

## Conference Paper

# The Effect of Job Stress on Turnover Intention through Job Satisfaction of Government Commercial Bank Employees

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## Abstract

The purpose of this study is to explain the effect of job stress and job satisfaction on staff turnover rates. The study population was drawn from employees of government commercial banks in East Java, Indonesia. With multi-stage sampling techniques, a research sample of 600 people was obtained. The analysis technique uses descriptive analysis and path analysis. The findings of the study prove that job stress has a positive and significant effect directly or indirectly on job satisfaction.

**Keywords:** Job stress, job satisfaction, turnover intention

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## 1. Introduction

Human resources (HR) have a very strategic role in maintaining the survival of the company. Therefore, the human resources owned by the company must be managed properly. Maintaining the existence of employees especially high-performing employees is one of the important aspects and is not easy for the company to do. Turnover intention is the tendency or intention of employees to leave or stop working from work, Gibson J.L. et.all (2011). The causes of turnover intention are influenced by work stress and employee job satisfaction (Wasposito, Chotimah, and Paramita (2013): job satisfaction and work stress together have an effect on turnover intention. Sopiah (2008), suggests job satisfaction is a person's emotional response towards work situations and conditions. Emotional responses can be feelings of satisfaction or positive and can be dissatisfied or negative. Ganapathi (2013), adds that job satisfaction is negatively or positively disrupted for different reasons at work. Latha K & Janaki Das DVS (2012) concludes that there is a decisive correlation between employee job satisfaction and work stress. Job satisfaction has a relationship with Turnover Intention. Luthans, F., & Youssef-Morgan, CM (2017) concludes that there is a negative relationship between employee satisfaction and intention to leave / quit the job. If there is job dissatisfaction, then the level of employee turnover tend to be high.

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In addition to job satisfaction there are several factors that cause the desire of employees to quit or change jobs, one of which is work stress. According to Sopiah (2008) work stress is an adoptive response to a situation that is perceived as being against or threatening one's health. According to Rivai and Sagala (2011), Job stress is a tension condition that creates physical and psychological imbalances, which affect emotions, thought processes, and the condition of an employee. Companies must pay attention to the level of work stress of their employees. Stressed employees can have an impact on the level of employee job satisfaction. Gibson, J.L.kk. (2011), perceived stress has a strong negative relationship with satisfaction. Stress also affects employee job satisfaction. Therefore, the organization must pay attention to the stress level of employees in order to achieve employee job satisfaction. This is supported by previous research that work stress has a positive effect on turnover intention (Omar and Hasim (2007); Arshadi (2013) and Chandio (2013).

## 2. Literature Review and Hypothesis Development

### 2.1. Job stress

According to Rivai and Sagala (2011), "Stress is a term that encompasses pressure, burden, conflict, fatigue, tension, panic, feelings of rumbling, anxiety, moodiness and loss of power. Job stress is a condition of tension that creates physical and psychological imbalances, which affect emotions, the process of thinking, and the condition of an employee". Veithzal added that too much stress can threaten a person's ability to deal with the environment. According to Sopiah (2008) work stress is an adoptive response to a situation that is perceived as challenging or threatening one's health. Smith (2000) suggests indicators of work stress as follows: Hours of work, Physical agents at work, Characteristics of jobs, Control and decision latitude, Consistency and clarity at work, Job involvement, Support at work, Attitudes to work, Pressures at work, Racial abuse, Sexual harassment and bullying, Job security, Family / work interfaces.

### 2.2. Job satisfaction

According to Gibson, J.L.kk. (2011) Job satisfaction can be defined as a positive feeling about someone's work which is the result of an evaluation of job characteristics. Someone with a high level of job satisfaction has positive feelings about the job, while

someone is not satisfied to have negative feelings about the job. Sopiah (2008) job satisfaction is a person's emotional response to work situations and conditions. Emotional responses can be feelings of satisfaction and dissatisfaction. Job satisfaction is basically "security feeling" (security) and has aspects: Economic social aspects (salaries and social security, social psychological aspects, opportunities to advance, opportunities to get awards, relating to problems of supervision, relating to relationships between employees with employees and between employees and their superiors).

Job satisfaction indicators according to Spector in Gardner (2001), namely: the work itself, salary, supervision, work colleagues.

