

# Job Stress Evaluation of Private Banking Employees in Indonesia through the Job Demand-Control Support Model and the Effort-Reward Imbalance Model

<sup>1</sup>Manik Mahachandra  
Industrial Engineering Department  
Faculty of Engineering  
Diponegoro University, Semarang, Indonesia

<sup>2</sup>Wahyu Indah Nur Hidayah  
Industrial Engineering Department  
Faculty of Engineering  
Diponegoro University, Semarang, Indonesia

**Abstract:-** Employees of BPR Mekar Nugraha have reported several work-related complaints, including the implementation of additional working hours at the end of the month to complete financial statements, unclear job descriptions, poor workstation arrangements, and high employee turnover. This research aimed to measure the levels of work stress experienced by employees in the banking services sector. The most comprehensive tools for assessing macro-level employee issues across physical, psychological, and social support dimensions are the Effort-Reward Imbalance (ERI) model and the Job Demand-Control Support (JDCS) model (Karasek Model). These models were utilized through questionnaires to determine the work stress experienced by employees. Both tools yielded similar conclusions. Employees in the Departments of Funding Marketing and Credit Marketing were identified as experiencing the highest levels of stress. The JDCS model categorizes employees under high stress conditions as those exhibiting high strain and isolation. According to the JDCS model, employees without a college degree and those over the age of 30 experience higher job stress. The ERI model identifies employees in the Credit Marketing, Funding Marketing, Cashier, and Customer Service departments as being under high stress, particularly those feeling a sense of despair. Recommendations were then proposed to minimize the work pressure.

**Keywords:-** Job Stress; Banking Employee; Job Demand-Control Support; Effort Reward Imbalance.

## I. INTRODUCTION

According to [1], employees in the financial services sector are highly susceptible to workplace stress. Research on work stress among banking service employees has been conducted by reviewing 20 literatures sources [2]. From these selected articles, [2] concluded that the current banking service workplaces are at a critical level, having psychological effects on employees and long-term impacts on their physical health, ultimately affecting organizational performance.

BPR Mekar Nugraha is a private company operating in the financial services sector. Unlike general banks that can conduct payment transactions (clearing and foreign exchange trading), BPR can only collect funds from the public in the form of deposits. The direct interaction between BPR and its customers or potential customers during fund collection transactions is crucial. Therefore, customer satisfaction is a significant factor for the company. According to [3], service companies need a service profit chain, which involves creating employee satisfaction through workplace design, job design (decision-making latitude), selection and development, and recognition and rewards. This results in a "satisfaction mirror," where higher employee satisfaction leads to higher customer satisfaction.

However, based on interviews with ten employees of BPR Mekar Nugraha, several complaints that could lead to work stress were identified. These complaints included the policy of additional working hours at the end of the month to complete financial reports, unclear job descriptions, congested workstation arrangements, and high employee turnover. Thus, it is necessary to conduct a macro-level assessment to determine the extent of work stress experienced by BPR Mekar Nugraha employees.

Several tools can be used to measure macro-level employee issues encompassing physical, psychological, and social support dimensions, including the Effort-Reward Imbalance (ERI) model by [4] and the Job Demand-Control Support (JDCS) model by [5]. These methods are the most comprehensive tools available for measuring work stress among employees. Both models use questionnaires to assess the work stress experienced by employees of BPR Mekar Nugraha.

### ➤ Effort-Reward Imbalance (ERI) Model

The Effort-Reward Imbalance (ERI) model is used to measure the health impact of work stress. According to [6], the ERI model is based on the idea of a reciprocal relationship between specific tasks and the rewards (such as money, self-esteem, job security) that should be received according to the contract. The ERI model measures three dimensions: effort,

reward, and over-commitment. These dimensions are assessed as follows [7]:

- *Effort*

This dimension, which measures the effort exerted by employees, is assessed using six items. The questions cover quantitative workload (three items), qualitative workload (one item), overall work increase over time (one item), and physical workload (one item).

