THE EFFECT OF JOB STRESS, WORK ENVIRONMENT, AND JOB SATISFACTION ON THE EMPLOYEE PERFORMANCE AT KANTOR PUSAT PT. PEGADAIAN (PERSERO)

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Abstract—The purpose of this study was to determine the effect of job stress and work environment and job satisfaction on employees performance at Kantor Pusat PT. Pegadaian (Persero). Employee performance as the dependent variable, while job stress, work environment, and job satisfaction as independent variables. This study used a quantitative associative research type, which was analyzed with SPSS 25.00 software. The target population of this study were employees at Kantor Pusat PT. Pegadaian (Persero) which is part of the Budi Setia Cooperative of Pegadaian which may be 441 people. The sampling technique used the Accidental Sampling technique, with a sample of 210 people who were calculated using the Slovin formula. The data technique used was a questionnaire. The testing instruments data in this study uses validity and reliability tests. Hypothesis testing uses coefficient of determination (R^2) and t test. The results partially in this study that job stress has a significant effect on employee performance, work environment has a significant effect on employee performance, and job satisfaction has a significant effect on employee performance at PT. Pegadaian (Persero). In terms of the coefficient of determination (R^2), the variables of job stress, work environment, and job satisfaction have an influence of 74.6% on employee performance and the 25.4% influence by other variables outside this study.

Kata Kunci: *Job Stress, Work Environment, Job Satisfaction, Employee Performance*

I. INTRODUCTION

Human resource is an important component of a company. Human resources have the potential to develop and actively improve performance in order to achieve company goals. Especially in the current era of globalization, which is increasingly felt to be tighter, human resource management must be considered by company leaders to maintain the existence and sustainability of the company. Managing and managing employees is not only about providing job descriptions and regulations that must be obeyed, but there is a need for a harmonious and conducive relationship between the company and the employees who work in the company to achieve joint company goals.

Ade Farhan Fakhnurozi [1], Dr. Ir. Meita Pragiwani, MM [2]

Pegadaian is a state-owned company engaged in the Indonesian financial sector which is engaged in three lines of company business, namely financing, gold and various services. Pegadaian is a business entity in Indonesia that officially has a license to carry out financial institution activities in the form of financing in the form of channeling funds to the public on the basis of pawning law. In the current era of globalization, the development of the financial industry business is very fast, especially in big cities, especially in DKI Jakarta. There are many online and offline companies that offer pawn and credit services, business capital loans, and savings or investments on very easy terms. Of course, with a lot of competition this will lead to very tight competition in the credit and pawning business. However, Pegadaian has the advantage because the products and services provided by the company are better known and trusted by the public. Companies often carry out promotions through print and electronic media.

The efforts to improve company performance are carried out by increasing the performance of each individual within the company itself. So far, efforts to improve performance have been mostly carried out through increasing knowledge and skills, whereas work stress, work environment and job satisfaction are factors that need to be considered and are very important for companies in their efforts to achieve high company performance.

In carrying out their production activities, almost all companies use human labor, so that in the production process it requires reliable and professional human workforce skills which will later be able to improve performance and achieve the goals set by the company. It takes a good psychological condition of employees to do a job so that it is expected to achieve the company's goals because one of the company's goals is to get the highest possible profit that will be achieved and achieved with a high level of employee performance.

To improve the development and improvement of employee skills, which aims to improve employee performance in achieving work results, including managing work stress levels, providing a good work environment, and employees having a high level of satisfaction. If some of these factors can be fulfilled by the company, it will increase the job satisfaction of employees so that the survival of the company and all the goals and targets of the company can be achieved effectively and efficiently.

In this era of globalization, every company engaged in the financial sector already has a digital application to support company activities. Pegadaian itself already has a digital application, namely "Pegadaian Digital", but Pegadaian is still outdated by several applications belonging to fintech companies that are better known to the public. The use of the Digital Pegadaian application is still not optimal because there are still many people who prefer the conventional system, namely by coming directly to the Pegadaian branch office to carry out pawn activities or credit goods and borrow money instead of using the Digital Pegadaian application. This indicates that the performance of the employees of the Head Office of PT. Pegadaian (Persero) in promoting and introducing the use of digital applications from Pegadaian to the public so that many people do not know and have not used the Digital Pegadaian application.

