

Effect of Job Stress and Competence on Employee Performance Through Job Satisfaction at The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan

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Abstract: Banking institutions are important instruments in the modern economic system. Where banking institutions also have a vision and mission that can be accelerated if supported by good human resources. The problem in this research is the factors that effect employee performance of PT. Bank Mestika Dharma, Tbk, Medan. Job stress, competence and job satisfaction which function as intervening variables in this study. The purpose of this study is 1) To determine effect of job stress on job satisfaction, 2) To determine the effect of competence on job satisfaction, 3) To determine effect of job stress and competence on job satisfaction, 4) To determine effect of job stress on employee performance, 5) To determine effect of competence on employee performance, 6) To determine effect of job satisfaction on employee performance, 7) To determine effect of job stress, competence and job satisfaction on employee performance, 8) To determine effect of job stress on employee performance through job satisfaction, 9) To find out the effect of competence on employee performance through job satisfaction. This research uses quantitative associative research methods. The population in this study were all employees of PT. Bank Mestika Dharma, Tbk, Medan. The Operational Headquarters in Medan as many as 236 people. Where the number of samples taken in this study were 70 people. The sampling technique used was purposive sampling technique. Data analysis method is done by path analysis. The results showed that 1) partially, there was a significant effect between the variables of job stress, job satisfaction and employee performance, 2) partially, there was an effect but not significantly between the competence variables with job satisfaction and employee performance, 3) simultaneously, there was a significant influence between variables job stress, competence, job satisfaction and employee performance, 4) job satisfaction variables can effect job stress variables on employee performance, 5) job satisfaction variables cannot effect competence variables on employee performance. The ability of job stress variables, competence and job satisfaction in explaining employee performance at the The Operational Headquarters PT. Bank Mestika Dharma, Tbk. in Medan which is 52.4%, while the remaining 47.6% is explained by other variables not included in this research model.

Keywords: Job Stress, Competence, Job Satisfaction, Employee Performance

Date of Submission: 05-11-2019

Date of Acceptance: 21-11-2019

I. Introduction

Banking institutions are one of the important instruments in the modern economic system. There is no modern country that runs its economic activities without involving banking institutions. Banking is an intermediary institution whose function is to collect excess funds from the community which is then channeled to those who lack funds in various forms of distribution.

PT. Bank Mestika Dharma, Tbk is one of the private foreign exchange banking institutions. PT. Bank Mestika Dharma, Tbk in running its business, remains focused on the retail banking business by prioritizing prudential banking principles and good risk management and supported by professional services by improving service quality. PT. Bank Mestika Dharma, Tbk always provides the best service for customers who have used bank services at PT. Bank Mestika Dharma, Tbk. The company is always looking for employees who have good quality to be placed in positions that fit the needs of the company so that they can carry out their work well so that they can compete with companies engaged in the same field. But in reality, employee performance has decreased. This can be seen from the number of mistakes made by employees has increased. At the end of 2017, the number of errors committed by the Operations Division was 152, but at the end of 2018, the number of errors was 213.

Job satisfaction is a pleasant condition of the results that have been carried out by companies that are valued by someone for their work or work experience. Based on Argensia's research (2014), job satisfaction has a significant positive effect on performance, so job satisfaction is a variable that can be used to influence

employee performance. And also based on Nurcahyani's research (2016), job satisfaction can also function as a variable that affects employee performance. With the satisfaction of satisfied employees provided by the company will also encourage the level of performance of employees to do their jobs properly. But at PT Bank Mestika Dharma, Tbk, low employee job satisfaction is also represented by HR department data related to the reasons given by employees who want to resign.

Based on the results of research by Ridel Clif Joune Rumimpunu (2015), work stress has a significant effect on performance, so work stress is a variable that can affect employee performance. Employees who experience work stress tend to make themselves unable to work well, are pessimistic, unable to cope with the problems that occur and ultimately have an impact on the performance achieved. Job demands are one of the factors that cause stress in working. Job stress tends to cause employees to become sluggish at work. The problem that occurs in work stress is that too much pressure is placed on the employee, so that he cannot do the job optimally and there is a turn over.

