THE INFLUENCE OF PSYCHOLOGICAL WELL-BEING, JOB STRESS, AND JOB SATISFACTION ON EMPLOYEE PERFORMANCE AT PT. BANK RAKYAT INDONESIA (PERSERO) TBK. PEMATANGSIANTAR BRANCH

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Abstract: This study aims to analyze and determine the effect of psychological well-being, work stress, and job satisfaction on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk, Pematangsiantar Branch. The type of research used in this study is quantitative research. The sample in this study consisted of 80 respondents who are employees of PT Bank Rakyat Indonesia (Persero) Tbk, Pematangsiantar Branch. Based on the results of the t-hypothesis test, it can be concluded that psychological well-being partially has a positive and significant effect on employee performance, work stress partially has a positive and significant effect on employee performance, and job satisfaction partially has a positive and significant effect on employee performance. Furthermore, the F-hypothesis test results indicate that psychological well-being, work stress, and job satisfaction simultaneously have a significant effect on employee performance. The value of the coefficient of determination (adjusted R-square) is 0.922. Based on this value, psychological well-being, work stress, and job satisfaction are able to influence employee performance by 92.2%, while the remaining 7.8% is explained by other variables or factors not examined in this study.
*Keywords: Psychological Well-Being, Work Stress, Job Satisfaction, Employee Performance.*

Abstrak: Penelitian ini bertujuan untuk menganalisis dan mengetahui pengaruh *psychological well-being*, stres kerja, dan kepuasan kerja terhadap kinerja pegawai pada PT Bank Rakyat Indonesia (Persero) Tbk Cabang Pematangsiantar. Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian kuantitatif. Sampel dalam penelitian ini adalah sebanyak 80 responden yang merupakan pegawai pada PT Bank Rakyat Indonesia (Persero) Tbk Cabang Pematangsiantar. Berdasarkan hasil uji hipotesis t dapat disimpulkan bahwa *psychological well-being* secara parsial berpengaruh positif dan signifikan terhadap kinerja pegawai, stres kerja secara parsial berpengaruh positif dan signifikan terhadap kinerja pegawai, dan kepuasan kerja secara parsial berpengaruh positif dan signifikan terhadap kinerja pegawai. Berdasarkan hasil uji hipotesis F disimpulkan bahwa *psychological well-being*, stres kerja, dan kepuasan kerja secara bersama-sama atau simultan berpengaruh signifikan terhadap kinerja pegawai. Berdasarkan nilai koefisien determinasi (*adjusted R-square*) adalah 0,922. Berdasarkan nilai tersebut, *psychological well-being*, stres kerja, dan kepuasan kerja mampu mempengaruhi kinerja pegawai sebesar 92,2%, sedangkan sisanya sebesar 7,8% dijelaskan oleh variabel atau faktor lainnya yang tidak diteliti dalam penelitian ini.
Kata Kunci: *Psychological Well-Being*, Stres Kerja, Kepuasan Kerja, Kinerja Pegawai

INTRODUCTION

The banking sector in Indonesia plays a crucial role in supporting national economic growth. PT. Bank Rakyat Indonesia (Persero) Tbk (BRI) is one of the largest banks focusing on the Micro, Small, and Medium Enterprises (MSME) segment. As a state-owned bank, BRI possesses an extensive branch network, including locations such as Pematangsiantar, North Sumatra, which serves as a hub for local economic activities.

In the banking context, employee performance is not only measured by quantitative targets such as credit distribution or third-party fund collection but is also reflected in service quality, problem-solving speed, procedural compliance, and the ability to build long-term customer
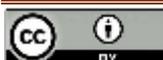
relationships. Superior performance fosters customer loyalty, increases profitability, and strengthens the corporate brand image amidst fierce competition. Conversely, sub-optimal performance acts as a serious hindrance, manifesting as operational inefficiency, increased customer complaints, and failure to achieve established business targets. This phenomenon of declining performance rarely stands alone; it is influenced by complex factors originating from both the individual (internal) and the work environment (external).

Psychological well-being is a condition in which individuals can accept themselves, build positive relationships with others, maintain autonomy in decision-making, master their environment, have a purpose in life, and pursue continuous personal growth. Individuals with high psychological well-being tend to be more productive, resilient in facing challenges, and demonstrate better performance. It is more than just the absence of mental disorders; it is a positive psychological state that serves as an internal "engine" driving productivity.