Every company must be able to optimize the performance of each employee, because the level of employee performance will affect the sustainability of a company. In addition, companies must pay attention to the level of work stress, have a conducive work environment so that employees feel satisfied at work and will be able to improve their performance. Companies that have a high level of performance can maintain their existence and will be able to compete with other companies.

II. LITERATURE STUDY
2.1 Research Review

The first research from Leonara Lalu and J. Lapian (2016), a study conducted on work-life conflict and work stress variables on the performance of the employees of PT. Bank of North Sulawesi Go, this research uses quantitative methods by distributing questionnaires and using

multiple linear regression. The results of the study can be concluded that the responses of respondents about work stress variables are in the high category and for employee performance variables are also in the high category. Based on the results of the t test, the variables work life conflict and work stress partially have a significant effect on employee performance.

The second research from Mutia Arda (2017). This research was conducted on the variables of job satisfaction and work discipline on the performance of employees of Bank Rakyat Indonesia, Putri Hijau Branch, Medan. The results showed that job satisfaction had a positive and insignificant effect on employee performance. And based on the results of the analysis which further shows that work discipline has a positive and significant effect on employee performance. This research method to test the main hypothesis of this research conducted a survey. The questionnaire was adopted and combined from many similar studies and used to collect the data needed to support or reject the hypothesis. The research unit was an employee of Bank Rakyat Indonesia, Putri Hijau Branch, Medan. For data analysis techniques consisting of analysis and statistical tests such as regression, multiple regression, t test, and f test.

The third research from Wenur et al (2018) research conducted on variables of work conflict and work stress on employee performance at PT. Bank Negara Indonesia (Persero) TBK Manado Branch. This study uses a quantitative method with multiple linear analysis using questionnaires. The results showed that partially work conflict variables have a significant effect on employee performance and job stress variables do not have a significant effect on employee performance. And based on the results of the analysis simultaneously shows that work conflict and work stress have a significant effect on employee performance.

The fourth research from Haedar, Hadrah (2018), this research was conducted on the variables of work stress and work environment on the performance of employees of PT. Sinar Mitra Sepadan Finance Palopo Branch. Data collection in this study was carried out using surveys and questionnaires. This study uses quantitative methods with data analysis techniques using multiple linear regression analysis. The results of the multiple linear regression analysis technique show that based on the results of the partial analysis it shows that job stress has a positive and significant effect on employee performance. then based on a partial analysis which then shows that the work environment has a positive and significant effect on employee performance. Then based on the results of the analysis simultaneously shows that work stress and work environment have a significant effect on the performance of employees of PT. SMS Finance Palopo Branch.

The fifth research from Limbong et al., (2019) this research was conducted to examine the discipline variables and work stress on employee performance at PT.Pegadaian Kanwil 1 Medan. Data collection techniques in this study using a questionnaire. This research is a quantitative study using data analysis techniques, namely multiple linear regression analysis. Based on the results of the partial analysis, it shows that discipline and work stress have a positive and significant effect on employee performance. Then based on the simultaneous analysis shows that discipline and work stress have a significant effect on employee performance.

The sixth research from Mafra (2019) was conducted on the physical and non-physical work environment variables on the performance of employees of PT. Pegadaian (Persero) Office Palembang Branch. This research was conducted by distributing questionnaires that were filled in directly by employees. This research is a quantitative study using data analysis techniques, namely multiple linear regression analysis. Based on the results of the analysis that has been done, it shows that there is a significant influence between the variables of the physical work environment and the non-physical work environment on employee performance.

The seventh research from Sidik (2019) was conducted on the variable ability, work-life balance, and job satisfaction on the performance of employees of BMT Permata Jawa Timur. The population in this study were 30 female employees of BMT Permata Jawa Timur who had worked for 2 years. This research method using quantitative methods. Data were collected from literature studies and field studies through observation, interviews and questionnaires. Data analysis was

performed using quantitative analysis with multiple linear analysis, coefficient of determination, and hypothesis testing. The results show that there is a significant influence between job satisfaction on employee performance of BMT Permata Jawa Timur.

The eighth research from Santoso, Riyanto (2020) research conducted on the variables of work motivation, organizational commitment and job satisfaction on the performance of employees of PT. Bank Rakyat Indonesia, Daan Mogot Jakarta branch. Data collection techniques in this study using a questionnaire distributed to respondents as many as 72 employees who are contract employees of PT. Bank Rakyat Indonesia, Daan Mogot Jakarta branch. The data analysis method used in this research is multiple linear analysis methods. Based on the results of the analysis that has been done, it shows that job satisfaction also has a positive and significant effect on employee performance.