- *Reward*

This dimension, which measures the rewards received by employees, is assessed using eleven items. Theoretically, rewards are divided into three factors: financial rewards, esteem, and promotion/job security. Empirical studies often find financial factors intertwined with career aspects. Thus, reward assessment includes esteem (ERI7-ERI10 and ERI15), promotion/job prospects (ERI11, ERI14, ERI16, and ERI17), and job security (ERI12-ERI13).

- *Effort-Reward Ratio*

Given the complexity of measuring subjective work-related conditions with limited items, a thorough analysis of information is necessary. For instance, low rewards might be linked to increased risk, or jobs might cause overload [7]. According to theoretical assumptions, the imbalance between effort and reward is a crucial metric. The effort-reward ratio is calculated using the following formula [7]:

$$ER = k \frac{E}{R}$$

Where:

E = effort score

R = reward score

k = correlation factor

The value of k is used to denote the number of items in the numerator and denominator. In various studies utilizing the long version of the ERI model, the number of effort items varies between five and six, while the number of reward items totals eleven. With this item composition, the value of k is 5/11 or 6/11.

The ERI values can be described in three categories. For ER equal to one, the subject feels a balance between effort and reward. For ER less than one, the subject feels that the effort is less compared to the reward received. For ER more than one, the subject feels that the effort is greater than the reward received [4].

- *Over-Commitment*

The over-commitment scale was developed by focusing on the core idea of expending excessive effort at work, as evidenced by participants' inability to disengage from work obligations and to develop a detached attitude towards job requirements. Exploratory and confirmatory factor analyses

were conducted using data from previous research samples by [7] to develop a statistically more precise short scale. Based on [7], six items consistently documented a single latent factor. Five items pertained to the subscale of inability to withdraw from work obligations, and one item pertained to the subscale of impatience and disproportionate helplessness.

- *Job Demand-Control Support Model*

According to [8] and [9], Karasek Model in [10] conceptualized a bi-dimensional model involving two aspects—demand and control—at the workplace in relation to health risks. Demand refers to psychological pressure, which can be quantified (e.g., time and speed in performing tasks) or qualified (e.g., conflicting demands). Control is defined as job decision-making latitude, the possibility for the subject to use intellectual abilities in their work, and the level of authority to make decisions and perform tasks. Essentially, the Karasek Model focuses on organizational performance [10]. According to the Karasek Model, average scores are allocated into four quadrants, revealing the relationship between demand and control.

In addition to the demand and control dimensions, there is a third dimension: Social Support. The social support dimension at the workplace was added with items related to the level of social interaction between workers and their colleagues or supervisors. A lack of support can also have negative health consequences [8].

The Karasek Questionnaire Model consists of 17 questions [10]. Five questions evaluate job demand, with four questions related to quantitative aspects (time and speed in task performance) and one question related to the qualitative aspects of work processes with different demands. Six questions evaluate control, with four questions related to the use and development of skills and two questions related to decision-making in work processes.

## II. RESEARCH METHOD

Three dimensions of the Job Demand Control Support (JDCS) Model have been established to measure employee work stress. This study included 68 participants representing eight departments. These three dimensions were broken down into several question items to measure employee work stress, based on the research by [8]. The questionnaire items were translated into Indonesian using the translation and back-translation method. Using the same method, the questionnaire had previously been translated into Portuguese and validated for reliability. For the dimensions of job demand, job control, and social support, the reproducibility scores were 0.88, 0.87, and 0.85, respectively, while the consistency scores for each variable were 0.79, 0.67, and 0.85. The JDCS research questionnaire is presented in Table 1.