### 2.3. Turnover Intention

"Turnover intention is basically the same as the desire to move employees from one workplace to another. Employee turnover in a company will add the costs needed. Employee turnover will take the attention of company management because it disrupts business activities, creates work moral problems for employees who are left behind, and handles various costs of recruitment, interviews, tests, checks, references, administrative costs for processing new employees must learn new skills".

Mobley et al. (Long et al., 2012) stated that turnover intention has 3 indicators that serve as a basis for measuring the desire to leave, namely: 1) Thinking out; 2) Intend to find work; 3) Intend to stop working.

### 2.4. Job Stress and Job Satisfaction

Hasin and Omar (2007) stated that employees who experience stress have an impact on decreasing quality of life and enthusiasm in work which can affect satisfaction in work. Mansoor (2012) proved that with lower job satisfaction then experience more stress in the form of workload, role conflict and physical environment compared to those who have higher job satisfaction. Some research results: Ahari, D. B., Mehrabi, D., & Karimi, K. (2013); Vasan, M. (2013).; Sasmita Das., And Prasanna Baby. (2014), Yong Lu, Xiao-Min Hu, Xiao-Liang Huang (2017); research D.V.S2, L. K. (2012); Ganapathi, P. S. (2013).; Rita, A. A., Atindanbila, S., & Abepuoring, M.-N. P. (2013); Bemana, I., Moradi, H., Ghasemi, M., and Ghayoor, S.M. (2013, proved that work status has a negative effect on employee job satisfaction. Bemana, I., Moradi, H., Ghasemi, M., and Ghayoor, SM (2013), in their research proved (1) the existence of a significant negative relationship to stress work with job satisfaction, (2) there is no difference in the level of work stress and job satisfaction

between male and female employees. Based on the description above, the proposed hypothesis:

H1: Job stress has a negative and significant effect on job satisfaction.

## 2.5. Job Satisfaction and Turnover Intention

Employees at work must have a sense of comfort in their work so that they can increase job satisfaction. Mangkunegara.A.P. (2012) states that higher job satisfaction is associated with lower employee turnover. Whereas employees who are less satisfied usually have higher turnover. Chandio (2013) added that job satisfaction is a key factor in employee turnover intention. Chandio's research results (2013) were supported by Omar et al (2007); Mahdi (2012); Kessler et al (2013); and Chandio (2013); Olawale, A.R., Ilesanmi, J.F, Deoye, A.A. (2016); Iqra Saeed, I., Waseem, M., Sikander S. Olusegun, O. (2013), concluded that there was a significant negative relationship between job satisfaction and turnover intention on employees. Based on the explanation above, the proposed hypothesis:

H2. Job satisfaction has a negative effect on turnover intention

## 2.6. Job Stress, Job Satisfaction and Turnover Intention

Job stress that is too high has an impact on declining work performance. Omar and Hasin (2007) proved that work stress can affect job satisfaction and have a significant effect on intention to Turnover Intention. In his research the factors of work stress are excessive workload, less work time and pressure at work. Job stress has a negative effect on turnover intention. The results of this study are supported by research results of Waspodo (2013), Chandio (2013) and Nazenin (2014); Jinlin Liu, Bin Zhu, Jingxian Wu and Ying Mao. 2019; Nasrin Arshadi, Hojat Damiri. 2013; Hakim, A.L., Sudarmiatin, Sutrisno.2018; Yong Lu, Xiao-Min Hu, Xiao-Liang Huang (2017); Waspodo. A A. WS, Handayani, N. C., Paramita, W. (2013); Sheraz, A., Wajid, M., Sajid, M., Hussain, W. Q., & Rizwan, M. (2014); Arshadi, Nasrin and Damiri, Hojat. (2013); Arshadi, Nasrin and Damiri, Hojat. (2013); Ampadu, Esther O. (2015).

The results of theoretical and empirical studies prove that there is a positive and significant direct effect of work stress on turnover intention.

Thus the proposed hypothesis:

H3: Job stress has a positive and significant effect on turnover intention

## 2.7. Job Stress, Job Satisfaction and Turnover Intention

Job stress affects employee turnover intention through employee job satisfaction. Dissatisfied employees have the potential for the emergence of intention to leave the company. Actually, Turnover intention can be suppressed by the company by fulfilling the needs and desires of employees as well as possible. Employees who are satisfied because their needs and desires are fulfilled will have an impact on the intention to quit / stop working. Research by Hakim, A.L., et al. (2018); Kaffashpoor, A., Sadeghian, S., Shakori, N., & Kavooosi, S. (2014); Baharom, Mumtaz A. (2016), proves that Job satisfaction mediates the relationship between Job stress and turnover intention.