Job stress is defined as harmful physical and emotional responses that occur when job requirements do not match the capabilities, resources, or needs of the worker. In the banking sector, stressors can come from various directions, ranging from strict targets and time pressure to the complexity of serving customers. If not managed properly, these demands can lead to excessive job stress. Chronic job stress negatively impacts not only the physical and mental health of employees but also directly diminishes their ability to work effectively and efficiently.

Furthermore, job satisfaction is another determining factor. Job satisfaction is a positive and pleasurable emotional state resulting from an individual's appraisal of their job or work experience. According to (Robbins, 2021) in Organizational Behavior (18th Edition, Global Edition), satisfied employees tend to have higher organizational commitment, are more motivated to provide their best, and demonstrate greater loyalty. Job satisfaction reflects employees' positive feelings toward their work, arising from evaluations of various aspects such as salary, promotion opportunities, relationships with colleagues, and company policies.

Employee performance is a fundamental benchmark reflecting an individual's success in translating their competencies and efforts into valuable work output, both in terms of quality and quantity. Referring to (Mangkunegara, 2020), performance is the result of work achieved by a person in fulfilling their responsibilities. Performance is categorized as superior when an employee consistently demonstrates achievements aligned with organizational expectations and standards, effectively and efficiently executing every mandate stated in their job description.

The challenge of maintaining employee performance has become increasingly urgent given the external pressures currently faced by PT. Bank Rakyat Indonesia (Persero) Tbk. The significant decline in stock price (BBRI), partly driven by foreign investor sell-offs, has increased pressure on management to accelerate target achievement and tighten employee Key Performance Indicators (KPIs) to restore market confidence. This tightening of KPIs demands performance acceleration that may create a crucial gap within the company. This condition has the potential to hinder the achievement of employee performance at the BRI Pematangsiantar Branch at a time when the company critically requires optimal productivity.

Research Objectives
1. To identify and analyze the partial effect of psychological well-being on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch.
2. To identify and analyze the partial effect of job stress on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch.
3. To identify and analyze the partial effect of job satisfaction on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch.
4. To identify and analyze the simultaneous effect of psychological well-being, job stress, and job satisfaction on employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch.

THEORETICAL FRAMEWORK
Human Resource Management
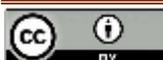
Human Resource Management (HRM) is a strategic and comprehensive approach concerned with the management of an organization's most valuable asset: its people. It is a field of science and art that focuses on a series of planned activities to acquire, develop, manage, motivate, and maintain a workforce to achieve organizational goals effectively and efficiently, while simultaneously fulfilling the needs and enhancing the well-being of the employees.

Psychological Well-Being

According to (Pedrotti & Edwards, 2024), psychological well-being is a multidimensional construct that encompasses two major traditions: hedonia (feeling good) and eudaimonia (functioning well). Hedonia involves the presence of positive emotions and life satisfaction, while eudaimonia which is increasingly considered essential involves the fulfillment of one's potential, having a purpose, and engaging in a meaningful life

Job Stress

According to (Robbins, 2020), stress is a dynamic condition in which an individual is confronted with an opportunity, a demand, or a resource related to what the individual desires and for which the outcome is perceived to be both uncertain and important.

Job Satisfaction

According to (Sutrisno, 2020), job satisfaction is an employee's attitude toward their work, which relates to the work situation, cooperation among employees, rewards received in the workplace, and matters concerning both physical and psychological factors.

Employee Performance

According to (Afandi, 2021), performance is the work result that can be achieved by an individual or a group of people within a company in accordance with their respective authority and responsibility, in an effort to achieve organizational goals legally, without violating the law, and not contrary to morals and ethics