Table 1 JDCS Questionnaire

Dimension	Code	Item
Job Demand	D1	Do you have to work very quickly?
	D2	Do you have to work very intensively?
	D3	Does your job demand too much effort (in completing your work)?
	D4	Do you have enough time to do everything (in your job)?
	D5	Are you often required to do tasks that conflict with your skills/abilities?
Job Control	C1	Do you have opportunities to learn new things through your job?
	C2	Does your job require high-level or specialized skills?
	C3	Does your job require you to take initiative?
	C4	Do you have to do the same thing over and over again?
	C5	Do you have choices in determining how you do your work?
	C6	Do you have choices in determining what you will do in your job?
Social Support	S1	There is a calm and comfortable atmosphere at my workplace.
	S2	Coworkers know each other well at my workplace.
	S3	My coworkers support me.
	S4	Others understand if I have a bad day.
	S5	I know my supervisor well.
	S6	I enjoy working with my coworkers.

The questions on the job demand and control variables use a Likert-like scale from one to four, ranging from "often" to "never." The last six questions evaluate social support, focusing on the relationships between workers and their colleagues and supervisors. These questions also use a Likert-like scale with four response options, ranging from "strongly agree" to "strongly disagree."

The development of the questionnaire items was aligned with the dimensions of the Effort-Reward Imbalance (ERI) model, based on the research by [4]. The reproducibility values for the effort, reward, and over-commitment variables

in that study were 0.76, 0.86, and 0.78, respectively. These validity values were obtained after removing invalid items (ERI 1, ERI 9, and ERI 18) identified in previous validity tests using Confirmatory Factor Analysis (CFA).

The consistency values for each variable were 0.68, 0.78, and 0.78. Each of the three dimensions is further divided into several question items according to the source questionnaire. This English language questionnaire was translated into Indonesian using the translation and back-translation method. The items for Section 2 using the ERI method are detailed in Table 2.

Table 2 ERI Questionnaire

Dimension	Code	Item
Effort	ERI1	I am constantly pressured by a heavy (psychological) workload.
	ERI2	I experience many interruptions and distractions in my work.
	ERI3	I have a lot of responsibilities in my job.
	ERI4	I am often asked to work overtime.
	ERI5	My job also demands physical work.
	ERI6	Over the past few years, my job has become increasingly demanding.
Reward	ERI7	I receive fair treatment from my supervisor.
	ERI8	I receive fair treatment from my colleagues.
	ERI9	I get enough support in difficult situations.
	ERI10	I am treated unfairly at work.*
	ERI11	My job promotion prospects are poor.*
	ERI12	I anticipate unwanted changes in my job.*
	ERI13	My job security is lacking.*
	ERI14	My current job position adequately reflects my education and training.
	ERI15	Considering all my efforts and achievements, I receive the respect and prestige I deserve at work.
	ERI16	Considering all my efforts and achievements, my job prospects are adequate.
	ERI17	Considering all my efforts and achievements, my salary/income is adequate.
Over-commitment	OC18	I am easily overwhelmed by time pressure at work.
	OC19	As soon as I wake up in the morning, I start thinking about work problems.
	OC20	When I get home, I can easily relax and 'switch off' from work.*
	OC21	People close to me say I sacrifice too much for my job.
	OC22	I still think about my work, often even when I am about to sleep.
	OC23	If I postpone something I should do today, I have trouble sleeping at night.

\*) Questionnaire Items are Reverse Scored.

For the effort variable and the reward variable, questions coded ERI10 - ERI13 consist of five response options according to [7]: strongly disagree (1), disagree, but I am not at all distressed (2), occasionally distressed (3), distressed (4), and very distressed (5). For the reward variable, questions coded ERI7 - ERI9 and ERI14 - ERI17, as well as the over-commitment variable, consist of four response options according to [7]: strongly disagree (1), disagree (2), somewhat agree (3), agree (4), and strongly agree (5).

### III. RESULTS AND DISCUSSION

The participants involved in this study are employees of BRP Mekar Nugraha. The number of participants used is 68 employees representing eight departments. The research questionnaire was distributed directly to the participants to facilitate questions and ensure they understood the questions provided. The mapping of participants consists of five classifications as pictured in Fig. 1.