Based on the explanation, the hypothesis proposed:

H4: Job stress has a positive and significant effect on turnover intention through job satisfaction.

## 3. Research Methodology

This study uses a quantitative approach with the type of explanatory research. This study uses three variables, namely Job stress (X), Job satisfaction (Z), and turnover intention (Y). Several indicators are taken for defining the selected variables, namely:

TABLE 1

Variable	Source	Indicators
Job stress (X)	Smith (2000)	<ol style="list-style-type: none"> <li>1. Hours of work</li> <li>2. Physical agents of work</li> <li>3. Characteristic of job</li> <li>4. Control and decision attitude</li> <li>5. Consistency and clarity at work</li> <li>6. Job involvement</li> <li>7. Support et work</li> <li>8. Attitudes to work</li> <li>9. Pressure et work</li> <li>10. Racial abuse, sexual harassment and bullying</li> <li>11. Job security</li> <li>12. Family/work interface</li> </ol>
Job Satisfaction	(Spector in Sopiah, 2008)	Being Satisfied on: <ol style="list-style-type: none"> <li>1. Job itself</li> <li>2. Salary</li> <li>3. Supervise</li> <li>4. Job relationship</li> </ol>
Turnover Intention	Mobley et al. in Long, et al., 2012)	<ol style="list-style-type: none"> <li>1. Thinking of being out of work</li> <li>2. Having intention to look for another job</li> <li>3. Having intention to stop working</li> </ol>

The purpose of this study is to explain the effect of job stress on turnover intention directly or indirectly through job satisfaction. The population in this study were all

employees of 4 government commercial banks in East Java, Indonesia. With a multi stage sampling technique obtained a sample of 600 people. Data collection in this study was conducted using questionnaires, interviews, and documentation. Questionnaire before being distributed to the respondent is tested for validity and reliability first, and all statement items are declared valid because the  $r$  value hit  $>$   $r$  table,  $r$  table value = 0.361. All variables are declared reliable because Cronbach's alpha value  $>$   $r$  table,  $r$  table value = 0.6. Data analysis techniques used descriptive analysis and path analysis.

#### 4. Data Analysis, Result and Discussion

Based on the sample data collected, the characteristics of respondents: male as much as 53% and female as much as 47%; the majority of respondents are 40-50 years old; the majority are undergraduate education.

Descriptive statistical results show: 1) employee work stress is categorized as low; 2) employee job satisfaction is categorized as high and 3) employee turnover is categorized as low.

Path analysis results show results:

##### 4.1. Analysis of Direct Effect of Direct Job Stress Variable on Job Satisfaction

The first structural analysis was conducted to determine the effect of Job Stress (X) on Job Satisfaction (Z). The results of analysis of the structural equation I can be seen in the table of Job Stress (X) analysis results on Job Satisfaction (Z) as follows.

TABLE 2: Results of Job Stress (X) analysis on Job Satisfaction (Z)

Model		Coefficients <sup>a</sup>			t	Sig.
		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta		
1	(Constant)	1.229	.131		9.346	.000
	Job Stress	-.707	.033	-.657	21.318	.000

a. Dependent Variable: Job Satisfaction

b.  $R = 0,657$  or 65,7 %

c.  $R$  square = 0,432

d. Adjusted  $R$  square = 0,431

(Source: Processed Products by Researchers using SPSS Statistics Version 16 2019)

Based on the results of the analysis in the table the first structural equation can be formulated as follows:

$$Z = \beta_1 X + \varepsilon_1$$

$$Z = -0,657X + 0,753$$

Structural Equations I can be explained as follows:

1.  $\beta_1$  (path coefficient) is the X path coefficient, which means job satisfaction (Z) can be explained by work stress (X) of -0.657. That is, if work stress rises 1% then job satisfaction will decrease by 65.7%
2. The path coefficient for an unidentified variable (error) can be calculated as follows:

$$P\varepsilon_1 = \sqrt{1 - R_1^2} = \sqrt{1 - 0,432} = \sqrt{0,568} = 0,753$$

The effect of error on first structural equations is 75.3%, it can be interpreted that the information contained in the calculation results is only able to explain the effect of independent variables on the dependent variable at 24.7% while the remaining 75.3% is influenced by other variables outside model. The effect of work stress on job satisfaction is -0,657, sig t 0,000 <0,005. (H1 accepted)

#### 4.2. Analysis of Direct Effects of Work stress and Job satisfaction Variables on Turnover intention

The second structural equation analysis was conducted to determine the effect of work stress and job satisfaction on turnover intention. The results of the analysis can be seen in Table 3 as follows.

