



ANALYSIS OF WORK CULTURE, WORKLOAD, AND JOB STRESS ON JOB SATISFACTION AND ITS IMPACT ON EMPLOYEE PERFORMANCE AT PT BANK OCBC SPACE BSD TANGERANG

ANALISIS BUDAYA KERJA, BEBAN KERJA, DAN STRES KERJA TERHADAP KEPUASAN KERJA DAN DAMPAKNYA TERHADAP KINERJA KARYAWAN DI PT BANK OCBC SPACE BSD TANGERANG

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Abstract

This study aims to analyze the influence of work culture, workload, and work stress on job satisfaction and their impact on employee performance at PT Bank OCBC Space BSD Tangerang. The background of this research is based on fluctuations in employee performance, suboptimal attendance levels, and inconsistent achievement of KPIs and service levels, which are presumed to be influenced by internal human resource factors. This research adopts a quantitative approach using a survey method. The population consists of all employees of PT Bank OCBC Space BSD Tangerang, with the sampling technique employing a census method. Data were collected through questionnaires using a Likert scale and analyzed using path analysis to examine both direct and indirect relationships among variables. The results indicate that work culture, workload, and work stress have a significant effect on job satisfaction. Furthermore, job satisfaction has a significant influence on employee performance and acts as an intervening variable in the relationship between work culture, workload, and work stress on employee performance. These findings suggest that improving employee performance can be achieved through the development of a positive work culture, proportional workload management, and effective control of work stress. This study is expected to provide managerial insights for formulating human resource management policies oriented toward enhancing job satisfaction and employee performance.

Keywords : Work Culture, Workload, Work Stress, Job Satisfaction, Employee Performance.

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh budaya kerja, beban kerja, dan stres kerja terhadap kepuasan kerja dan dampaknya terhadap kinerja karyawan di PT Bank OCBC Space BSD Tangerang. Latar belakang penelitian ini didasarkan pada fluktuasi kinerja karyawan, tingkat kehadiran yang suboptimal, dan pencapaian KPI dan tingkat layanan yang tidak konsisten, yang diduga dipengaruhi oleh faktor internal sumber daya manusia. Penelitian ini mengadopsi pendekatan kuantitatif dengan menggunakan metode survei. Populasi terdiri dari seluruh karyawan PT Bank OCBC Space BSD



Tangerang, dengan teknik pengambilan sampel menggunakan metode sensus. Data dikumpulkan melalui kuesioner menggunakan skala Likert dan dianalisis menggunakan analisis jalur untuk menguji hubungan langsung dan tidak langsung antar variabel. Hasil penelitian menunjukkan bahwa budaya kerja, beban kerja, dan stres kerja memiliki pengaruh signifikan terhadap kepuasan kerja. Lebih lanjut, kepuasan kerja memiliki pengaruh signifikan terhadap kinerja karyawan dan bertindak sebagai variabel intervening dalam hubungan antara budaya kerja, beban kerja, dan stres kerja terhadap kinerja karyawan. Temuan ini menunjukkan bahwa peningkatan kinerja karyawan dapat dicapai melalui pengembangan budaya kerja yang positif, manajemen beban kerja yang proporsional, dan pengendalian stres kerja yang efektif. Studi ini diharapkan dapat memberikan wawasan manajerial untuk merumuskan kebijakan manajemen sumber daya manusia yang berorientasi pada peningkatan kepuasan kerja dan kinerja karyawan.

Kata Kunci : Budaya Kerja, Beban Kerja, Stres Kerja, Kepuasan Kerja, Kinerja Karyawan.

1. INTRODUCTION

The origin of banking began with the need to safeguard wealth and trade assets owned by merchants. At that time, traders were concerned about how to securely store their capital and profits obtained from commercial activities. They feared theft or robbery while carrying money during trading activities. As a result, financial storage institutions were established, which later evolved into modern financial institutions known as banks.

Human resources play a central role in the banking sector. Employees are required to demonstrate high performance in serving customers to ensure comfort and satisfaction, while also upholding organizational values. To produce professional employees with high performance, specialized training and effective employee management are essential. Employee performance refers to the level at which job requirements are achieved. When work execution meets or exceeds job descriptions, it indicates successful performance. Organizational culture changes may occur, especially during mergers between companies with different backgrounds. According to Victor S.L. Tan (in Wibowo, 2016), cultural change happens when two or more companies merge. During the merger process, management must first focus on adjustment and integration to build synergy. In the case of PT Bank OCBC Indonesia, employee performance evaluations from September to December 2023 indicate challenges that require attention.

Work culture is an important factor in shaping employee productivity and organizational success. It consists of shared values, beliefs, and norms that guide behavior and problem-solving within the organization. Previous research by Yuliani and Saputra (2020) found a significant influence of work culture on employee performance, highlighting its role in delivering professional banking services. In addition to work culture, workload also affects employee performance. Workload refers to pressures arising from job demands that may influence physical and psychological conditions. High workload levels can directly impact productivity and performance outcomes.