Based on research by Dhermawan, et al (2012), competence influences employee performance, so competence is a variable that can affect employee performance. Employees who have high competence tend to be able to do a good job based on their knowledge and skills in accordance with the work done so that their performance can be improved. Conversely employees who do not have Based on research Dhermawan, et al (2012), competence affects employee performance, so competence is a variable that can affect employee performance. Employees who have high competence tend to be able to do a good job based on their knowledge and skills in accordance with the work done so that their performance can be improved. Conversely employees who do not have high competence tend to not be able to understand and understand their work properly due to lack of knowledge and skills they have in carrying out their work so that performance is less than the maximum.

II. Literature Review

2.1 Employee Performance

According to Hasibuan (2005:10), performance is a result of work achieved by a person in carrying out tasks assigned to him based on skill, experience and sincerity as well as time.

According to Mathis and Jakson (2007:65), employee performance is what employees do and don't do. Employee performance affects the sustainability of the company in achieving company goals.

According Sedarmayanti (2009:260), performance also means work performance, work performance, work achievement or work results/for work/work performance.

According to Umam (2010:189), performance is a record of the effects that result on a job function or activity during a certain period related to organizational goals.

From the above understanding, researchers conclude that performance is the work achieved by employees in quality and quantity in carrying out tasks in accordance with their responsibilities.

According to Mathis and Jakson (2007:378), employee performance can also be measuring employee contributions to organizations which include:

1. Quantity of output
2. Output quality
3. The period of output
4. Attendance at work
5. Cooperative attitude

2.2 Job Satisfaction

In an organization job satisfaction is coveted by employees, especially those related to aspects contained in their work. For organizations, job satisfaction can encourage employees to be more productive (Santoso, 2013).

Noe, et al in Kaswan (2012:192), defines job satisfaction as a feeling of pleasure that results from the perception that his job fulfills or enables the fulfillment of his work's important values. This definition reflects three important aspects of work: 1) satisfaction is a function of values, which is defined as what one wants to be obtained either consciously or unconsciously. 2) this definition emphasizes that different employees have different views about which values are important and this is very important in determining the nature and degree of job satisfaction. 3) in perception, individual perception may not be a full reflection of reality and different people may view the same situation in different ways.

Meanwhile according to Greenberg and Baron in Wibowo (2014: 299), job satisfaction is a positive or negative attitude carried out individually towards their work. Each individual has a different level of satisfaction in accordance with the applicable value system in him. The higher the assessment of the activity felt according to individual desires, the higher the satisfaction with the activity. In other words, satisfaction is an evaluation that describes a person's feelings of being happy or not happy, satisfied or dissatisfied at work.

According to Robbins and Judge (2015:108), job satisfaction is a positive feeling about work, which results from an evaluation of its characteristics. Someone with a high level of job satisfaction has positive feelings about their work, while someone with a low level has negative feelings.

There are various meanings or limitations about job satisfaction. First, understanding which views job satisfaction as a complex emotional reaction. Second, understanding which states that job satisfaction is an employee's work attitude towards work.

Based on these statements, it can be concluded that job satisfaction is an emotional reaction and work attitude of a person to his work as a whole or to various aspects of his work as a result of his assessment of the work that will lead him to certain behaviors.

Luthans (2011: 249) explains that there are five dimensions of satisfaction work, namely:

1. The work itself

In this case where work provides interesting tasks, opportunities to learn and opportunities to accept responsibility.

2. Salary

The amount of wages received and the rate at which this can be seen as things that are considered appropriate compared to others in organization.

3. Promotion

Opportunities to advance in the organization.

4. Supervision

Ability of the superior to provide technical assistance and behavioral support.

5. Co-workers

The degree to which colleagues are technically skilled and supportive social.