Based on the results of the analysis in the table the regression equation can be formulated as follows:

$$Y = \beta_2 Z + \beta_3 X + \varepsilon_2$$

$$Y = -0,450Z + (0,348)X + 0,685$$

Structure equation 2 can be explained as follows:

1. Beta ( $\beta_2$  Z) = -0.450 is a Z regression coefficient, that means turnover intention (Y) can be explained by job satisfaction (Z) of -0.450. It means that if the variable value of job satisfaction goes up 1% then turnover intention will decrease by 45.0%
2. Beta ( $\beta_3$  X) = 0.348 is an X coefficient, that means turnover intention (Y) can be explained by work stress (X) of 0.348. This means that if the value of the work stress variable rises by 1%, turnover intention will increase by 34.8%

TABLE 3: Results of job stress analysis, job satisfaction on turnover intention

Model		Coefficients <sup>a</sup>				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.017	.140		.122	.903
	Job Stress	.409	.044	.348	9.354	.000
	Job Satisfaction	-.491	.041	-.450	12.099	.000

a. Dependent Variable: Turnover Intention

b. R = 0,728 or 72,8 %

c. R Square = 0,530

d. Adjusted R square = 0,528

(Source: Processed Products by Researchers using SPSS Statistics Version 16 2019)

3. The path coefficient for an unidentified variable (error) can be calculated as follows:

$$P_{\epsilon_2} = \sqrt{1 - R_2^2} = \sqrt{1 - 0,530} = \sqrt{0,47} = 0,685$$

The effect of error on second structural equation is 68.5%, so it can be interpreted that the information contained in the calculation results is only able to explain the effect of independent variables on the dependent variable by 31.5% while the remaining 68.5% is influenced by other variables outside model.

Effect of work stress on turnover intention -0,450, sig t 0,000 <0,005 (H2 accepted)

Effect of job satisfaction on turnover intention 0.348, sig t 0.000 <0.05 (H3 accepted)

### 4.3. Indirect Effects of Job Stress on Turnover intention through Job satisfaction

Based on indirect path analysis testing, Job stress affects Turnover Intention through Job Satisfaction, the following results can be obtained:

$$PTL = (p_{zx} \times p_{yz})$$

Description:

PTL = Indirect Effects

p<sub>zx</sub> = Effect of Job Stress (X) on Job Satisfaction (Z)

p<sub>yz</sub> = Effect of Job Satisfaction (Z) on Turnover Intention (Y)

So that:

PTL = p<sub>zx</sub> × p<sub>yz</sub>



$$= -0,657 \times -0,450$$

$$= 0.295$$

Based on these calculations, it can be explained that the indirect effect of Job Stress (X) on Turnover Intention (Y) through Job Satisfaction (Z) is 29.5%.

#### 4.4. Effect of Total Variable X on Y through Z

The effect of the total variable X on Y through the variable Z can be calculated using the following formula.

$$PT = P_{yx} + PTL$$

Description:

PT: Total Effect

Pyx: Effect of work stress (X) on turnover intention (Y)

PTL: Indirect Effects

So that the results of the calculation are obtained as follows:

$$PT = P_{yx} + PTL$$

$$= 0.348 + 0.295$$

$$= 0.643$$

Based on the results of the above calculations, it can be explained that the effect of total Job Stress (X) on Turnover Intention (Y) through Job Satisfaction (Z) is 64.3%.

#### 4.5. Results of Total Determination Coefficient

From the path analysis research model as above, the effect trajectory model can be arranged. The effect of errors on each model can be measured using the following formula.

$$P\epsilon_1 = \sqrt{1 - 0,432} = \sqrt{0,568} = 0,753$$

$$P\epsilon_2 = \sqrt{1 - 0,530} = \sqrt{0,47} = 0,685$$

$$R^2_m = 1 - P^2_{e1} \cdot P^2_{e2} = 1 - (0,753 \times 0,685) = 1 - 0,515 = 0,485$$

Based on the results of the above calculations, it can be explained that the variation of data can be explained by the variable work stress (X) and job satisfaction (Z) on turnover

intention (Y) is 48.5%. This means that the information contained in the data, amounting to 48.5% is explained by the research model so that it shows that exogenous variables and giving mediation as information are needed to predict variations of endogenous variables. While the remaining 51.5% can be explained by other variables outside the model.