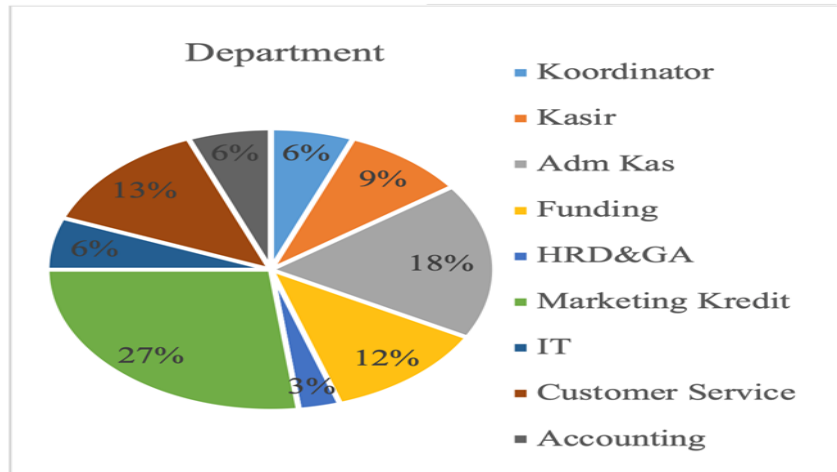


Fig 1 Participants' Demography Based on the Departements

The levels of job demand and control (decision latitude) were then illustrated using the Karasek Model (JDC Model), which was divided into four quadrants: (1) Active job (high demand and high control); (2) Low strain job (low demand and high control); (3) Passive job (low demand and low control); and (4) High strain job (high demand and low control). The results of the classification based on these four quadrants in this study can be observed in Fig. 2.

determine the level of social support experienced by the employees of BPR Mekar Nugraha. The summary of the employees' social support levels can be seen in Table 3.

This occurred when workers were in a condition of high job demand, low control, and low social support. In this study, the final stage of data processing for the JDCS Model was to

The ERI Model was used to measure all dimensions and to identify groups of participants who required organizational work improvements. Groups of participants who reported high effort, low reward, an ER Ratio greater than one, and high OC scores required more improvements compared to other participant groups. The combined values of ER Ratio and over-commitment can be observed in Table 4.

