

THE CONSEQUENCE OF WORK STRESS AND WORK-LIFE BALANCE ON EMPLOYEE JOB SATISFACTION AT PT TASPEN (PERSERO) INDONESIA

Mutiara Rizky Febriani¹

¹Faculty of Economics, Universitas Negeri Jakarta
Jakarta, Indonesia
mutiararizkyf@gmail.com

Agung Wahyu Handaru²

²Faculty of Economics, Universitas Negeri Jakarta
Jakarta, Indonesia
agung_1178@yahoo.com

Sholikhah³

³ Faculty of Economics, Universitas Negeri Jakarta
Jakarta, Indonesia
sholikhahlabs@gmail.com

Abstract

The purpose of this study is to determine the description of work stress, work-life balance (WLB), and job satisfaction in the company and to see whether work stress and WLB have a significant effect on job satisfaction, either separately or not simultaneously. This research was conducted on 199 employees of PT Taspen (Persero) Indonesia. This study used interview and survey methods by distributing questionnaires, then processed using the SPSS 21 program. The results of this study state that there is a negative and significant effect between work stress on employee job satisfaction. At the same time, WLB has a positive and significant effect on employee job satisfaction.

Keywords: Work Stress, Work-Life Balance, Job Satisfaction

INTRODUCTION

The quality of good human resources can be seen from the employees' job satisfaction. Job satisfaction is a feeling where an employee feels happy and likes his job. A person will achieve satisfaction if all his needs are met both financially and non-financially. An employee can work optimally if all his needs have been

met. When all these needs have been achieved, the employee's job satisfaction will increase. Otherwise, if the company does not meet the needs of its employees, job dissatisfaction will increase in employees.

The problem of employee dissatisfaction can be found in PT Taspen (Persero) Indonesia, a state-owned enterprise authorized by the government to manage social insurance for Civil Servants. The low job satisfaction at PT Taspen can be seen from the average percentage of employee absence, which reaches 3.16% per month. This is in line with Wasposito et al. (2017), which explains that high employee absence indicates low job satisfaction. The low employee job satisfaction can also be seen from employee attitudes that tend to be negative, which can harm the company, such as absence from work, not completing the work on time, disobeying company rules, and always postponing the work.

One factor that affects job satisfaction is work stress. Work stress is a condition where there is an imbalance between physical and psychological that will affect one's emotions, thinking patterns, and the condition of an employee, and some of this stress can be positive. It can be negative (Gofur, 2018). Researchers obtained information that employees often complain of headaches, fatigue, lack of enthusiasm, lack of focus on doing work, and unstable emotional changes. In addition, researchers received information that employees feel quite high stress because the work given is too much, and sometimes employees must complete the work that has been left by their co-workers without any clear directions, which makes their work pile up and take more time to complete.

Another factor that can affect job satisfaction is work-life balance (WLB), a situation where a person can balance their time between personal life, the demands of work, and family responsibilities. From the employee's point of view, WLB is an option where employees must manage their work in the company and keep their personal lives intact, such as responsibilities to their families. Meanwhile, from the company's point of view, WLB is a challenge to support a culture where employees can focus on their work properly without ignoring their personal life.

According to Ramadhani (2012), WLB has three components in measuring the balance, which are time balance, involvement balance, and satisfaction balance. Based on the interviews, employees of PT Taspen often find it difficult to divide

their work lives and their personal or family lives because they are too busy with work demands. Researchers also obtained information that employees rarely take time for their personal lives, especially for their families, because they can't leave their work behind; even employees often work overtime to complete the work due to urgent deadlines.

There is a research gap regarding the effect of work stress on job satisfaction. Several studies, such as those conducted by Butt et al. (2020) titled "Effect of Job Stress, Benefits and Salary on Employee Job Satisfaction Based on Mediating and Moderating Role of Work Environment and Leadership," shows that work stress has a significant negative effect on job satisfaction. Another study conducted by Fardah & Ayuningtias (2019) titled "Effect of Work Stress on Job Satisfaction (Study on CV. Fatih Terang Purnama)" also shows that work stress has a significant negative effect on job satisfaction.