Conceptual Framework

According to (Sugiyono, 2020), a conceptual framework is a conceptual model of how a theory relates to various factors that have been identified as important problems. This research will examine the influence of three independent variables psychological well-being, job stress, and job satisfaction on the dependent variable, which is employee performance.
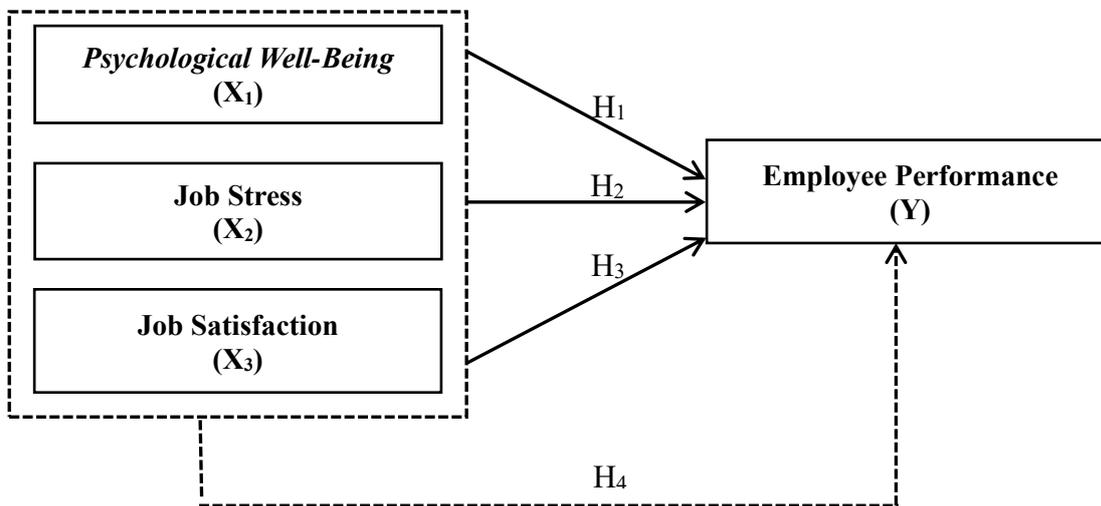
Description:

⟶ : Partially

⤏ : Simultaneously

Figure 1. Conceptual Framework

RESEARCH METHOD

The object of this research is located at PT. Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch. The method employed in this study is the quantitative descriptive method. Primary data for this research will be collected through the distribution of questionnaires. Furthermore, the gathered data will be processed and analyzed systematically to describe the research variables and provide interpretations of the calculation results relevant to the problem under study. Data processing in this research utilizes the SPSS version 27 software. The population in this study consists of 80 employees of PT. Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch.

This study utilizes multiple linear regression analysis as there is more than one independent variable. Multiple linear regression analysis is used to determine the direction and magnitude of the influence of several independent variables simultaneously on a single dependent variable. The independent variables consist of Psychological Well-Being (X_1), Job Stress (X_2), and Job Satisfaction (X_3), which influence Employee Performance (Y) as the dependent variable. Thus, the multiple linear regression equation is as follows:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Description:
Y   = Employee Performance
a   = Constant
b_1 = Regression Coefficient for Psychological Well-Being
b_2 = Regression Coefficient for Job Stress
b_3 = Regression Coefficient for Job Satisfaction
X_1 = Psychological Well-Being
X_2 = Job Stress
X_3 = Job Satisfaction
e   = Error Term

In this study, the researcher utilizes several data analysis tools, including validity tests, reliability tests, normality tests, multicollinearity tests, heteroscedasticity tests, the t-test (partial), the F-test (simultaneous), and the coefficient of determination (R^2) test.

RESULTS AND DISCUSSION

Validity Test

The validity test is used to determine whether the questionnaire items are relevant and capable of measuring what they are intended to measure. The results of the validity test show that the calculated r-value (r-count) for each item is above 0.361. Therefore, it can be concluded that all statements in this study are valid.

Reliability Test

According to (Sugiyono, 2020), the reliability test aims to measure the level of consistency and dependability of a research instrument. The results of the reliability test indicate that the instrument is reliable, as the Cronbach's Alpha values are above the threshold of 0.60.

Normality Test

This test is used to examine the normality of the residuals in a regression model. In this study, normality is assessed using the Kolmogorov-Smirnov test, histogram analysis, and Normal Probability Plots (P-Plots).

Table 1. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		80
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.14572255
Most Extreme Differences	Absolute	.096

	Positive		.096
	Negative		-.044
Test Statistic			.096
Asymp. Sig. (2-tailed)[c]			.067
Monte Carlo Sig. (2-tailed)[d]	Sig.		.063
	99% Confidence Interval	Lower Bound	.057
		Upper Bound	.070

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
Source: Processed Data from IBM SPSS 27, 2025