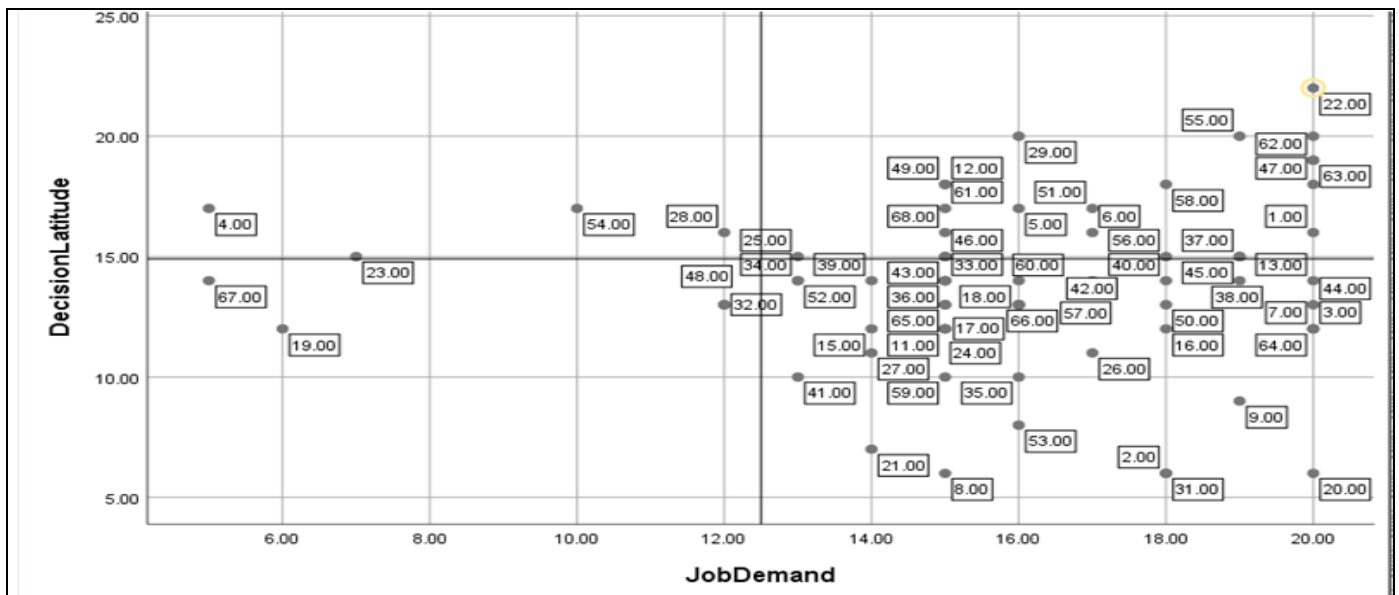


Fig 2 The Job Demand-Control Model (Karasek Model)

Table 3 JDCS Three Interaction Effect

Exposure	Percentage
High demand x high control x high support	18%
High demand x high control x low support	6%
High demand x low control x high support	19%
High demand x low control x low support*	46%
low demand x high control x high support	1%
low demand x high control x low support	3%
low demand x low control x high support	1%
low demand x low control x low support	6%

\*) High Isolation Strain (Iso Strain)

Table 4 Combination of ER Ratio and Over-Commitment

Object		Effort Scale		Reward Scale		ER Ratio			Over-commitment	
		Low	High	Low	High	<1	1	>1	Low	High
Age	<30*	39%	61%	39%	61%	26%	7%	67%	39%	61%
	>30*	23%	77%	23%	77%	23%		77%	23%	77%
Gender	M*	16%	84%	16%	84%	28%		72%	40%	60%
	F*	14%	86%	21%	79%	23%	7%	70%	30%	70%
Work duration	<3 years**	83%	17%	21%	79%	25%	4%	71%	37%	63%
	>3 years**	94%	6%	13%	88%	25%	6%	69%	25%	75%
Education	Before college*	14%	86%*	21%	79%*	25%	4%	71%	37%	63%
	College*	15%	85%	13%	88%	25%	6%	69%	25%	75%
Dept	Accounting*		100%		100%			100%	25%	75%
	Adm Cash*	17%	83%	33%	67%	17%		83%	42%	58%
	Customer Service*	10%	90%	20%	80%	20%	10%	70%	40%	60%
	Funding***		100%	13%	88%	13%	13%	75%	88%	12%
	HR & GA	50%	50%		100%	50%		50%	50%	50%
	IT	50%	50%	\	100%	50%		50%	50%	50%
	Coordinator	0%	100%		100%	25%		75%	25%	75%
	Cashier	17%	83%	17%	83%	33%		67%	33%	67%
Credit Marketing*	17%	83%	17%	83%	22%	6%	72%	22%	78%	

\*) The majority of employees in the participant group experienced high effort, high reward, an ER Ratio > 1, and over-commitment.

\*\*\*) The majority of employees in the participant group experienced high effort, low reward, an ER Ratio > 1, and over-commitment.

\*\*\*\*) The majority of employees in the participant group experienced high effort, high reward, an ER Ratio > 1, and no over-commitment.

[11] Mapped the over-commitment scores against the ER Ratio in the ERI Model to determine the relationship between the two. This categorization was divided into four groups: relaxing employees, struggling employees, exaggerated employees, and despaired employees. The mapping of BPR Mekar Nugraha employees as participants in this study can be fully observed in Table 5.