Meanwhile, a study conducted by Azizah & Fauzany (2019) titled "The Effect of Work Stress on Employee Job Satisfaction in One of the National Electricity Installation Protection Agency in West Java Province" shows that work stress has a significant positive effect on the employee's job satisfaction. Another study conducted by Gofur (2018) titled "Effect of Work Stress on Employee Satisfaction" also shows that work stress significantly affects employees' job satisfaction.

There is also exists a research gap regarding the effect of WLB on job satisfaction. Several studies such as those conducted by Shadab & Arif (2015) titled "Impact of Work-Life Balance on Job Satisfaction A Case of Health Care Services in Pakistan" shows that WLB has a significant positive effect on job satisfaction. Another study conducted by Hasan & Teng (2017) titled "Work-Life Balance and Job Satisfaction among Working Adults in Malaysia: The Role of Gender and Race as Moderators" also shows that WLB has a significant positive effect on job satisfaction.

Meanwhile, a study conducted by Endeka et al. (2020) titled "Work-life Balance and Compensation for Employee Job Satisfaction at PT Hasjrat Abadi, Kotamobagu Branch" shows that WLB does not have a significant effect on job satisfaction. Another study conducted by Farha et al. (2017) titled "The Role of Job Satisfaction as a Mediator Between Work-Life Balance to Organizational Commitment to

Employees in PT. X” also shows that WLB does not have a significant effect on job satisfaction.

This background underlies the researcher to make this problem the basis of this research. Therefore, this study determines to find the description of work stress, WLB, and job satisfaction in the company, as well as to see whether work stress and WLB have a significant effect on job satisfaction in the company, either separately or simultaneously.

Hopefully, the result of this research can provide insight and knowledge for researchers in conducting research related to human resources by analyzing the existing problems related to the effect of work stress and work-life balance on job satisfaction. For the company, this research also can provide an overview of information regarding the problem of work stress and work-life balance on job satisfaction of PT Taspen’s employees so that it can be used as an evaluation for the company to increase employee job satisfaction.

LITERATURE REVIEW

Job Satisfaction

Aziri (2011) states that job satisfaction is a feeling that arises from the employee's perception of how the job fulfills their material and psychological needs. Then according to Zhu (2012), job satisfaction is an employee's attitude, and feelings towards his job were; if the employee has positive and pleasant feelings at work, then the employee's attitude can be said to be satisfied.

Then, Arshad et al. (2013) stated that job satisfaction is defined as the perception of all aspects of his work and organization, such as employee satisfaction with organizational policies, supervision, career satisfaction, compensation, and tasks. Then the perception of work is formed because of several factors, one of which is the employee's work practice and the employee's personality traits. Meanwhile, Eslami & Gharakhani (2012) explain that job satisfaction results from the work experience evaluation by the employees, comparing what they expect from their job and what they get.

From those definitions, the researcher concludes that job satisfaction is a perception or attitude of employees towards their work which can be positive or negative

attitudes. Where employees are satisfied with all aspects of their work, it will lead to a positive attitude. Conversely, employees will show a negative attitude if employees are not satisfied with their work.

For this research, the job satisfaction variable will be seen from the Two Factor Theory perspective. As explained by Gani et al. (2018), the principle of this theory is that satisfaction and dissatisfaction consist of two different things, namely hygiene factors that lead to positive satisfaction in the short term and satisfiers factors that lead to positive satisfaction in the long term. Therefore, if these factors are not achieved, it can lead to employee dissatisfaction.

Work Stress

Essiam et al. (2015) define job stress as the body's reaction (whether physical, mental, or emotional) in response to work responsibilities. Stress can cause dissatisfaction, especially job-related dissatisfaction. The stress experienced by employees and the expected job satisfaction are two conditions that are not only related but are antagonistic due to the occurrence of complex situations between human stress, work, and employee satisfaction (Utami & Hariwibowo, 2013). From these several definitions of work stress, the researcher synthesizes that work stress is a condition that makes employees feel depressed and tense, both physically and psychologically, towards their work.

For this research, the work stress variable will be seen from the Response Stress Model Theory perspective. Selye (1952) explained that stress is the body's reaction or response specifically to the causes of stress that affect a person. Stress reactions include changes in psychological, emotional, and psychological conditions. In other words, the body will not give any response if there is no stimulation. Therefore, the stress response can be concluded as the body's physical reaction to existing sources of stress or stimuli that attack the body.