2.2 Definition of Human Resources

Human resources are one of the important and vital components that have a role as a driving factor for all activities and activities in an organization. All components of human resources must be optimized and well managed by an organization so that the organization can run and run in accordance with the organization.

Human resource management is the science that refutes the relationships and duties of the workforce to be able to work more effectively and efficiently in helping to realize company goals, employee goals and community goals (Hasibuan, 2016: 9).

Simamora in Sutrisno (2015: 5) explains that human resource management is a process of utilizing, developing, assessing, providing remuneration and managing individual members of organizations or groups of workers.

Another opinion is expressed by Dessler (2015: 3), which states that human resource management is a process for obtaining, training, assessing and compensating employees and for carrying out labor relations, health and safety, and matters related to justice.

According to Hasibuan (2016: 21-23) there are several managerial and operational functions of human resource management which include: planning, organizing, directing, controlling, procurement, development, compensation, integration, maintenance, discipline, termination.

According to Sedarmayanti (2017: 9), human resource management has the following objectives:

1. Provide advice to management.
2. Maintain and implement HR policies.
3. Overcoming crisis situations in employee relations.
4. Providing communication facilities between employees and company management.
5. Assisting the development of corporate strategy in the aspect of human resources.
6. Provide assistance to line managers in achieving company targets.

According to Hasibuan (2016: 14-15) explains that there are several roles in human resource management as follows:

1. Determine the number and placement of employees who meet competencies.
2. Recruit and select employees who will enter the company.
3. Creating programs related to development, promotion and dismissal.
4. Conduct an analysis of the supply and demand for human resources.
5. Make predictions about economic conditions and carry out company development.
6. Pay attention to changes in laws and regulations and policies.
7. Monitor technical developments and conditions of labor unions in the company.
8. Conducting education, training and employee performance assessment programs.
9. Organizing employee mutation programs so that they can run well.
10. Set up a pension program and a severance pay distribution system.

2.3   Job Stress

According to Hasibuan (2013: 204) stress is people who experience stress become nervous and feel chronic anxiety so that they often become angry, aggressive, unable to relax, or display an uncooperative attitude. Job stress can have an impact on a person's stability condition which can affect his concentration and work focus.

Meanwhile, according to Siagian (2016: 300) job stress is a condition of tension experienced by employees which can affect one's thoughts and emotions as well as one's physical condition. Sunyoto (2015: 226) explains that stress is a consequence of every action and environmental situation that can cause excessive psychological and physical demands.

Stress can be seen from two sides, namely the positive side and the negative side depending on the point of view where each individual sees it. On the negative side, stress can make an employee get pressure and burdens so that it can cause physical and psychological disturbances to him. On the positive side, work stress can be used as an encouragement for an employee so that it can improve their performance.

According to Beehr 2014: 107) there are 3 indicators that can be used to measure the level of work stress of employees, namely: physiological aspects, psychological aspects, and behavioral aspects.

2.4   Work Environment

According to Sutrisno (2015: 118) says that the work environment as a whole work facilities and infrastructure that is around employees who are doing work and can affect the implementation of their work.

According to Sedarmayanti (2017: 25) states that the work environment is the entire tooling tool and material faced, the surrounding environment where a person works, his work methods, and work arrangements both as individuals and as a group.

According to Sedarmayanti in Mafra (2019) The work environment can be measured by two indicators, namely the physical work environment and the non-physical work environment.

2.5   Job Satisfaction

Job satisfaction is closely related to how the attitude and actions of an employee in doing his job. Thus, employee productivity and work results are highly dependent on the level of job satisfaction

Job satisfaction according to Hasibuan in Arda (2017) states that it is a pleasant emotional attitude and loves his job.

According to Badriyah (2015: 227) which states that job satisfaction is one of the most important factors to get optimal work results, when a person feels satisfaction at work, he will try as much as possible with all the ability he has to complete his job.

Job satisfaction indicators according to Sutrisno in Arda (2019) are: psychological factors, social factors, physical factors, financial factors.

2.6   Employee Performance

Employee performance is very much needed and very important for an organization because with employee performance it will be known how much the employee's ability to carry out the tasks

assigned to him. For this reason, it is necessary to determine clear and measurable criteria that are jointly determined which will serve as a reference in running an organization.