Table 5 Mapping of ER Ratio and Over-Commitment

Department	Despaired Employee	Exaggerated Employee	Relaxed Employee	Struggling Employee
Accounting	25%			75%*
Adm Cash	58%*		17%	25%
Customer Service	50%*	20%	10%	20%
Funding	63%*	25%		13%
HR & GA			100%*	
IT			100%*	
Cashier	33%	33%		33%
Coordinator	25%	50%*	25%	
Credit Marketing	50%*	28%		22%

\*) The Majority of Employees Based on the ER Ratio and Over-Commitment.

Over the past few decades, work stress and occupational health research have been observed using theoretical models, two of which—the Job Demand Control Support and Effort Reward Imbalance Models—were the most widely used to identify job characteristics involving the psychosocial work environment [1]. In this study, the Job Demand Control Support Model and Effort Reward Imbalance Model were used to measure work stress among employees at BPR Mekar Nugraha. The results of both models were compared and can be fully observed in Table 6.

Table 6 Comparison of JDCS and ERI Mapping

Method	Result	Conclusion
JDCS	Isolation-Strain Employee (high job demands, low social support, and low decision latitude)	Employees over the age of 30 and those with an educational background prior to college were prone to experiencing iso-strain. Funding, Admin Cash, and Credit Marketing departments needed improvements in their work environments.
	Ideal Employee (high demand, high control, and high support)	Employees in the HR department had ideal workloads, so the company needed to encourage the HR department to provide control and support (both in the form of work programs and treatment to other departments). Employees with a college education and those with long tenure (more than 3 years) were rated as ideal employees at the highest percentage compared to other categories.
ERI Model	Despaired Employee	The ranking of departments with the highest work stress levels was: Funding, Admin Cash, Customer Service, and Credit Marketing.
	Struggling Employee	Accounting Dept.
	Exaggerated Employee	Cashier Dept.
	Relaxing Employee	HR and IT Dept.

Based on the JDCS Model mapping at BPR Mekar Nugraha, the Funding and Marketing Credit departments were the departments with the highest percentage of iso-strain employees. This iso-strain condition could trigger complaints from employees about their work. According to the ERI Model, the condition of employees resulting in the most severe work stress is that of despaired employees. Despaired employees were experienced by the majority of employees in the Funding, Marketing Credit, Cash Administration, and Customer Service departments. [12] compared these two models and found no overlap between them. As a result, he concluded that both models represent different conceptual and operational approaches. In this study, both models also yielded the same conclusion that the Funding and Marketing Credit departments had high work stress compared to other departments. Although the ERI model identified more departments that needed more attention in their work, such as Customer Service and Cash Administration. This is also consistent with the findings of research conducted by [1], who also applied the JDCS Model and ERI Model to employees of financial service companies in Brazil. According to [1], employees will experience adverse psychological working conditions due to high job demands, low control, and lack of social support in the workplace, combined with an imbalance between effort and reward and experiencing excessively high over-commitment. Adverse psychological working conditions will negatively impact the quality of life of individuals (employees) both psychologically and physically compared to employees who do not fall into this category. The study found that the Funding department had the highest employee turnover, indicating that employees in the Funding department experienced adverse psychological working conditions in this case.

The final results of the study indicate that using the JDCS and ERI Models, the iso-strain and despaired employee conditions are threats to company employees. The company needs to evaluate departments with high numbers of iso-strain and despaired employees, such as the Funding and Marketing Credit departments.

A. Funding Department

The Funding Department had 63% despaired employees and was vulnerable to 75% iso-strain (high demands, low control, inadequate support). This could happen because the department has heavy job descriptions. The Funding Department is the backbone of the company, directly related to customers and even potential customers who use bank products such as savings and deposits. In addition, employees in the department are fully responsible from prospective customers intending to use bank products to become customers and completing transactions according to the products used. The work stress experienced by employees in the department may be due to the following factors:

- The job description of the Funding department is heavier than other departments at the same level in the organizational structure and in salary standards. Jobs that require high intensity and are time-bound due to company-set targets, as well as numerous demands, make department employees feel high job demand.
- Employees in both departments also received inadequate training, resulting in such heavy work design that employees are in a low job control condition from the company.
- Employees in the Funding department interact the most with customers from various backgrounds, resulting in work stress for employees due to a more diverse social environment. Therefore, it is very possible that both departments are vulnerable to low social support.