It is found that the Asymp. Sig. (2-tailed) value is 0.67, which is greater than 0.05; therefore, it can be concluded that the data are normally distributed.
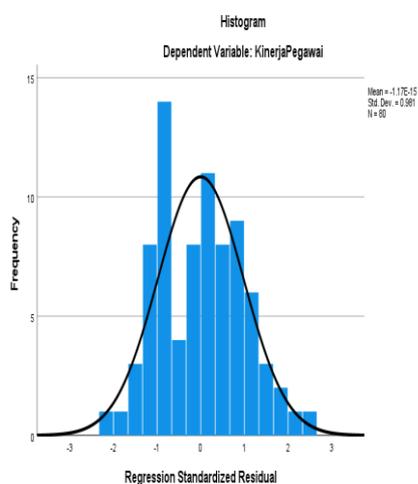

Figure 2. Histogram
Source: Processed Data from IBM SPSS 27, 2025

Based on the histogram curve, it can be concluded that the data are normally distributed. This is evidenced by the histogram curve showing a balanced data distribution that is not skewed to the left or to the right.
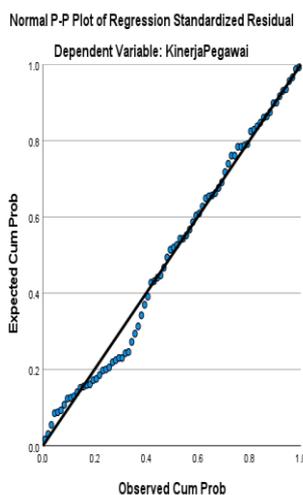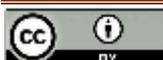

Figure 2. Normally distributed
Source: Processed Data from IBM SPSS 27, 2025

Based on the figure, it can be concluded that the data are normally distributed. This is indicated by the data points spreading along the diagonal line and not deviating significantly from it.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between the independent variables within the regression model.

Table 2. Multicollinearity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.732	2.072		1.318	.191		
	PWB	.220	.031	.226	7.143	.000	.992	1.008
	Job Stress	.423	.093	.391	4.566	.000	.135	7.415
	Job Satisfaction	.629	.093	.581	6.786	.000	.135	7.418

a. Dependent Variable: EmployeePerformance
Source: Processed Data from IBM SPSS 27, 2025

Based on the table, it is observed that the Variance Inflation Factor (VIF) values are 1.008 for Psychological Well-Being, 7.415 for Job Stress, and 7.418 for Job Satisfaction. Therefore, it can be concluded that no multicollinearity exists, as the VIF values for all independent variables are < 10.

Heteroscedasticity Test

The heteroscedasticity test aims to determine whether there is an inequality of variance in the residuals from one observation to another within the regression model.

Table 3. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.517	1.967		1.788	.078
	Psychological WellBeing	.033	.036	.099	.917	.362
	JobStress	-.044	.063	-.190	-.699	.487
	JobSatisfaction	-.038	.064	-.163	-.599	.551

a. Dependent Variable: Abs_RES
Source: Processed Data from IBM SPSS 27, 2025

Based on the table, it is observed that the significance (Sig.) values are 0.362 for Psychological Well-Being, 0.487 for Job Stress, and 0.551 for Job Satisfaction. Since these values are greater than 0.05, it can be concluded that there are no symptoms of heteroscedasticity in the research data.

Multiple Linear Regression Analysis

Multiple linear regression analysis is intended to determine the linear relationship between several independent variables and a dependent variable.

Table 4. Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.732	2.072		1.318	.191
	PWB	.220	.031	.226	7.143	.000
	Job Stress	.423	.093	.391	4.566	.000
	Job Satisfaction	.629	.093	.581	6.786	.000

a. Dependent Variabel: EmployeePerformance
Source: Processed Data from IBM SPSS 27, 2025
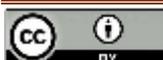
$$Y = 2{,}732 + 0{,}220X_1 + 0{,}423X_2 + 0{,}629X_3$$

Based on the regression equation, the results are described as follows:
1. The Constant (a) value is 2.732, which means that if the variables of Psychological Well-Being, Job Stress, and Job Satisfaction are 0, then the Employee Performance value will be 2.732.
2. The regression coefficient for the Psychological Well-Being variable (X_1) is 0.220, meaning that if Psychological Well-Being increases by 1 unit, Employee Performance will increase by 0.220 units, assuming all other variables remain constant.
3. The regression coefficient for the Job Stress variable (X_2) is 0.423, meaning that if Job Stress increases by 1 unit, Employee Performance will increase by 0.423 units, assuming all other variables remain constant.
4. The regression coefficient for the Job Satisfaction variable (X_3) is 0.629, meaning that if Job Satisfaction increases by 1 unit, Employee Performance will increase by 0.629 units, assuming all other variables remain constant.