According to Mangkunegara in Haedar and Hadrah (2018), the term performance comes from Job Performance or Actual Performance, which is the actual performance and achievement achieved by a person in carrying out tasks in accordance with the responsibilities given to him.

According to Hasibuan (2017: 94) performance is a result of work achieved by a person in carrying out the tasks assigned to him based on skill, experience, seriousness, and time.

Another opinion expressed by (Mangkunegara, 2016: 38) states that performance is a quantitative work result achieved and obtained by an employee in carrying out a task in accordance with the responsibilities that have been given to him.

2.6.1 Measurement of Employee Performance

Performance appraisal is the result of an overall evaluation of all work processes carried out by all elements of human resources in the organization. Job appraisals can be a reference and feedback for employees which is the key to useful development for them in the future. Job appraisal is very important because it can be used to correct ineffective decisions within the company.

According to Widodo (2015: 130) performance appraisal is an evaluation of a person's performance level compared to predetermined performance standards for consideration in determining promotions, compensation, training or development, as well as to lay off employees.

According to Hartatik (2014: 119) job appraisal is a systematic way of performance of an employee by people who are given company authority which will serve as a basis for development. Job appraisal is carried out by a leader within the company to find out how the conditions exist within the company.

Job appraisal must be carried out objectively and neutrally so that there is a sense of justice for every employee whose work performance is being assessed. Objective performance appraisal is not an easy and simple task because it must be avoided because of the feeling of "likes and dislikes" and knowing or not knowing who has a relationship with the assessor.

According to Badriyah (2015: 138), in general, performance appraisal has several objectives as follows:

1) For evaluation of organizational goals

These evaluations generally include feedback on jobs to determine their role, developing valid data for salary and bonus payments, and assisting management to make promotion or employment decisions for each employee.

2) For the development of organizational goals.

Organizational development includes training and guidance in order to improve performance, develop organizational commitment through career-related discussions, motivate each employee, and diagnose individual or organizational problems.

2.6.2 Influencing Factors of Employee Performance

According to Sedarmayanti in Haedar and Hadrah (2018) there are several factors that can affect employee performance, including:

a. Job Performance, which is an achievement achieved by employees after completing their work.

b. Expertise, which is the ability possessed by each employee to complete any work assigned to him

c. Behavior, which is an attitude that is inherent in employees who are brought in everytime they carry out their work

d. Leadership, which is an aspect that can have an influence on other people whose aim is to organize work in order to achieve company goals.

2.6.3 The Indicators of Employee Performance

According to Desler (2011: 139) to measure employee performance can be used by using several performance appraisal factors as follows:
a. Quality of work is an employee's ability in terms of accuracy and timeliness.
b. Productivity, namely the ability of employees in terms of quantity and efficiency of employee work.
c. Knowledge, is the technical ability and practical skills possessed by employees.
d. Trust, is the level of trust between fellow employees and the level of trust between employees and superiors.
e. Availability, availability of time and availability of space owned by employees to complete their work.
f. Freedom, is employee freedom and employee creativity towards their work.

III. Research Methods
3.1. Research Strategy

The strategy used in this study is to use an associative research strategy, namely the formulation of research problems that ask about the relationship between two or more variables (Sugiyono, (2016: 55). In this study the associative research strategy was used to determine the effect of variable X (independent variable). which consists of Job Stress (X1), Work Environment (X2), and Job Satisfaction (X3) with the Y variable (dependent variable), namely Employee Performance (Y).

This research strategy uses quantitative methods. Survey research with direct observation and distributing questionnaires to collect data from the sample, so that relative incidents and influences between research variables are found.

3.2. Research of Population

According to Sugiyono (2016: 80) population is a population is a set consisting of objects that have certain qualities and characteristics determined by researchers to be studied and then a conclusion can be drawn. The population consists of the general population / sampling and the target population. The research used the target population, namely employees of the Head Office of PT Pegadaian (Persero) who are members of the Budi Setia Pegadaian Cooperative, totaling 441 people.

3.3. Research of Samples

The sample according to Sugiyono (2016: 81) is part of the number and characteristics of the population. The sampling technique in this study used the Accidental Sampling technique, namely random sampling of employees of the Head Office of PT. Pegadaian Persero which is part of the Budi Setia Pegadaian Cooperative.