Several studies, such as that conducted by Butt et al. (2020), Fardah & Ayuningtias (2019), Hanim (2016), Essiam et al. (2015), Afrizal et al. (2014), Utami & Hariwibowo (2013), Muttiur et al. (2012), Bhatti et al. (2011), and Ahsan et al. (2009) stated that job stress has a significant negative effect on job satisfaction. Butt et al. (2020) revealed that when companies demand more work from their employees, it will cause the employees to feel worried about their abilities and

capacities in carrying out these tasks, resulting in job stress for employees. On the other hand, if the level of this stress is too high, employees will feel dissatisfied with their work. Then according to the research of Wibowo Putro et al. (2015), work stress has a negative influence on job satisfaction where it can affect what is felt by the employee, related to work itself and the work results. This shows that the higher the work stress, the higher the job dissatisfaction. However, if the work stress is lower, the employee's job satisfaction will increase.

Work-Life Balance (WLB)

According to Hasan & Teng (2017), the term WLB is defined as a condition where employees can work well, and at the same time can socialize with their family, friends and pursue personal interests. Today, many individuals are attracted to the idea of WLB because they want to achieve satisfaction in life beyond being happy and having a good performance at work. Policies that can meet WLB are one of the basic needs of every worker in the current generation. This is because these policies encourage the achievement of balanced professional and personal goals. Then according to Nurendra & Saraswati (2017), WLB is the extent where employees are involved equally in their work and non-work lives. When they can't balance it, they usually have to find another job to balance the two or even stop working. From those definitions, the researcher synthesizes that WLB is a balanced state in managing two demands, namely work and individual personal lives, where individuals can continue carrying out their duties and responsibilities at work, but at the same time still able to establish good relationships with their family and friends, and also spending time for their hobbies.

For this research, the WLB variable will be seen from a Border Theory perspective. Permatasari et al. (2020) explained that WLB is seen from how individuals can organize and negotiate areas between work and life outside work and the boundaries between the two to achieve a balance and minimize conflict.

Regarding the effect of WLB on job satisfaction, several studies, such as those conducted by Shadab & Arif (2015), Hasan & Teng (2017), Maslichah & Hidayat (2017), Asepta & Maruno (2017), and Nurendra & Saraswati (2017) states that WLB has a significant positive effect on job satisfaction. First, Shadab & Arif (2015) explains this effect, which states that if employees have too much work, they

cannot spend enough time for their families and personal lives so that their lives are not balanced, and they will feel dissatisfied with their current position. Then Hasan & Teng (2017) stated that employees would feel satisfied with their work if they could balance their work and personal affairs. If this happens, employees can do their jobs more efficiently and be more committed to their work. As a result, they will complete their work well and be given appreciation from the company so that they will feel more satisfied with their job.

