Total samples are minor because overall total auditors of bank have been just 2 – 3% of total overall employees of the banks, whereas treasury group ranges 1 – 2% of overall employees.

Research instrument employed is questionnaires. Data gathering process is done by completing questionnaires taken by face to face interviews to explain points of questions contained in the questionnaire. Points of questions and completion are used to obtain data of subject related to demographic factor. To measure personality according to Eysenck theory it is used questionnaire under differential semantic scale containing interval 1 up to 7. Respondents are required to assess his personality under nuance of traits described at the pole of scale two.

Eysenck extrovert – introvert scale measures seven matches of contradictory personality traits placed at both scale ends, namely:

- | | | |
|----------------|-------|------------------|
| 1. active | ←---→ | inactive |
| 2. gregarious | ←---→ | reserved |
| 3. risk taking | ←---→ | acting carefully |
| 4. impulsive | ←---→ | controlled |
| 5. expressive | ←---→ | inexpressive |
| 6. practical | ←---→ | reflective |
| 7. careless | ←---→ | responsible |

Behavior scale is used Bortner scale. Such scale is a continuum under inter 1 up to 11, mid number is 6. Numbers 7 – 11 tend to be type A, and number 1 – 5 type B. Bortner scale has 14 pair of traits placed at both ends. Such traits are:

should be numerated by respondents according to attitude tendency against such statement. Statement points are: the society is controlled by several persons in power, so that people cannot do much; anyone's

success is determined by the situation of “the right place at the right time”; there is still always incidence of work relation dispute instead of attempt to prevent it; politicians just in principle pursue self-interest and inflexible, so it is impossible to change politicians; what happens in life has been power of nature (natural); human being is in principle lazy, so it is useless to spare time to change it; I do not see direct relation between work hard and people’s evaluation toward work achievement; leadership trait has been talent; I believe that lucky and opportunity is decisive thing in my life; though person is trying to control events by taking part in social activities, but in reality, most subject to force incomprehensible and uncontrollable.

Work questionnaires employ scale used by Spielberger. In this scale, the stressor measured in the first part as well as the second gauge each identically containing 30 stressor points, namely:

1. tasks perceived as unsuitable
2. overtime
3. lack of opportunity for advancement
4. task in new work is not known
5. colleagues do not want to do their tasks
6. lack of support of superior
7. facing critical situation
8. good work gets no acknowledgement
9. doing work beyond task
10. inadequate or not good equipment
11. getting task under bigger responsibility
12. times where there have been no activities (slack)

13. hard to socialize with superior
14. experiencing negative attitude toward organization
15. less and less employees in handling duties adequately
16. making decision on the spot at critical time
17. personal insult from customers
18. lack of opportunity to participate in decision-making
19. inadequate income
20. competition for advancement
21. bad and inadequate supervision
22. noisy work place
23. disruption often happens
24. change often happens between boring activity and the challenged one
25. excessive paper work
26. should meet deadlines
27. lack of lunch rest hour
28. doing the work for other employee
29. under motivated colleagues
30. conflict with other section.

To test hypotheses 1 (1-2) up to 3 (1-2) will be done by multiple-regression analysis. Testing of hypothesis 4 (1-3) will employ t-test.

RESULTS AND DISCUSSION

Characteristics of respondents could be viewed in the following Table 1.

Table 1. Respondent characteristics in three private banks in Jakarta

Characteristics	Bumi Putera	Niaga	HSBC	Total
Male	10 (16.66%)	10 (16.66%)	8 (13.36%)	28 (46.68%)
Female	10 (16.66%)	10 (16.66%)	12 (20.0%)	32 (53.32%)
Audit	10 (16.66%)	10 (16.67%)	10 (16.67%)	30 (50%)
Treasury	10 (16.66%)	10 (16.67%)	10 (16.67%)	30 (50%)
<25 years	-	-	1 (1.66%)	1 (1.66%)
25-29 years	10 (16.67%)	7 (11.67%)	11 (18.34%)	28 (46.68%)
30-35 years	4 (6.67%)	5 (8.33%)	2 (3.33%)	11 (18.33%)
35-39 years	5 (8.33%)	6 (10%)	5 (8.33%)	16 (26.66%)
40-49 years	1 (1.66%)	2 (3.33%)	1 (1.67%)	4 (6.66%)
Married	9 (15.0%)	16 (26.66%)	7 (11.66%)	32 (53.32%)
Single	11 (18.34%)	4 (6.67%)	13 (21.67%)	28 (46.68%)
DIII	3 (5.0%)	4 (6.66%)	-	7 (11.66%)
SI	14 (23.33%)	13 (21.67%)	16 (26.67%)	43 (71.67%)

From Table 1 above, it is known total male respondents have been 28 persons (46.68%) and female

respondents 32 persons (53.32%). Whereas, based on age, the biggest respondents are in age group of 25-29 years, namely 28 persons (46.68%). Based on education level, most respondents are of S1 degree, namely 43 persons (71.67%). Complete data may be viewed in Table 1.