If the population is too large and it is impossible for researchers to reach all of the population, for example due to limited conditions, time and energy, and still in the conditions of the Covid-19 pandemic, to take the number of samples, it can be calculated using the Slovin formula as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Information :

n   = Number of Sample
N   = Number of Population
e   = *Margin of Error,* or the maximum error rate of 5%

$$n = \frac{441}{1 + 441\,(0{,}05)^2}$$

$$n = \frac{441}{2{,}1025}$$

n = 209,75 rounded to 210

3.4. Type of Research Data

1. Primary Data

Primary data is data that is obtained directly in an object of research. Primary data in this study were obtained by distributing questionnaires to employees of the Head Office of PT. Pegadaian Persero to assess employee performance.

2. Secondary Data

Secondary data is data obtained indirectly through intermediary media. Secondary data used in this study were obtained from news sources that have been published through social media which include company documents, literature books, and journals from previous researchers.

3.5. Measurement of Scale

The measurement scale is an agreement that is used as a reference to determine the length and shortness of the intervals in the measuring instrument when used in measurements to produce quantitative data.

The measurement scale used to measure respondents' answers regarding work stress, work environment and job satisfaction is a Likert scale. The Likert scale is used to measure attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2015: 144).

The measurement scale in this study uses a Likert scale with intervals of 1-4 with a score:

   4 = Strongly Agree
   3 = Agree
   2 = Disagree
   1 = Strongly Disagree

IV. Research Result and Discussion
4.1   Respondent Data

In this study, data collection was carried out using a questionnaire given to 210 employees who work at the Head Office of PT. Pegadaian (Persero). The results of the respondent description test based on gender are shown in table 4.1. as follows.

Table 4.1.

Data on the Characteristics of Research Respondents by Gender

Male	137	65 %
Women	73	35 %
Amount	210	100%

Source: Results of questionnaire data processing (2020)

Based on table 4.1, it can be seen that most of the respondents were male with 137 respondents (65%) and the number of female respondents was 73 respondents (35%). Based on these data, it can be concluded that most of the employees of the Head Office of PT. Pegadaian (Persero) is male.

The results of the respondent description test based on age are shown in table 4.2. as follows.

Table 4.2.
Respondent data by Age

21-30 Years	58	28 %
31-40 Years	89	42%
41-50 Years	45	21 %
>50 Years	18	9 %
Amount	210	100 %

Source: Results of questionnaire data processing (2020)

Based on table 4.2. It can be seen if the majority of respondents aged 21-30 years are 58 people with a percentage of 28%, respondents aged 31-40 years are 89 people with a percentage of 42%, respondents aged 41-50 years are 45 people with a percentage of 21%, and respondents who are more than 50 years old are 18 people with a percentage of 9%. Based on these data, it can be concluded that most of the employees of the Head Office of PT. Pegadaian (Persero) 31-40 years old.

Ade Farhan Fakhnurozi [1], Dr. Ir. Meita Pragiwani, MM [2]

The results of the description test based on education are shown in table 4.3. as follows.

Table 4.3.

Respondent data based on Education

High School	6	3 %
Diploma (D1-D3)	18	9 %
Bachelor (S1)	155	74 %
Magister (S2)	31	15 %
Amount	210	100 %

Source: Results of questionnaire data processing (2020)

Based on table 4.3. It can be seen if most of the respondents are mostly Bachelor (S1), amounting to 155 respondents with a percentage of 74%. Then the number of respondents who had the latest SMA / SMK education was 6 people with a percentage of 3%, the number of respondents who had a final education Diploma (D1-D3) was 18 people with a percentage of 9%. And the number of respondents who have Magister (S2) final education is 31 people with a percentage of 15%. Based on these data, it can be concluded that most of the employees of the Head Office of PT. Pegadaian (Persero) has a Bachelor's (S1) last education.

The results of the descriptive test based on the years of service are presented in table 4.4. as follows.

Tabel 4.4.

Respondent data based on Years of Service

1-5 Years	70	33 %
6-10 Years	77	37 %
> 10 Years	63	30 %
Amount	210	100%

Source: Results of questionnaire data processing (2020)

Based on table 4.4, it can be seen that respondents who have a work period of 1-5 years, amounting to 210 people with a percentage of 33%, respondents who have a work period of 6-10 years are 77 people with a percentage of 37% and respondents who have a service period of> 10 years are 63 people with a percentage of 30%. Based on these data, it can be concluded that most of the respondents who work at the Head Office of PT. Pegadaian (Persero) has a service life of 6-10 years.