#### 4.6. Sobel Test Results

To find out the effect of work stress on turnover intention through job satisfaction, Sobel Test is done first:

$$\frac{ab}{\sqrt{(b^2 SE_a^2) + (a^2 SE_b^2)}} = \frac{0,347137}{0,0332081824} = 10,4532671$$

Based on the results of testing the Sobel Test, it can be seen the value of  $t_{count} > t_{table}$ , in this study it is known that t count is 10.4532671 while t table is 1965. (H4 is accepted).

### 5. Discussion

#### 5.1. Analysis of Direct Effect of Job Stress Variable on Job Satisfaction

The results of research showed that work stress had a negative effect on job satisfaction. The meaning is the higher the level of work stress, the lower the level of job satisfaction. Hasin and Omar (2007), the results of their research prove that employees who experience high stress have an impact on decreasing quality of life and enthusiasm in work which can affect satisfaction in work. Mansoor (2012) proves that with lower job satisfaction then experience more stress in the form of workload, role conflict and physical environment compared to those who have higher job satisfaction. Some research results of Ahari, D. B., Mehrabi, D., & Karimi, K. K. (2013); Vasan, M. (2013); Ganapathi, PS (2013; Sasmita Das., And Prasanna Baby. (2014), Yong Lu, Xiao-Min Hu, Xiao-Liang Huang (2017) proved that work status has a negative effect on employee job satisfaction. Bemana, I., Moradi, H., Ghasemi, M., and Ghayoor, SM (2013), in their research prove: (1) there is a significant negative relationship between work stress and job satisfaction, (2) there is no difference in the level of work stress and job satisfaction between male and female employees. Different opinions were proven by: DVS2, LK (2012) Essiam, JO, Mensah, ME, & Gyamfi, LK (2015) showing that there is a positive

relationship between work stress and employee job satisfaction. Hans, DA, Mubeen, DS, & Saadi, MS (2014); Marzabadi, EA, and Tarkhorani, H. (2007); Ganapathi, PS (2013) the results of their researches mention: (1) the influence of work stress on job satisfaction. (2) Causes of job stress of the head of a bilingual school in Oman is workload that is too high, time pressure and working environment conditions. Iroegbu, M. N. (2014); Parimala, K. Samuel., And Grace Rupa. (2017); Muhammad et al. (2016) proved the existence of a positive effect on work stress on job satisfaction. Rita, A. A., Atindanbila, S., & Abepuoring, M.-N. P. (2013) proved that there is a significant positive effect of job stress on employee performance. Rehman, M.U, Irum, R., Tahir, N., Ijaz, Z., & Salma, U. N. (2012) Ajay Kumar (2015); Bilal Ahmad Rather. (2018), the results of their researches showed that most pharmaceutical sales representatives face high levels of work stress and they are at a high level of job dissatisfaction. There were no significant differences in job stress for male employees and female employees. Dilruba, S.S. (2016), the conclusions of the research results are different from the results of other studies, he proved that there is no significant relationship between job stress and job satisfaction. Essiam, J.O., Mensah, M.E., and Gyamfi, L.K. (2015) proved that the relationship is not significant job stress on job satisfaction of public university employees in Ghana.

For Indonesian case, this finding is also supported by the finding of Potale and Uhing (2015) who were conducting research in PT. Bank SULUT Manado. Our finding, with greater number of respondents and different scale of banks (national-scale bank operating in East Java), should make this causal relationship more robust. National-scale bank could affect their employees' job satisfaction differently since it is possible for employer to place them to other provinces with different organization culture (for further explanation in this topic see Rinaldi, etc., 2018)