### B. Marketing Credit Department

The Marketing Credit department is vulnerable to an iso-strain condition of 72% and its employees are in a despaired employee condition of 50%. Like the Funding department, the Marketing Credit department is also the backbone of the company in serving customers using bank products. The responsibilities of the credit department are also heavy, as they monitor from credit applications to repayments. In addition to these factors, work stress that may occur in the marketing credit department is because the marketing credit department is rewarded (salary, and other rewards) the same as the IT department, cashiers, and others, but the effort expended is greater (with a heavier job description).

### C. Customer Service and Cash Administration

Customer Service (despaired employees at 50%) and Cash Administration (despaired employees at 58%) are employees who interact the most with customers directly, so they require more communication skills than other departments. The lack of social support for employees in both departments can lead to low satisfaction mirror. Employee dissatisfaction leads to customer dissatisfaction, which can result in the company not achieving its maximum targets.

### D. Proposed Improvement

Improvement suggestions are proposed based on the research questionnaire evaluated by employees of BPR Mekar Nugraha. The improvement suggestions given to the company were obtained from discussions with the company's Human Resource (HR) department and direct suggestions from several employees. Improvement suggestions also refer to research findings [9]. Improvement suggestions based on the Job Demand Control Support Questionnaire are as follows:

#### ➤ Based on Demand Variables

The majority of BPR Mekar Nugraha employees felt they had to work very quickly, very intensively, faced with jobs that demanded a lot of effort, and felt they had to complete tasks that contradicted their abilities or expertise. Therefore, the company should provide breaks for employees to reduce the pressure of very fast-paced work and avoid fatigue due to intensive work. Additionally, to determine the capabilities of new employees, employee placement should be done after the training period.

#### ➤ Based on Control Variables

Each item was rated low by the majority of employees. The questionnaire results showed that BPR Mekar Nugraha employees felt they had little opportunity to learn new things through their work and little opportunity to take initiative in completing their work. The company can provide training for employees to enhance their skills according to the demands of their work. For example, training to improve sales & marketing skills in the financial field for marketing employees, data mining training for administrative employees in the Accounting department to facilitate data management. Additionally, the company should give employees the opportunity to express their opinions and channel their ideas in completing their work in any form.

### ➤ Results of JDCS Mapping

Mapping the assessment of demand and control resulted in four quadrants: high strain (conditions where employees work under high pressure and should be avoided), active job (ideal conditions for the company and should be experienced by employees), passive job (conditions where employees are unable to complete their tasks according to job demands), and low strain (comfortable conditions for employees). According to [9] research, each quadrant should be given special treatment, especially the high strain quadrant. This can be elaborated as follows:

#### • High Strain Job

Jobs with high strain are a result of high demand (fast and intensive work) but low control (opportunities for learning and taking initiative in work are low). [13] proposed two hypotheses. First, according to the strain hypothesis, management needs to intervene in job design (job description redesign) to reduce work pressure to an effective job design as perceived by employees. Management can choose to reduce demand, increase control, or a combination of both. Second, the buffer hypothesis, when reducing high demand creates other effects for the company, or for organizations with staff shortages, or in busy work seasons, workplace interventions to reduce stress focus on increasing social support and control as a substitute for reducing demand. This is what [14] also suggested. PT BPR Mekar Nugraha can emulate activities that can increase control and social support as done by other companies. For example, gatherings between employees and customers conducted by PT BCA Tbk, one of the biggest private banking in Indonesia, establishing a work system based on a familial approach and avoiding seniority in work directly controlled by HR as done by PT BRI Tbk, a well-known public banking in Indonesia, or providing periodic training for employees as done by PT Bank Mandiri Tbk, another well-known public banking in Indonesia.