4.2 Validity Test

The validity test is used to test the extent to which the provision of measuring instruments can reveal the concept of the symptoms or events being measured. Because the questionnaire score is an interval scale, the validity test uses the product moment correlation. The r table value with the number of samples (n = 210) at a significant level (α = 0.05) obtained r table 0.1354, meaning that if the value of r count > r table, it is declared valid and if r count <r table, it means that it is not valid (Sugiyono , 2016: 17).

The correlation coefficient value from the validity test results of the Job Stress variable can be seen in the following table:

Table 4.5.

Validity Test of Job Stress

Pernyataan	r_{hitung}	r_{tabel}	Keterangan
Pernyataan_X_1 1	0.320	0. 1354	Valid
Pernyataan_X_1 2	0.324	0. 1354	Valid
Pernyataan_X_1 3	0.348	0.1354	Valid
Pernyataan_X_1 4	0.285	0.1354	Valid
Pernyataan_X_1 5	0.214	0.1354	Valid
Pernyataan_X_1 6	0.419	0.1354	Valid

Source: Recapitulation of SPSS v25 results, 2020

Based on the table above, it can be seen that all statement items related to the work stress variable (X) are declared valid because the r-count shows a value greater than the r-table (0.1354), so that the statements in the questionnaire are considered valid and worthy of research.

The correlation coefficient value from the validity test results of the Work Environment variable can be seen in the following table:

Table 4.6.

Validity Test of Work Environment

Pernyataan	r_{hitung}	r_{tabel}	Keterangan
Pernyataan_X_2 1	0.671	0.1354	Valid
Pernyataan_X_2 2	0.625	0.1354	Valid
Pernyataan_X_2 3	0.663	0.1354	Valid
Pernyataan_X_2 4	0.668	0.1354	Valid

Source: Recapitulation of SPSS v25 results, 2020

Based on the table above, it can be seen that all statement items related to work environment variables (X) are declared valid because r-count shows greater than r-table (0.1354), so that the statements in the questionnaire are considered valid and worthy of research.

The correlation coefficient value from the validity test results of the Job Satisfaction variable can be seen in the following table:

Table 4.7.

Validity Test of Job Satisfaction

Pertanyaan	rhitung	r_{tabel}	Keterangan
Pernyataan_X31	0.325	0.1354	Valid
Pernyataan_X32	0.367	0.1354	Valid
Pernyataan_X33	0.259	0.1354	Valid
Pernyataan_X34	0.227	0.1354	Valid
Pernyataan_X35	0.252	0.1354	Valid
Pernyataan_X36	0.330	0.1354	Valid
Pernyataan_X37	0.436	0.1354	Valid
Pernyataan_X38	0.378	0.1354	Valid

Source: Recapitulation of SPSS v25 results, 2020

Based on the table above, it can be seen that all statement items related to the job satisfaction variable (X3) are declared valid because the r-count shows greater than the r-table (0.1354), so the statements in the questionnaire are considered valid and worthy of research.

The correlation coefficient value from the validity test results of the Employee Performance variable can be seen in the following table:

Table 4.8.

Validity Test of Employee Performance

Pertanyaan	r_{hitung}	R_{tabel}	Keterangan
Pernyataan_Y1	0.258	0.1354	Valid
Pernyataan_Y2	0.241	0.1354	Valid
Pernyataan_Y3	0.268	0.1354	Valid
Pernyataan_Y4	0.307	0.1354	Valid
Pernyataan_Y5	0.288	0.1354	Valid
Pernyataan_Y6	0.277	0.1354	Valid
Pernyataan_Y7	0.385	0.1354	Valid
Pernyataan_Y8	0.294	0.1354	Valid

Pernyataan_Y9	0.287	0.1354	Valid
Pernyataan_Y10	0.219	0.1354	Valid
Pernyataan_Y11	0.290	0.1354	Valid
Pernyataan_Y12	0.285	0.1354	Valid

Source: Recapitulation of SPSS v25 results, 2020

Based on the table above, it can be seen that all statement items related to the work performance variable (Y) are declared valid because the r-count shows greater than the r-table (0.1354), so that the statements in the questionnaire are considered valid and worthy of research.

4.3 Reliability Test

The reliability test was carried out to see whether the measuring instrument used was consistent. Statements that have been declared valid in the validity test will determine their reliability with the value of Cronbach's Alpha.