## 5.2. Direct Effect of Job Satisfaction on Turnover Intention

The results of the study show that job satisfaction has a negative and significant effect to turnover intention. This means that if the employee's work is increased the employee turnover intention will decrease. Mangkunegara (2009) states that high job satisfaction is associated with low employee turnover, while employees who are less or dissatisfied usually have higher turnover. Chandio (2013), added that job satisfaction is a key factor for employees' intention to remain in the organization. Chandio's research results (2013) supported a number of previous studies, including: Omar et al (2007); Mahdi (2012); Kessler et al (2013); and Chandio (2013); Olawale, A.R., Ilesanmi, J.F, Deoye, A.A. (2016); Iqra Saeed, I., Waseem, M., Sikander S., Rizwan, M. (2014); Saimir Suma and Jonida

Lasha (2013); Aydogdu, S. and Asikgil, B. (2011); M. M., Ghayas and Siddique, S.J, (2012) have proven that there is a significant negative effect on employee job satisfaction on turnover intentions. On the other hand there are different and even contradictory opinions that prove that job satisfaction has a positive effect on turnover intention. Anwar, G. & Shukur, I. (2015); Waspodo. A.AWS, Handayani, N. C., Paramita, W. (2013); Sheraz, A., Wajid, M., Sajid, M., Hussain, W. Q., & Rizwan, M. (2014); Olusegun, O. (2013).

### 5.3. Direct Effect of Job Stress on Turnover Intention

The results of the study show that job stress has a significant direct positive effect on turnover intention. The meaning is if the work stress of employees is high or increasing, the turnover intention will be high. The factors in the occurrence of work stress are excessive workload, less work time and pressure in work. These factors can reduce the level of satisfaction of an employee and can lead to intention to leave. The results of Omar and Hasin's study (2007) are in line with the results of previous studies that work stress has a negative effect on turnover intention, including: Omar et al (2007); Waspodo (2013), Chandio (2013) and Nazenin (2014); Jinlin Liu, Bin Zhu, Jingxian Wu and Ying Mao. 2019; Nasrin Arshadi, Hojat Damiri. 2013; Hakim, A.L., Sudarmiatin, Sutrisno.2018; Yong Lu, Xiao-Min Hu, Xiao-Liang Huang (2017); Waspodo. A A. WS, Handayani, N. C., Paramita, W. (2013); Sheraz, A., Wajid, M., Sajid, M., Hussain, W. Q., & Rizwan, M. (2014); Arshadi, Nasrin and Damiri, Hojat. (2013); Arshadi, Nasrin and Damiri, Hojat. (2013); Ampadu, Esther O. (2015).

### 5.4. Indirect Effects of Job Stress on Turnover Intention through Job Satisfaction

The results of the study prove that work stress has a significant positive effect on turnover intention through job satisfaction. Dissatisfied employees have the potential for the emergence of intention to leave the company. Own turnover intention can be suppressed by the company by fulfilling the needs and desires of the employees as well as possible. Employees who are satisfied because their needs and desires are fulfilled will have an impact on the intention to quit/stop working. Omar and Hasin (2007) prove that work stress can affect job satisfaction and have a significant impact on Turnover Intention. Research Judge, A.L., et al. (2018); Kaffashpoor, A., Sadeghian, S., Shakori, N., & Kavooosi, S. (2014); Baharom, Mumtaz A. (2016), proves that job satisfaction mediates the relationship of work stress with turnover intention.

## 6. Conclusion

1. Employees' job stress of government commercial banks in East Java is categorized as low. Employees' satisfaction is categorized as high (satisfied). Employees' turnover is categorized as low.
2. There is negative and significant direct effects of job stress on job satisfaction. This means that if job stress is increased then employee job satisfaction will decrease.
3. There is positive and significant direct effect of job stress on turnover intention. This means that if job stress is increased, turnover will increase.
4. There is negative and significant direct effect of job satisfaction on job satisfaction on turnover intention. This means that if employee job satisfaction is increased, employee turnover will decrease.

## 7. Suggestion

It is expected that the management of government commercial bank in East Java will manage job stress, job satisfaction, and turnover intention better because the results of the study show that there are interrelationships between the three variables. Second, the managers further increased the same treatment for all employees even though in reality the characteristics of employees were different. Third, reminding employees more that the purpose of supervision is not to find fault but precisely to help employees avoid making mistakes and lead to continuous performance improvement. Fourth, it is expected that employees are wiser in dividing the time and thought between work and family because both are equally important. Fifth, the next researcher is expected to further explore the stress level of job by grouping job stresses based on gender, age, seniority, education, etc., not seeing job stress in general. Then the researchers examined satisfaction from a broader perspective.

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