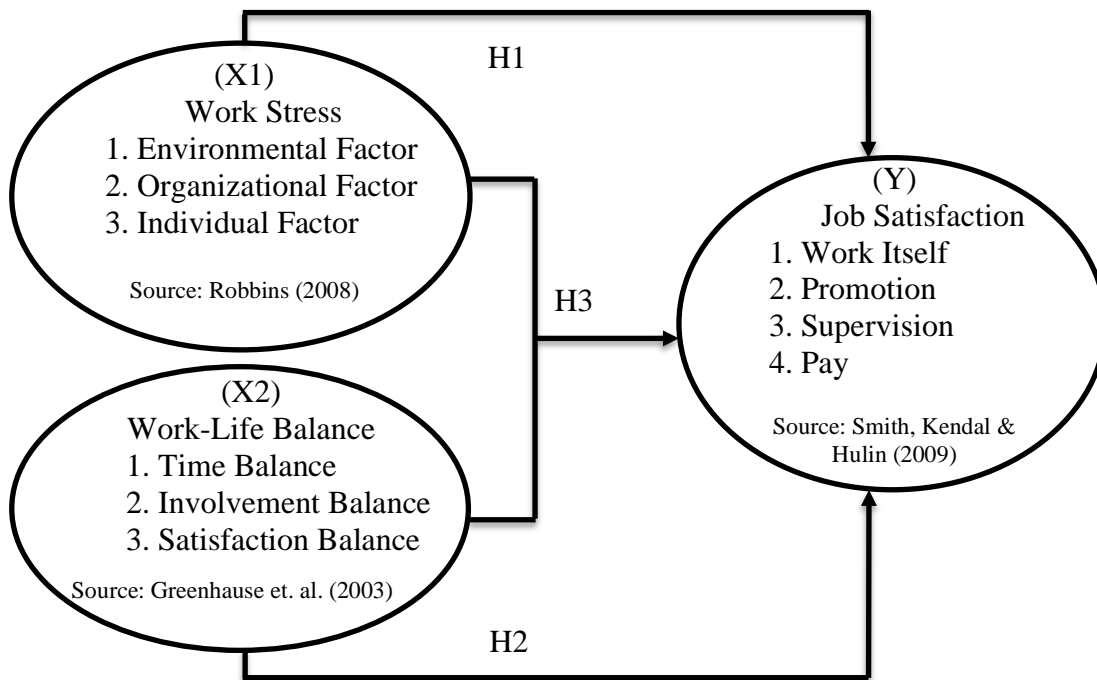


Figure 1. Research Model

Source: Data processed by author (2021)

Research Hypotesis

For the first hypothesis, Ho1 is "Work stress has no significant negative effect on job satisfaction for employees of PT. Taspen (Persero)." While for Ha1 is "Work stress has a significant negative effect on job satisfaction for employees of PT. Taspen (Persero)."

For the second hypothesis, Ho2 is "Work-Life Balance has no significant positive effect on job satisfaction for employees of PT. Taspen (Persero)." While Ha2 is "Work-Life Balance has a significant positive effect on job satisfaction for employees of PT Taspen (Persero)."

For the third hypothesis, Ho3 is "Work stress and Work-Life Balance have no significant positive effect on job satisfaction for employees of PT. Taspen (Persero)." While Ha3 is "Work stress and Work-Life Balance have a significant positive effect on job satisfaction for employees of PT. Taspen (Persero)."

RESEARCH METHOD

The researcher decided to research PT Taspen (Persero) Indonesia, which is a state-owned enterprise responsible for managing social insurance for Indonesian Civil Servants. The study started from March 2020 to December 2020. The population of this study consisted of 413 people, and for sample selection, the researcher used the purposive sampling method, where the sample is selected and eliminated with certain considerations. Purposive sampling in this study is based on staff-level employees only, excluding managers and company superiors. With that consideration, the number of samples used in this study is 199 people.

Statistic Descriptive

The assessment of the Likert scale study uses four answer categories adapted from Sekaran & Bougie (2016) to check how strongly the subject agrees or disagrees with the statement given.

Table 1. Scale of Research Measurement

Score	Answers Category	Answers Category (Negative Indicators)
1	Strongly Disagree	Strongly Agree
2	Disagree	Agree
3	Agree	Disagree
4	Strongly Agree	Strongly Disagree

Source: Data processed by author (2021)

To make it easier for researchers in interpreting the results obtained from the questionnaire, the researcher refers to the following table:

Table 2. Statistic Descriptive Score Interpretation Criteria

Score	Work Stress (S + SS)	Work-Life Balance (STS + TS)	Job Satisfaction (STS + TS)
0,00 – 25,00%	Very Low	Very High	Very High
25,01 – 50,00%	Low	High	High
50,01 – 75,00%	High	Low	Low
75,01 – 100%	Very High	Very Low	Very Low

Source: Data processed by author (2021)

RESULTS AND DISCUSSION

Statistic Descriptive. Descriptive analysis aims to see the general description of the company's condition related to the research variables. For the work stress variable, the first dimension (Environmental Factors) has a percentage of S+SS of 85.90%, which indicates that this dimension is in the very high category. This is because 88.90% of employees feel that the increasing price on daily needs makes them depressed. Then the second dimension (Organizational Factor) has a total S+SS percentage of 90.44%, which indicates that this dimension is in the very high category. This is because 95.50% of employees often do a task that's too different from their main task. Then the third dimension (Individual Factors) has a total S+SS percentage of 92.55%, which indicates that this dimension is in the very high category. This is because 97.40% of employees feel that their personal life makes them depressed and interferes with their work. From the overall average of work stress variables, it can be seen that the total percentage of STS + TS is 90.38%. Therefore, when compared with the score interpretation criteria, the work stress variable is very high. This indicates that the work stress of PT Taspen employees is very high.