Partial Test (t-Test)

The t-test is used to determine whether the proposed hypotheses are accepted or rejected by examining the significance of the effect of each independent variable individually on the dependent variable.

Table 5. Partial Test (t-Test)

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	T	Sig.
1 (Constant)	2.732	2.072		1.318	.191
PWB	.220	.031	.226	7.143	.000
Job Stress	.423	.093	.391	4.566	.000
Job Satisfaction	.629	.093	.581	6.786	.000
a. Dependent Variable: EmployeePerformance					

Source: Processed Data from IBM SPSS 27, 2025

Based on the table, the influence of each independent variable (X) on the dependent variable (Y) is as follows:
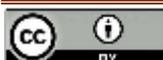1. The t-count value for Psychological Well-Being is 7.143, which is greater than the t-table value of 1.992 (7.143 > 1.992), with a significance value of 0.000 < 0.05. Therefore, it can be concluded that Psychological Well-Being has a partial, positive, and significant effect on Employee Performance.
2. The t-count value for Job Stress is 4.566, which is greater than the t-table value of 1.992 (4.566 > 1.992), with a significance value of 0.000 < 0.05. Therefore, it can be concluded that Job Stress has a partial, positive, and significant effect on Employee Performance.
3. The t-count value for Job Satisfaction is 6.786, which is greater than the t-table value of 1.992 (6.786 > 1.992), with a significance value of 0.000 < 0.05. Therefore, it can be concluded that Job Satisfaction has a partial, positive, and significant effect on Employee Performance.

Simultaneous Test (F-Test)

The F-test aims to examine the simultaneous effect of the independent variables on the dependent variable. It determines whether Psychological Well-Being, Job Stress, and Job Satisfaction, when taken together, significantly influence Employee Performance.

Table 6. Simultaneous Test (F-Test)

ANOVA[a]					
Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	3680.829	3	1226.943	311.740	.000[b]
Residual	299.121	76	3.936		
Total	3979.950	79			

| a. Dependent Variable: EmployeePerformance |
| b. Predictors: (Constant), JobSatisfaction, PWB, JobStress |
| Source: Processed Data from IBM SPSS 27, 2025 |

Based on the table, it is observed that the F-count value is 311.740, which is greater than the F-table value of 2.72 (311.740 > 2.72), with a significance value of 0.000 < 0.05. Therefore, it can be concluded that Psychological Well-Being, Job Stress, and Job Satisfaction simultaneously have a positive and significant effect on Employee Performance.

Coefficient of Determination (R^2) Test

The value of the coefficient of determination ranges between zero and one ($0 < R^2 < 1$). A small R^2 value indicates that the ability of the independent variables to explain the dependent variable is very limited.

Table 7. Coefficient of Determination (R^2) Test

Model Summary				
Model	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.962ᵃ	.925	.922	1.984
a. Predictors: (Constant), JobSatisfaction, PWB, JobStress				
Source: Processed Data from IBM SPSS 27, 2025				

Based on the table, the Adjusted R Square value is 0.922 or 92.2%. Therefore, it can be concluded that the influence of Psychological Well-Being, Job Stress, and Job Satisfaction on Employee Performance is 92.2%. The remaining 7.8% (100% - 92.2%) is influenced by other variables or factors not examined in this study.

DISCUSSION

The Influence of Psychological Well-Being on Employee Performance

Psychological well-being has a partial, positive, and significant effect on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch. These findings are consistent with research conducted by (Sofyanty & Setiawan, 2020), which states that psychological well-being significantly enhances employee performance. The results indicate that a better level of psychological well-being among employees leads to increased performance. This is further supported by the findings of (Kurniawan et al., 2025) in their study at PT Bank Sulselbar, which emphasized that psychological well-being is a key factor triggering performance improvement within the banking sector.

A healthy psychological state, encompassing self-acceptance and autonomy, enables BRI employees to remain calm and solution-oriented when facing work pressure or dynamic customer service demands. Furthermore, when bank employees possess good mental health and find meaning in their work, they tend to demonstrate higher dedication, feel valued by the organization, and have stronger work motivation.

This results in increased productivity and improved quality of banking services. Statistical analysis shows a significant relationship between psychological well-being and performance, meaning that improvements in psychological well-being aspects will directly impact performance levels at the branch office. Therefore, management must ensure support
for employee mental health to enhance work effectiveness and efficiency.