The mean size for each variable is presented Table 2, where behavior variable has minimum score of 1.43 and maximum score 8.93 under mean 5,852. On personality variable, minimum score is 1.43 and maximum score 6.14 under mean 3.7858. For other variable, it could be viewed in Table 2.

Table 2. Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Std. deviation
Behavior	60	1.43	8.93	5.8502	1.66149
Personality	60	1.43	6.14	3.7858	1.24097
Locus of control	60	1.00	4.80	2.8167	1.03583
Work stress	60	2.50	8.95	5.7662	1.55738
Work Pressure	60	2.53	9.43	5.9490	1.51547
Lack of support	60	0.33	8.83	5.5818	2.46601

From reliability test result (by way of corrected item-total correlation) against all question points totaling 91 points, it obtains result that all points have correlation above 0.254. This means that all questions may be used. Meanwhile, for behavior variable, reliability score using

Cronbach Alpha, it obtains result of 0.8246. For personality variable, its reliability score is 0.8170. For locus of control variable, it obtains reliability score of 0.9160. Mean while, on work stress on stress quantity, it obtains reliability score of 0.9404, and the score of stress frequency is 0.9824.

Table 3. Multiple-regression calculation result of behavior, personality, locus of control against work stress of employees in audit section

Model	Beta Std	t	R	sig	F
Behavior	0.469	3.554		0.001	
Personality	0.063	0.664	0.878	0.513	29.160
Locus of control	0.484	4.663		0.001	

In Table 3 above, it could be seen that this research tests effects of behavior, personality, locus of control against work stress of employees in audit section. This research explains that work stress variable is affected by independent variable under R of 87.8%. This means that around 87.6% of independent variable affects work stress of employees in audit section

and around 12.2% work stress of employees in audit section is affected by other factors outside the independent variables. Seen from its significance score, this testing indicates rejecting Ho or accepting Ha. It means independent variables (behavior, personality, and locus of control) significantly affects work stress of employees in audit section.

Table 4. Multiple-regression calculation result of behavior, personality, locus of control against work stress of employees in treasury section

Model	Beta Std	T	R	sig	F
Behavior	0.552	3,955		0.001	
Personality	0.328	2,315	0.729	0.029	55.492
Locus of control	0.382	2,789		0.010	

In Table 4 above, it could be seen that this research tests effects of behavior, personality, locus of control against work stress of employees in audit section. This research explains that work stress variable is affected by independent variable under R of 72.9%. This means that around 72.9% of independent variable affects

work stress of employees in treasury section and around 27.1% work stress of employees in audit section is affected by other factors outside the independent variables. Seen from its significance score, this testing indicates rejecting Ho or accepting Ha. It means independent variables (behavior, personality, and

locus of control) significantly affects work stress of employees in treasury section.

Table 5. Multiple-regression calculation result of behavior, personality, locus of control against work pressure of employees in audit section

Model	Beta Std	t	R	sig	F
Behavior	0.535	2.713		0.012	
Personality	0.016	0.166	0.699	0.909	8.271
Locus of control	0.211	1.069		0.295	

In Table 5 above, it could be seen that this research tests effects of behavior, personality, locus of control against work pressure of employees in audit section. This research explains that work pressure variable is affected by independent variable under R of 69.9%. This means that around 69.9% of independent variable affects work pressure of employees in audit

section and around 30.1% work pressure of employees in audit section is affected by other factors outside the independent variables. Seen from its significance score, this testing indicates rejecting Ho or accepting Ha. It means independent variables (behavior, personality, and locus of control) significantly affects work pressure of employees in audit section.

Table 6. Multiple-regression calculation result of behavior, personality, locus of control against work pressure of employees in treasury section

Model	Beta Std	T	R	sig	F
Behavior	0.593	4.019		0.000	
Personality	-0.173	-1.158	0.691	0.257	7.916
Locus of control	0.210	1.452		0.158	

In Table 6 above, it could be seen that this research tests effects of behavior, personality, locus of control against work pressure of employees in audit section. This research explains that work pressure variable is affected by independent variable under R of 69.1%. This means that around 69.1% of independent variable affects work pressure of employees in treasury

section and around 30.9% work pressure of employees in audit section is affected by other factors outside the independent variables. Seen from its significance score, this testing indicates rejecting Ho or accepting Ha. It means independent variables (behavior, personality, and locus of control) significantly affects work pressure of employees in treasury section.

Table 7. Multiple-regression calculation result of behavior, personality, locus of control against work support of employees in audit section

Model	Beta Std	T	R	sig	F
Behavior	0.236	1.456		0.157	
Personality	0.094	0.809	0.808	0.426	16.339
Locus of control	0.625	3.846		0.001	

In Table 7 above, it could be seen that this research tests effects of behavior, personality, locus of control against work support of employees in audit section. This research explains that work pressure variable is affected by independent variable under R of 80.8%. This means that around 80.8% of independent variable affects work pressure of employees in audit

section and around 19.2% work support of employees in audit section is affected by other factors outside the independent variables. Seen from its significance score, this testing indicates rejecting Ho or accepting Ha. It means independent variables (behavior, personality, and locus of control) significantly affects work support of employees in audit section.