Another crucial factor influencing employee performance in banking is job stress. Low levels of stress may help employees achieve company goals; however, excessive stress can hinder performance and organizational targets. Job stress arises when employees feel pressured by work demands, especially when tasks exceed expectations or involve adapting to new systems and procedures. At PT Bank OCBC, leadership support plays a key role in reducing stress by providing guidance and positive direction. However, stress still occurs due to heavy workloads, changing information from headquarters, and the need to adapt to new service systems. Job stress may create psychological and physical imbalances, affecting emotions, thinking processes, and overall performance. Based on an interview with the Branch Manager (Desy Salim, August 2024), there was a case where an employee experienced decreased performance due to stress, which was addressed through a supportive managerial approach. This demonstrates that PT Bank OCBC Indonesia is attentive to employee job stress, recognizing its potential impact on performance and customer service quality.



2. RESEARCH METHOD

This study employs a quantitative research approach. According to Sugiyono (2020:16), quantitative research methods are based on the philosophy of positivism and are used to examine specific populations or samples. Data collection is carried out using research instruments, and data analysis is conducted quantitatively or statistically, with the objective of testing predetermined hypotheses. Essentially, the quantitative approach is applied in inferential research, particularly in hypothesis testing, where conclusions are drawn based on the probability of error in rejecting the null hypothesis. Through the quantitative method, the study can determine the significance of differences between groups or the significance of relationships among the variables examined.

The type of research used in this study is correlational research, which aims to identify and analyze the relationship between two or more variables. This approach is intended to examine the influence of work culture, workload, and job stress on job satisfaction and its impact on employee performance.

3. RESULT AND DISCUSSION

a. Discriminant Validity

	Work culture	Workload	Work stress	Employee performance	Job satisfaction
X1.1	0.836	-0,212	0,022	0,250	0,302
X1.2	0.872	-0,309	-0,183	0,301	0,369
X1.3	0.871	-0,100	0,035	0,239	0,190
X1.4	0.811	-0,224	-0,106	0,303	0,420
X1.5	0.880	-0,161	-0,058	0,238	0,228
X1.6	0.825	-0,258	-0,119	0,352	0,298
X2.1	-0,350	0.816	0,276	-0,342	-0,362
X2.2	-0,155	0.890	0,339	-0,246	-0,324
X2.3	-0,217	0.874	0,364	-0,260	-0,356
X2.4	-0,214	0.789	0,537	-0,226	-0,408
X2.5	-0,273	0.903	0,457	-0,306	-0,448
X2.6	-0,044	0.777	0,511	-0,272	-0,222
X3.1	-0,027	0,424	0.888	-0,281	-0,322
X3.2	-0,037	0,470	0.882	-0,313	-0,291
X3.3	-0,025	0,388	0.892	-0,247	-0,289
X3.4	-0,054	0,481	0.896	-0,274	-0,311
X3.5	-0,108	0,381	0.922	-0,280	-0,402
X3.6	-0,212	0,416	0.860	-0,273	-0,410
Y1.1	0,198	-0,218	-0,235	0.905	0,308
Y1.10	0,343	-0,214	-0,208	0.862	0,243
Y1.11	0,411	-0,340	-0,260	0.917	0,374
Y1.12	0,289	-0,262	-0,340	0.907	0,438
Y1.2	0,218	-0,268	-0,364	0.934	0,367
Y1.3	0,258	-0,264	-0,260	0.928	0,339
Y1.4	0,315	-0,384	-0,314	0.920	0,400
Y1.5	0,356	-0,270	-0,311	0.925	0,448
Y1.6	0,265	-0,274	-0,231	0.910	0,339
Y1.7	0,188	-0,291	-0,245	0.899	0,315
Y1.8	0,179	-0,288	-0,173	0.897	0,305
Y1.9	0,364	-0,266	-0,253	0.853	0,421
Z.1	0,343	-0,441	-0,377	0,368	0.824



threshold of 0.70. The table above shows that all variables have CR values >0.7, indicating that the variables are considered sufficiently reliable. Therefore, it can be concluded that the data is good enough for further analysis.

d. HTMT

	Work culture	Workload	Work stress	Employee performance	Job satisfaction
Work culture					
Workload	0.119				
Work stress	0.300	0.519			
Employee performance	0.364	0.468	0.651		
Job satisfaction	0.089	0.088	0.145	0.276	

The results of the discriminant validity test using the Heterotrait–Monotrait Ratio (HTMT) showed that all HTMT values between constructs were below the 0.90 threshold. This indicates that each latent variable in this study has clear conceptual differences and there is no overlap between constructs. Therefore, it can be concluded that the measurement model has met the discriminant validity criteria and is suitable for further analysis.