The Influence of Job Stress on Employee Performance

Job stress has a partial, positive, and significant effect on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch. This aligns with research by (Kajuwatu et al., 2022), which suggests that job stress significantly influences employee performance. The results show that work pressure in the banking environment acts as a stimulus for employees to increase discipline and responsibility in achieving organizational targets. These findings are also consistent with previous research by (Sitorus et al., 2025) at PDAM Tirtauli Pematangsiantar, which supports the theory that not all stress is destructive. When managed well, stress can serve as a motivator for employees to enhance productivity and professional accountability.

This positive stress (eustress) encourages employees to work harder and prove their professional capabilities amidst intense banking industry competition. This results in an increase in

work productivity and effectiveness. Statistical analysis indicates that job stress has a significant relationship with performance, implying that optimizing challenging workloads will directly impact employee performance levels. Consequently, management should ensure that work pressure remains at a productive level to maintain employee motivation and morale.

The Influence of Job Satisfaction on Employee Performance

Job satisfaction has a partial, positive, and significant effect on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch. This finding is in line with research by (Kajuwatu et al., 2022), asserting that job satisfaction positively impacts performance. The results indicate that the higher the satisfaction felt by employees in terms of compensation, work environment, or interpersonal relationships the more their performance increases. Additionally, this is supported by (Apriyanto et al., 2025), who found that job satisfaction is a significant predictor of performance. The consistency of these findings across various institutions reinforces the theory that job satisfaction is a vital predictor of organizational success.

High satisfaction enables employees to work with greater enthusiasm, loyalty, and dedication in serving customers. This leads to an increase in service quality and professional output. Statistical analysis reveals that job satisfaction has a significant correlation with performance, meaning that improvements in satisfaction aspects will directly enhance employee performance levels. Therefore, management needs to continuously maintain and improve the factors that drive job satisfaction to create superior and sustainable employee performance.

CONCLUSION

Based on the results obtained after completing all tests in this study, the following conclusions can be drawn:

1. Based on the t-test hypothesis results, it is concluded that psychological well-being partially has a positive and significant effect on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch; thus, H_0 is rejected and H_1 is accepted.
2. Based on the t-test hypothesis results, it is concluded that job stress partially has a positive and significant effect on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch; thus, H_0 is rejected and H_2 is accepted.
3. Based on the t-test hypothesis results, it is concluded that job satisfaction partially has a positive and significant effect on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch; thus, H_0 is rejected and H_3 is accepted.
4. Based on the F-test hypothesis results, it is concluded that psychological well-being, job stress, and job satisfaction simultaneously have a positive and significant effect on employee performance at PT Bank Rakyat Indonesia (Persero) Tbk. Pematangsiantar Branch; thus, H_0 is rejected and H_4 is accepted.
5. Based on the coefficient of determination analysis, the Adjusted R Square value is 0.922 or 92.2%. Therefore, it can be concluded that the influence of psychological well-being, job stress, and job satisfaction on employee performance is 92.2%, while the remaining 7.8% (100% - 92.2%) is influenced by other variables or factors not examined in this study.

Suggestions

Based on the research findings, the following suggestions are proposed:

1. BRI Management is encouraged to consistently prioritize the psychological well-being of its employees by fostering a supportive work environment and providing opportunities for personal development. This is crucial for ensuring that employees have a clear sense of purpose within the company, enabling them to contribute optimally and productively.
2. Given that job stress in this study has a positive influence, the bank is advised to continue setting challenging yet realistic targets (challenge stressors). Well-managed work pressure can serve as a motivator for employees, enhancing their discipline and sense of responsibility in customer service.
3. To maintain job satisfaction, BRI Pematangsiantar Branch should pay close attention to fair reward systems, comfortable work facilities, and harmonious interpersonal relationships among staff. High satisfaction will foster employee loyalty and a commitment to providing service excellence.
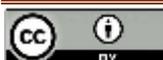
4. Employee performance can be further enhanced through transparent performance evaluations, regular training on digital banking literacy, and providing appreciation for employees who successfully exceed targets with high integrity.

5. For future researchers, it is suggested to include other variables that potentially influence employee performance in the banking sector, such as work ethics, physical work environment, transformational leadership, or non-financial compensation. This is necessary to provide a broader overview of the factors driving employee performance in the future.

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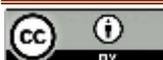
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