2.3 Job Stress

According to Invacevich in Anatan and Ellitan (2007:55), work stress is an adjustment response that is motivated by individual differences or psychological processes that are the consequences of every action from the outside (environment), situations, events that establish excessive psychological / physical requests to someone .

According to Sunyoto (2012:216), work stress is a dynamic condition in which a person is faced with a confrontation between opportunities, obstacles or requests for what he wants and the results are perceived as uncertain and important.

According to Moorhead and Griffin (2013:175), work stress is a person's adaptive response to stimuli that place psychological demands or physically overdo it to him.

Mangkunegara (2013: 157), work stress is a feeling of stress experienced by employees in dealing with work.

Robbins and Judge (2015: 369), stress is an unpleasant psychological process that occurs as a response or environmental pressure.

Based on the opinions of the experts above, the researchers concluded that work stress is a condition where a person gets excessive demands or requests that affect the emotions and conditions of an employee Robbins and Judge (2015: 676), classifying symptoms of work stress into three aspects, namely:

1. Physical / physiological symptoms, i.e. increase metabolism, improve function heart, respiratory rate and blood pressure, headaches, heart attacks.

2. Psychological / Psychological Symptoms, which are irritable, anxiety, boredom delay.

3. Behavioral symptoms, namely excessive smoking, delay or avoid work, eating behavior that is not normal (mostly or deficient), fidgety.

2.4 Competence

According Sedarmayanti (2009:126), competence is generally defined as skills, skills, abilities. Competence refers to the attributes/characteristics of someone who makes him successful at work.

According to Torang (2014:53), competence is an ability (skill & knowledge) to carry out or carry out activities/ work/tasks. Competence is also an individual characteristic that underlies performance or behavior in the organization.

According to Wibowo (2014:273), competence is an ability to carry out or perform a job or task based on skills and knowledge and is supported by the work attitude required by the job.

According to Sutrisno (2015:203), competence is a characteristic underlie someone and related to the effectiveness of individual performance in his work.

Boulter, Dalziel and Hill (2003) cited by Sutrisno (2015:203), stated that competence is a basic characteristic of a person that enables him to deliver superior performance in certain jobs, roles or situations.

From some of the above meanings, it can be concluded that competence is the ability of an individual in carrying out activities or work that is based on skills and knowledge in working

According to Spencer and Spencer in Wibowo (2014:325), the competency dimension can be measured through five characteristics, namely:

1. Motive

Motive is something that is consistently thought or desired by people who cause action. Motives encourage, direct and choose behavior toward certain actions or goals.

2. Nature

Traits are physical characteristics and consistent responses to situations or information.

3. Self-concept

Self-concept is a person's attitude, values, or self-image. Confidence is the belief that people can be effective in almost every situation is part of the concept of self.

4. Knowledge

Knowledge is information that is owned by people in a specific field.

5. Skills

Skills are the ability to do certain physical or mental tasks. Mental competence or cognitive skills include analytical and conceptual thinking.

III. Research Methods

This research was conducted at PT. Bank Mestika Dharma, Tbk precisely at The Operational Headquarters, which is located at Jl. K.H. Zainul Arifin No.118, Medan, Sumatera Utara.

The population in this study were all employees of PT. Bank Mestika Dharma, Tbk, The Operational Headquarters, Medan, recorded in March 2019, amounting to 236 people.

The sample selection uses a purposive sampling technique that is the sample is selected with certain considerations (Sugiyono, 2013), so that the selected employees are only employees who are in The Operational Headquarters at PT. Bank Mestika Dharma, Tbk. some 70 people.

This study uses associative research methods with causal or causal relations. According to Sugiyono (2013), associative research is research that aims to find out the relationship between two or more variables. With associative research a theory can be built which serves to explain, predict and control a phenomenon.

Data collection techniques using a questionnaire, by making a list of questions in the form of a questionnaire addressed to employees of PT. Bank Mestika Dharma, Tbk., The Operational Headquarters, Medan.