For the WLB variable, the first dimension (Time Balance) has a total STS+TS percentage of 76.53%, which indicates that this dimension is in the very low category. This is because 82.5% of employees do not work according to the working

hours that have been determined by the company. Then the second dimension (Involvement Balance) has a total STS + TS percentage of 84.23%, which indicates that this dimension is in the very low category. This is because 94% of employees feel that commitment to their family is not important. Then the third dimension (Satisfaction Balance) has a total STS + TS percentage of 80.90%, which indicates that this dimension is in the very low category. This is because 86.9% of employees feel that their work does not provide the energy to carry out their life activities. From the overall average of the WLB variables, the total percentage of STS + TS is 80.56%. Therefore, when compared with the score interpretation criteria, the WLB variable is in the very low category. This indicates that the WLB of PT Taspen employees is very low.

For the job satisfaction variable, the first dimension (Work Itself) has a total STS + TS percentage of 85.43%, which indicates that this dimension is in a low category. This is because 91% of employees feel that their work is not varied and too monotonous. Then the second dimension (Promotion) has a total STS + TS percentage of 86.60%, which indicates that this dimension is in a low category. This is because 92% of employees feel they are not given the same opportunity for promotion. Then the third dimension (Supervision) has a total STS + TS percentage of 89.77%, which indicates that this dimension is in a low category. This is because 92.5% of employees feel that their superiors are not working actively and effectively in helping their employees to complete their work. Then the fourth dimension (Pay) has a total STS + TS percentage of 79.07%, which indicates that this dimension is in a low category. This is because 81% of employees feel that the salary they get is not worth it compared to their work. Then the fifth dimension (Co-Workers) has a total percentage of STS+TS of 89.33%, which indicates that this dimension is in a low category. This is because 92% of employees feel that their communication with other employees is not well established in completing the work. From the overall average of job satisfaction variables, it can be seen that the total percentage of STS + TS is 86.04%. Therefore, when compared with the score interpretation criteria, the job satisfaction variable is in the Low category. This indicates that the job satisfaction of PT Taspen employees is very low.

Validity Test. This test is used to see whether the questionnaire data is valid or not. This test uses the Corrected Item Total Correlation method with a significant level of 5%. If the r count value is greater than the r table, the item can be declared valid. From the table below, it can be seen that all statement items from each variable pass the validity test.

Table 3. Validity Test Results

Variables	Statement Item	Valid Statement Item
Work Stress (X ₁)	11	11
Work-Life Balance (X ₂)	9	9
Job Staisfaction (Y)	15	15

Source: Data processed by author (2021)

Reliability Test. This test is used to see the consistency of research instruments. For this test, the tested items are only the items that passed the validity test. The results can be seen from the value of Cronbach's Alpha, where if the value is greater than 0.6, the variable is declared reliable. From the table below, it can be concluded that the instrument used in this research is reliable.

Table 4. Reliability Test Results

Variables	Cronbach's Alpha	Results
Work Stress (X ₁)	,892	Reliable
Work-Life Balance (X ₂)	,758	Reliable
Job Staisfaction (Y)	,858	Reliable

Source: Data processed by author (2021)

Normality Test. This test is used to see whether the residual value generated from regression is distributed normally or not. For this study, normality testing was carried out with the Kolmogorov-Smirnov test, where if the value of the test results is greater than 0.05, the data can be seen as normally distributed. From the table below, it can be declared that the data is normally distributed.

Table 5. Normality Test Results

Variables	Asymp. Sig. (2-tailed)	Results
Work Stress (X ₁)	,061	Normal
Work-Life Balance (X ₂)	,059	Normal
Job Staisfaction (Y)	,109	Normal

Source: Data processed by author (2021)

Linearity Test. The test is used to see whether each independent variable has a linear relationship with the dependent variable or not. The relationship can only be declared as linear if the significance value of linearity is smaller than 0.05. From the table below, it can be seen that each independent variable has a linear relationship with the dependent variable.