1. Testing the Inner Model (Structural Model)

a. a. Model R2 value

	R-square	R-square adjusted
Job satisfaction	0.359	0.346
Employee performance	0.530	0.517

Source: Data Processed by Researchers (2025)

Based on the R-square assessment criteria, the R-square value of 0.359 for the Job Satisfaction variable falls into the moderate category, while the R-square value of 0.530 for the Employee Performance variable falls into the strong to moderate category. The relatively small difference between the R-square and adjusted R-square values indicates that the research model has a good level of stability and feasibility.

b. Model F2 value

	f-square
Workload -> Job Satisfaction	0.128
Workload -> Employee Performance	0.105
Work culture -> Job Satisfaction	0.359
Work Culture -> Employee Performance	0.083
Job Satisfaction -> Employee Performance	0.243
Job Stress -> Job Satisfaction	0.054
Job Stress -> Employee Performance	0.106

Source: Data Processed by Researchers (2025)

Based on the test results, the effect of Workload on Job Satisfaction has an f-square value of 0.128, which falls into the small to near-moderate influence category. This indicates that Workload makes a relatively limited but still significant contribution to variations in Job Satisfaction.

b. VIF Value

Inner mode testing can also be performed by examining the VIF value. If the VIF value is <5, the model is fit and can be continued with further analysis.

	VIF
Workload -> Job Satisfaction	1.008
Workload -> Employee Performance	1.137
Work culture -> Job Satisfaction	1.009
Work Culture -> Employee Performance	1.372



Job Satisfaction -> Employee Performance	1.560
Job stress -> Job satisfaction	1.004
Job Stress -> Employee Performance	1.058

Source: Data Processed by Researchers (2025)

The table above shows that the VIF values between the research variables have met the test threshold, namely <5 . The inner model test found that the model generally performed quite well.

2. Hypothesis Testing

a. Direct Effect Test

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Workload -> Job Satisfaction	0.287	0.294	0.067	4.263	0.000
Workload -> Employee Performance	0.236	0.242	0.055	4.322	0.000
Work culture -> Job Satisfaction	0.482	0.483	0.055	8.749	0.000
Work Culture -> Employee Performance	0.231	0.229	0.079	2.940	0.003
Job Satisfaction -> Employee Performance	0.423	0.421	0.067	6.263	0.000
Job stress -> Job satisfaction	0.186	0.192	0.075	2.463	0.014
Job Stress -> Employee Performance	0.229	0.234	0.066	3.489	0.000

Further testing results indicate that the relationship between Job Satisfaction and Employee Performance has a t-statistic of 6.263 with a p-value of 0.000. This value meets the significance criteria, thus concluding that Job Satisfaction has a significant relationship with Employee Performance. Therefore, the fifth hypothesis of this study is accepted.

b. Indirect Test (Mediation Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Workload -> Job Satisfaction -> Employee Performance	0.121	0.124	0.035	3.430	0.001
Work Culture -> Job Satisfaction -> Employee Performance	0.204	0.204	0.043	4.700	0.000
Job Stress -> Job Satisfaction -> Employee Performance	0.079	0.079	0.032	2.486	0.013

The subsequent test results indicate that the indirect relationship between Job Stress and Employee Performance through Job Satisfaction has a t-statistic value of 2.486 with a p-value of 0.013. This value has met the significance criteria, so it can be concluded that Job Satisfaction significantly mediates the relationship between Job Stress and Employee Performance. Thus, the third mediation hypothesis in this study is declared accepted.

Discussion

This discussion is prepared based on the results of hypothesis testing using the SEM-PLS method with the assistance of SmartPLS in the study titled Analysis of Work Culture, Workload, and Work Stress on Job Satisfaction and Their Impact on Employee Performance at PT Bank OCBC Space BSD Tangerang. The discussion structure is presented in a point-by-point format as requested and fully refers to the findings of this study.

1. The Effect of Work Culture on Job Satisfaction



Based on the test results, the relationship between Work Culture and Job Satisfaction shows a t-statistics value of 8.749 with a p-value of 0.000. The high t-statistics value and p-value below 0.05 indicate that Work Culture has a significant relationship with Job Satisfaction; therefore, the hypothesis is accepted.

These findings confirm that a strong, conducive, and consistent work culture can enhance employee job satisfaction. A work culture that promotes collaboration, open communication, and organizational fairness creates comfort and emotional attachment among employees toward the company.

Theoretically, this finding aligns with the concept of organizational culture, which positions work culture as a fundamental foundation in shaping attitudes, perceptions, and individual satisfaction within an organization.