Table. 4.9.
Instrument Reliability Test Results

Variabel	*Coeficcient Cronbach Alpha*	Ketentuan	Reliabilitas
Stres Kerja (X_1)	0.736	0.60	Reliabel
Lingkungan Kerja (X_2)	0.660	0.60	Reliabel
Kepuasan Kerja (X_3)	0.851	0.60	Reliabel
Kinerja Kerja (Y)	0.865	0.60	Reliabel

Source: Recapitulation of SPSS v25 results, 2020

Based on the results of the table above, it has shown the results of testing on respondents, the Cronbach Alpha coefficient of the work stress variable (X_1) is 0.736, the work environment variable (X_2) is 0.660, the Job Satisfaction variable (X_3) is 0.851, and the Job Performance variable (Y) is 0.865. Based on these results, it can be concluded that all variables used in the study are declared reliable because they have a Cronbach Alpha coefficient value above 0.60.

4.4 Statistical Analysis of Data

Coefficient Determination test (R^2)

Tabel 4.10.

Coefficient Determination Result (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.864a	.746	.742	1.616

a. Predictors: (Constant), Stres Kerja (X1), Lingkungan Kerja (X2), Kepuasan Kerja (X3),

Source: Recapitulation of SPSS v25 results, 2020

Based on the results of the calculations in the table above, it is obtained a value (R^2) of 0.746 or 74.6% variability of work stress (X_1), work environment (X_2), job satisfaction (X_3) on the performance of employees of the Head Office of PT. Pegadaian (Persero), while the remaining 25.4% is influenced by other variables that are not included in this research model.

Uji Hipotesis Parsial (Uji t)

Tabel 4.11.

Hasil Uji Hipotesis Parsial (Uji t)

Coefficients[a]

Model	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	37.087	3.276			.000
(Constant)	.242	.107	.156	11.321	.025
Stres Kerja (X1)	.074	.092	.057	2.262	.022
Lingkungan Kerja (X2)	.029	.089	.023	.804	.000
Kepuasan Kerja (X3)				.327	

a. Dependent Variable: Kinerja (Y)

Source: Recapitulation of SPSS v25 results, 2020

Based on the results of the calculation of the regression coefficient of the work stress variable in table 4.11, it is obtained the significance value of t is 0.025 which is smaller than α = 5% or 0.025 <0.05. Thus, it means that Ho is rejected and Ha is accepted. Based on these results, it means that

partially there is a significant influence between job stress on the performance of the employees at the Head Office of PT. Pegadaian (Persero).

Based on the results of the calculation of the regression coefficient of the work environment variable in table 4.11, the t significance value is 0.022 which is smaller than $\alpha = 5\%$ or $0.022 < 0.05$. Thus, it means that Ho is rejected and Ha is accepted. Based on these results, it means that partially there is a significant influence between the work environment on the performance of the employees at the Head Office of PT. Pegadaian (Persero).

Based on the results of the calculation of the regression coefficient of the work stress variable in table 4.11, the t significance value is 0.000, which is smaller than $\alpha = 5\%$ or $0.000 < 0.05$. Thus, it means that Ho is rejected and Ha is accepted. Based on these results, it means that partially there is a significant influence between job satisfaction on the performance of the employees at the Head Office of PT. Pegadaian (Persero).

V. CONCLUSIONS AND SUGGESTIONS
5.1. Conclusions

Based on the results of the research that has been done in the previous chapter, the conclusions of this study are:
1. Partially job stress has a significant effect on the performance of the employees at the Head Office of PT. Pegadaian (Persero).
2. Partially the work environment has a significant effect on the performance of the employees at the Head Office of PT. Pegadaian (Persero).
3. Partially job satisfaction has a significant effect on the performance of employees at the Head Office of PT. Pegadaian (Persero).

5.2. Suggestions

1. For job stress variables, suggestions from researchers should the leaders of the Head Office of PT. Pegadaian (Persero) to consider not giving too much work demands because of too much work demands.
2. For work environment variables, suggestions from researchers should be that the head of the Head Office of PT. Pegadaian (Persero) to establish good working relationships with employees by doing several activities that are directly related to employees outside of working hours.
3. For job satisfaction variables, suggestions from the researchers should be the leaders of the Head Office of PT. Pegadaian (Persero) to provide freedom for its employees to determine their attitude according to their respective choices.
4. For employee performance variables, suggestions from researchers should be the leaders of the Head Office of PT. Pegadaian (Persero) to provide freedom for employees to complete each work.

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