The measurement scale of the variables used in this study is a likert scale.

To test the model and hypothesis path analysis is used. This research uses SPSS version 24. Hypothesis testing is done through t test, F test and sobel test.

IV. Results and Discussion

PT. Bank Mestika Dharma, Tbk, The Operational Headquarters is one of 23 offices in the city of Medan, and has 67 offices spread throughout Indonesia.

PT. Bank Mestika Dharma, Tbk. established since 1955 is a Private Foreign Exchange Commercial Bank and the only regional bank that has been Go Public and is listed on the Indonesia Stock Exchange (IDX) with the BBMD code, listing since July 8, 2013.

PT. Bank Mestika Dharma, Tbk. in running its business, remain focused on the retail banking business by prioritizing prudential banking principles and good risk management and supported by professional services by increasing service quality.

Based on the results of the analysis table description of the responses of respondents to the variable work stress, the average of the total 9 grains of the statement has a value of 3.45 (scale 1 to 4). This result means that the respondent's response to the work stress variable is on good results. These results indicate that there is an understanding in the majority of respondents regarding work stress variables.

Based on the results of the analysis of the description table of respondents' responses to the compensation variable, the average of the total 6 grains of the statement has a value of 3.67 (a scale of 1 to 4). This result means that the respondent's response to the competency variable is on good results. This result indicates that there is an understanding among the majority of respondents regarding the competency variable

Based on the results of the analysis table description of the responses of respondents to the variable job satisfaction, the average of a total of 10 items statement has a value of 3.66 (a scale of 1 to 4). This result means that the response of respondents to the variable job satisfaction is on good results. This result indicates that there is an understanding among the majority of respondents regarding job satisfaction variables

Based on the results of the analysis of the description table of respondents' responses to the performance variable, the average of the total 10 grain items has a value of 4.23 (scale 1 to 4). This result means that the respondent's response to the performance variable is on good results. These results indicate that there is a common understanding among the majority of respondents regarding the performance variable.

The path equation for substructure 1 in this study is as follows:

$$\text{Job satisfaction} = -0.701 \text{ Job Stress} + 0.089 \text{ Competence}$$

Based on the above equation it can be seen that the job stress variable (X_1) = -0.701. Job stress variables that are negative are mean to have the opposite effect, which means that each addition or increase in the value of one unit of job stress variable will reduce the value of job satisfaction variables by 0.701 per one unit score. Competence variable = 0.089. The competence variable which is marked positive means having a direct effect which means that each addition or increase in the value of one unit of competency score will increase the value of job satisfaction by 0.089 per unit score.

The path equation for substructure 2 in this study is as follows:

$$\text{Performance} = 0.498 \text{ Job Satisfaction} - 0.256 \text{ Job Stress} + 0.117 \text{ Competence}$$

Based on the above equation it can be seen that the job stress variable (X_1) = -0.256. Job stress variables that are negative are means that they have the opposite effect, which means that each addition or increase in the value of one unit of job stress variable will reduce the employee performance value by 0.256 per one score unit. Competence variable (X_2) = 0.117. Competence variables that are positive are mean to have a direct effect, which means that each addition or increase in value of one unit of competence variable scores will increase the employee performance value of 0.117 per one score unit. Job Satisfaction variable (Y) = 0.498. Positive job satisfaction variable means it has a direct effect which means that every addition or increase in the value of one unit of job satisfaction variable will add to the employee performance value of 0.498 per one unit score.

The significance value in the path analysis shows that the value of p value sig or the significance value of the influence between job stress variables on job satisfaction is 0,000 where the p value of sig or the resulting significance value is < 0.05 , it can be concluded that the influence between variables job stress on job satisfaction variables in this study is significant.

The p value of Sig or the significance value of the influence between the competence variables on job satisfaction is 0.304 where the p value of sig or the resulting significance value is > 0.05 , it can be concluded that the influence of the competence variables on the variable job satisfaction in this study is not significant.