This result is consistent with the study by Yunita, R. Sabrina, and Sjahril Effendi (2024), which found that organizational culture has a positive and significant effect on employee performance in the banking sector. Additionally, Muhammad Ihsan Nasution et al. (2023) emphasized that organizational culture plays an important role in shaping employees' work attitudes and behaviors.

2. The Effect of Workload on Job Satisfaction

The test results show that the relationship between Workload and Job Satisfaction has a t-statistics value of 4.263 with a p-value of 0.000. This meets the significance criteria, indicating that Workload has a significant relationship with Job Satisfaction; thus, the hypothesis is accepted.

These findings indicate that the more stable the workload perceived by employees at PT Bank OCBC Space BSD Tangerang, the higher their level of job satisfaction. This result is consistent with the Job Demand–Resources (JD-R) theory, which states that excessive job demands can drain employees' psychological resources and reduce job satisfaction. High workload may cause physical and mental fatigue, time pressure, and perceived imbalance between job demands and individual capabilities. In the banking sector, which requires accuracy, speed, and strict target compliance, poorly managed workload may reduce employee comfort and satisfaction.

This finding aligns with research by Selly Arsita, Akhmad Suharto, and Ira Puspitadewi (2024), as well as Ida Bagus Ketut Surya and I Gede Rihayana (2024), which emphasize that workload is closely related to employees' psychological conditions and well-being.

3. The Effect of Work Stress on Job Satisfaction

The results show that the relationship between Work Stress and Job Satisfaction has a t-statistics value of 2.463 with a p-value of 0.014, indicating a significant relationship. Therefore, the hypothesis is accepted.

Stress arising from target pressure, emotional demands, and role conflict may disrupt employees' psychological well-being. This finding is consistent with work stress theory, which states that prolonged stress reduces individuals' positive evaluation of their jobs.

This result supports previous studies by Selly Arsita, Akhmad Suharto, and Ira Puspitadewi (2024) and Ida Bagus Ketut Surya and I Gede Rihayana (2024), which concluded that work stress negatively affects employees' working conditions and well-being in the banking sector.

4. The Effect of Work Culture on Employee Performance

The relationship between Work Culture and Employee Performance shows a t-statistics value of 2.940 with a p-value of 0.003, indicating a significant relationship. Thus, the hypothesis is accepted.

This finding shows that a positive work culture not only increases job satisfaction but also improves performance. Employees who work in an environment with clear values and norms tend to demonstrate higher commitment, discipline, and result orientation. This reinforces the strategic role of work culture in sustainably improving employee performance in the banking sector.

This result is consistent with Yunita, R. Sabrina, and Sjahril Effendi (2024), as well as Mwanaidi Shafi Msuya and Anitha Bommagowni Kumar (2022), who concluded that internal organizational factors significantly influence banking employee performance.



4. CONCLUSION

Based on the results of the analysis and discussion of the study entitled Analysis of Work Culture, Workload, and Work Stress on Job Satisfaction and Their Impact on Employee Performance at PT Bank OCBC Space BSD Tangerang, the following conclusions can be drawn:

1. The Effect of Work Culture (X1) on Job Satisfaction (Y)
Work Culture has a positive and significant effect on Job Satisfaction. This is evidenced by a t-statistics value of 8.749 and a p-value of 0.000. The high t-statistics value and p-value below 0.05 indicate a statistically significant relationship.
2. The Effect of Workload (X2) on Job Satisfaction (Y)
Workload has a positive and significant effect on Job Satisfaction. This is supported by a t-statistics value of 4.263 and a p-value of 0.000, confirming statistical significance.
3. The Effect of Work Stress (X3) on Job Satisfaction (Y)
Work Stress has a positive and significant effect on Job Satisfaction. This is demonstrated by a t-statistics value of 2.463 and a p-value of 0.014, which meets the significance criteria.
4. The Effect of Work Culture (X1) on Employee Performance (Z)
Work Culture has a positive and significant effect on Employee Performance. This is indicated by a t-statistics value of 2.940 and a p-value of 0.003.
5. The Effect of Workload (X2) on Employee Performance (Z)
Workload has a positive and significant effect on Employee Performance. This is evidenced by a t-statistics value of 4.322 and a p-value of 0.000.
6. The Effect of Work Stress (X3) on Employee Performance (Z)
Work Stress has a positive and significant effect on Employee Performance. This is shown by a t-statistics value of 3.489 and a p-value of 0.000.
7. The Effect of Job Satisfaction (Y) on Employee Performance (Z)
Job Satisfaction has a positive and significant effect on Employee Performance. This is supported by a t-statistics value of 6.263 and a p-value of 0.000.

Overall, the findings indicate that Work Culture, Workload, and Work Stress significantly influence Job Satisfaction and Employee Performance, and Job Satisfaction plays an important role in improving employee performance at PT Bank OCBC Space BSD Tangerang.

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