Table 8. Multiple-regression calculation result of behavior, personality, locus of control against work support of employees in treasury section

Model	Beta Std	T	R	sig	F
Behavior	0.326	2.208		0.036	
Personality	0.511	3.407	0.690	0.002	7.885
Locus of control	0.346	2.3882		0.024	

In Table 8 above, it could be seen that this research tests effects of behavior, personality, locus of control against work pressure of employees in audit section. This research explains that work support variable is affected by independent variable under R of 69.0%. This means that around 87.6% of independent variable affects work pressure of employees in treasury

section and around 31.0% work support of employees in audit section is affected by other factors outside the independent variables. Seen from its significance score, this testing indicates rejecting Ho or accepting Ha. It means independent variables (behavior, personality, and locus of control) significantly affects work support of employees in treasury section.

Table 9. Test-t result for work stress, work pressure, and work support in audit and treasury groups

	Audit			Treasury			t	Sig.
	Mean	St.Dev	St.Error	Mean	St.Dev	St.Error		
Work stress	4.9480	1.24866	0.22797	6.5843	1.41081	0.25758	-4.757	0.000
Work pressure	5.9897	1.21748	0.22228	5.9083	1.78516	0.32592	0.206	0.837
Work support	3.9050	2.01608	0.36808	7.2587	1.57801	0.28810	-7.175	0.000

Data in Table 9 presents test result on difference between employees in audit group and treasury group on work stress, work pressure and work support. The result indicates on work stress variable, it obtains significant testing, meaning rejecting Ho, it means there has been difference in work stress between employees in audit group and treasury group. It obtains mean score of 6.5843 on employees in treasury, while the mean score of 4.9480 in audit group. Test result on work pressure variable appears insignificant, so that it fails to reject Ho. It means there has been no difference on work pressure between audit employees and treasury employees. Test result on work support, there has been significant difference between employees of audit and treasury sections. Mean score on work pressure is higher on employee in treasury section than that of employees in audit section.

CONCLUSION

Testing over research problem indicates that (1) personal characteristics (behavior, personality and locus of control) affects work stress of bank employees, especially in audit and treasury sections; (2) personal characteristics (behavior, personality and locus of control) significantly affects work stress; (3) personal characteristics (behavior, personality and locus of control) significantly affects work pressure; (4) personal characteristics (behavior, personality and locus of control) significantly affects work support; (5) there has been difference in work stress and work support between employees in audit section and treasury section as reflected in score $p < 0.05$, but there has been no difference on work pressure between employees in audit and treasury sections.

Managerial implication. This research is res-

tricted only on three banks in Jakarta (Bumi Putera, Niaga, and HSBC), under total respondents of 60 persons, then this research shall apply in general, but it is just restricted to the three banks. Managerial implication of the finding of this research is (1) the board of commissioners and the board of directors in the company should take into account the strong effect of personal characteristics against work stress of employees; (2) it should be taken concrete efforts in handling work stress of employees, so that employee's stress may be minimized and effectively tackled.

REFERENCES

- Adam Barsky, Carl J. Thoresen, Christopher R. Warren, Seth A. Kaplan, 2004. *Modeling negative affectivity and job stress: a contingency-based approach*. Journal of Organizational Behavior. Chichester. Vol. 25, Iss. 8; p.915 (22 pages).
- Anat Drach-Zahavy, Anat Freund, 2007. *Team effectiveness under stress: a structural contingency approach*. Journal of Organizational Behavior. Chichester. Vol. 28, Iss. 4; p.423.
- Cooper CL. And Payne R., 1998. "Personality and stress: Individual differences in the stress process". England: John Wiley & Sons, pp.14-17
- Deondra S Conner, Scott C Douglas, 2005. *Organizationally-induced work stress: The role of employee bureaucratic orientation*. Personnel Review. Farnborough. Vol. 34, Iss. 2; p.210 (15 pages).
- Ira J Morrow, 2006. *Handbook of Work Stress*. Personnel Psychology. Durham:Spring. Vol. 59, Iss. 1; p.264 (3 pages).

Kevin Daniels, 2006. *Rethinking job characteristics in work stress research*. Human Relations. New York. Vol. 59, Iss. 3;p.267 (24 pages).

Maria Michailidis, Yiota Georgiou, 2005. *Employee occupational stress in banking*. Work. Shannon. Vol. 24, Iss. 2;p.123.

Marshall Pattie, 2006. *Making a difference in the workplace; Future directions in diversity, IPV,*

and occupational stress. Equal Opportunities International. Patrinton. Vol. 25, Iss. 3;p.219.

Su-fen Chiu, Miao-Ching Tsai, 2006. *Relationships Among Burnout, Job Involvement, and Organizational Citizenship Behavior*. The Journal of Psychology. Provincetown. Vol. 140, Iss. 6;p.517 (14 pages).