The value of p value sig or the significance value of the influence between the variables of job satisfaction on employee performance is 0,000 where the value of p value sig or the resulting significance value is < 0.05 , it can be concluded that the influence of the variable job stress on employee performance variables in this study is significant.

The value of p value sig or the significance value of the influence between the variables of job stress on employee performance is 0.036 where the p value of sig or the resulting significance value is < 0.05 , it can be concluded that the influence of the variable job stress on the variable of employee performance in this study is significant.

The value of p value sig or the significance value of the influence between competent variables on employee performance is 0.178 where the value of p value sig or the resulting significance value is > 0.05 , so it can be concluded that the influence between the competency variables on employee performance variables in this study is not significant.

F test results in substructure 1 show the value of p value sig or the significance value of the influence between job stress and competence on job satisfaction is 0,000 where the value of p value sig or the resulting significance value is < 0.05 , it can be concluded that the influence between variables job stress and competence on job satisfaction variables in this study are significant.

F test results in substructure 2 show the value of p value sig or the significance value of the influence between job satisfaction, job stress and competence on performance is 0,000 where the p value of sig or the resulting significance value is < 0.05 , it can be concluded that the effect among the variables of job satisfaction, job stress and competence on performance variables in this study are significant.

The results of the calculation of the coefficient of determination (r square) from IBM SPSS statistics 24.0 for the contribution between job stress and competence variables to the variable job satisfaction is 0.505 or 50.5%. this shows that the contribution of job stress and competence variables to increase job satisfaction variables is 0.505 or 50.5%. while the remaining 0.495 or 49.5% is influenced by other variables not examined in this study.

The results of the calculation of the coefficient of determination (r square) from IBM SPSS statistics 24.0 for the contribution between the variables of job satisfaction, job stress and competence on employee performance variables are 0.524 or 52.4%. this shows that the contribution of the variable job satisfaction, job stress and competence to improve the employee performance variable is 0.524 or 52.4%. while the remaining 0.476 or 47.6% is influenced by other variables not examined in this research such as motivation, discipline, communication, and so on.

V. Conclusion and Suggestion

5.1 Conclusion

1. Job stress has a significant negative effect on job satisfaction of employee performances of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
2. Competence has a positive but not significant effect on job satisfaction of employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
3. Job stress and competence together or simultaneously have a significant effect on job satisfaction of employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
4. Job stress has a significant negative effect on employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
5. Competence has a positive but not significant effect on employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
6. Employee job satisfaction has a significant positive effect on employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
7. Job stress, competence and job satisfaction together or simultaneously have a significant effect on employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
8. Effect of job stress on employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.
9. Effect of competence on employee performance of The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan.

5.2 Suggestion

1. To reduce the level of work stress, companies are expected to carry out outings or carry out family activities that are routine and provide opportunities to participate in sports activities provided by the company and perform work rotations. So that employees feel more cared for and not saturated in carrying out their responsibilities.
2. To increase the level of job satisfaction, companies are expected to be more careful in evaluating performance. If employees who have been performing well, are given more appreciation and appreciation through salary increases.
3. To increase the level of job satisfaction, the company is expected to provide transparent information in terms of promotional opportunities and salary increases and criteria determined through any media to ensure equitable distribution of information so employees are more motivated to develop themselves so that they qualify to fill the vacancy.
4. To improve the level of performance, the company is expected to make and develop more detailed monitoring tools in supervising each employee's work, especially in terms of completing work in accordance with the specified SLA.

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Yusuf Ronny Edward. "Effect of Job Stress and Competence on Employee Performance Through Job Satisfaction at The Operational Headquarters PT. Bank Mestika Dharma, Tbk, Medan". IOSR Journal of Business and Management (IOSR-JBM), Vol. 21, No. 11, 2019, pp 24-30.