#### • Active Job

According to [9], employees in active jobs usually receive less attention because they do not cause problems. Active jobs are ideal conditions for the company because although job demand is high, it is balanced with high control. The results of this study showed that employees with active jobs, accompanied by high social support, were more common among employees over 30 years old, male employees, employees who had worked for more than 3 years, and employees who had attended college. [13] stated that employees with active jobs accompanied by high support should be placed in positions with higher standards in the organization. The company can offer promotions to active job employees as a form of appreciation for their work results.

#### ➤ Passive Job and Low Strain Job

Passive job workers accounted for only 7% and low strain job workers accounted for only 4%. The majority of individuals in these conditions were employees under 30 years old and employees who had worked for less than 3 years, indicating that these conditions occurred in new employees. According to Karasek Model in [10], employees with low pressure should be placed in general administrative positions, so new employees are better placed in office work

environments to gain knowledge before moving on to broader jobs.

Discussion with the company's HR based on the Effort Reward Imbalance Questionnaire and a literature review of Lau's research [11] resulted in the following improvement suggestions:

- *Effort vs Reward*

85% of BPR Mekar Nugraha employees fell into the category of high job effort employees, and 80% of BPR Mekar Nugraha employees were also classified as high reward employees. [15] stated that work stress is caused by a lack of social support, lack of self-esteem, group conflicts, and underutilized skills. Although the JDCS model demonstrated a lack of social support, this can be balanced by self-esteem, which was rated well by the majority of employees in the ERI Model. Based on this analysis, the company should maintain consistency in rewarding employees for their efforts.

- *ER Ratio and Over-Commitment*

Although the majority of employees gave positive ratings for the rewards provided by the company, the majority of ER Ratio calculations (the comparison between effort and reward) were still unbalanced (with a ratio of more than one). Based on data processing results, job security was rated the lowest aspect compared to reward and job prospect aspects. Therefore, the company needs to improve job security and reduce the likelihood of unwanted changes for its employees. The assessment of effort-reward imbalance with over-commitment classifies employees into four groups: relaxing employee, struggling employee, exaggerated employee, and despaired employee. According to [11], improvement suggestions can be given to each group of employees. For struggling employees, workplace design interventions that are less strenuous or increasing rewards, job security, and career opportunities can be implemented. For exaggerated employees, individual counseling (planned by the HR department) should be provided to reduce employee over-commitment. For despaired employees, a combination of solutions from both interventions is possible.

#### IV. CONCLUSION

Work stress can be caused by many factors. The Job Demand Control Support (JDCS) Model is one of the methods frequently used to measure work stress, and it has been proven that the JDCS Model variables affect employee work stress. In this study, the JDCS Model was used to measure work stress among employees at BPR Mekar Nugraha, who were currently experiencing high turnover and several work-related complaints (stressors). Based on the JDCS Model measurements, it was found that the majority of employees experienced isolation high job strain (high job demands with low control/decision latitude and low social support). This was predominantly experienced by the Funding and Credit Marketing departments. Additionally, iso-strain was more commonly found among employees over the age of 30 and those with an educational background prior to college.

The ERI Model claims that a lack of reciprocity between the effort expended and the reward received results in continuous stress reactions with long-term adverse health consequences for employees. Based on the study of BPR Mekar Nugraha employees, the majority of employees fell into the category of high effort and high reward, which can be concluded to be beneficial for the employees. However, the ER Ratio, or the measurement of the balance between effort and reward, was still imbalanced, and the majority of employees experienced high over-commitment. The combined evaluation of the ER Ratio concluded that BPR Mekar Nugraha employees could be grouped into four conditions: relaxing employees (IT and HR departments), struggling employees (Coordinators), exaggerated employees (Accounting Department), and despaired employees (Funding Marketing, Credit Marketing, Customer Service, and Admin Cash).

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