Table 6. Hasil Uji Linearitas

Variables	Linearity	Results
Work Stress (X ₁)	,000	Linear
Work-Life Balance (X ₂)	,000	Linear

Source: Data processed by author (2021)

Multicollinearity Test. The purpose of the this test is to see whether there is a correlation between the independent variables or not. In addition, the multicollinearity test itself can be measured by looking at the value or score of the VIF (variance inflation factor), and if the score of VIF <5, the research does not have multicollinearity. From the table below, it can be concluded that there is no multicollinearity.

Table 7. Multicollinearity Test Results

Variables	VIF
Work Stress (X ₁)	1,408
Work-Life Balance (X ₂)	1,408

Source: Data processed by author (2021)

Heteroscedasticity Test. The heteroscedasticity test is used to test whether in a regression model exists inequality in residual variance from one observation to

another. In this test, the method used is the Glejser test, where if the significance value between the independent variable and absolute residual (abs_res) is greater than 0.05, then there is no heteroscedasticity problem. From the table below, it can be concluded that there is no heteroscedasticity.

Table 8. Heteroscedasticity Test Results

Variables	Sig.
Work Stress (X ₁)	,761
Work-Life Balance (X ₂)	,148

Source: Data processed by author (2021)

Multiple Linear Regression. Multiple linear regression is a method that can be used to predict future situations using past data and can see the effect of two or more independent variables on one dependent variable.

Table 9. Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardize	t	Sig.
	B	Std. Error	d		
			Coefficients		
	B	Std. Error	Beta		
(Constant)	64,586	3,951		16,345	,000
1 X1	-,990	,078	-,698	-	,000
X2	,156	,077	,111	12,749	,043

Source: Data processed by author (2021)

Based on the table above, the regression can be explained with this equation:

$$Y = 64,586 - 0,990 X_1 + 0,156 X_2$$

The intercept value in the equation is 64.586. This value shows that if Work Stress and WLB are constant, the value of Job Satisfaction (Y) is 64.586. Then, the coefficient value of the Work Stress (X₁) is -0.990. This value shows that if the Job Stress increases by one unit, while other variables are constant, Job Satisfaction (Y) will decrease by 0.990. Then, the coefficient value of the WLB (X₂) is 0.156. This value indicates that if the WLB increases by one unit while other variables remain constant, the value of Job Satisfaction (Y) will also increase by 0.156.

T-Test. T-test shows whether the independent variables partially affect the dependent variable or not. If the value of t count is greater than the t table, or if the significance value is smaller than 0.05, the effect can be considered significant.

Work Stress (X1) has a t-count value of -12.749, which is greater than the t-table value (1.97214) and has a significance value of 0.000 which is smaller than 0.05. These values indicate that job stress has a significant effect on the job satisfaction of employees of PT. Taspen. Then the WLB (X2) has a t-count value of 2.033, which is greater than the t-table value (1.97214) and has a significance value of 0.043, which is smaller than 0.05. These values indicate that WLB has a significant effect on the Job Satisfaction of employees of PT. Taspen.

F-Test. The F test shows whether all the independent variables together affect the dependent variable or not. The hypothesis will be accepted if the value of the F count is greater than the F table or if the significance value is smaller than 0.05.

Table 10. F Test Results

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5190,022	2	2595,01	136,920	,000 ^b
	Residual	3714,752	196	18,953		
	Total	8904,774	198			

Source: Data processed by author (2021)

Based on the table above, it can be seen that all independent variables have a significance value of 0.000 which is smaller than 0.05. This means that Work Stress and WLB together have a significant effect on the Job Satisfaction of employees of PT. Taspen.

Coefficient Determination Test. The determination coefficient test is used to determine how much all independent variables contribute to the dependent variable. The coefficient of determination can be seen from the Adjusted R-Square value and ranges from 0 to 1.

Table 11. Coefficient Determination Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,763 ^a	,583	,579	4,353

Source: Data processed by author (2021)

Based on the table above, it can be seen that the Adjusted R-Square value is 0.652. This means that work stress and WLB of PT. Taspen's employees affect 57.9% of

PT. Taspen's employees' job satisfaction, while the rest (42.1%) is affected by other variables.

The Effect of Work Stress on Job Satisfaction. Based on the results, work stress has a significant negative effect on the job satisfaction of employees of PT. Taspen. This shows that the higher the work stress felt by the employee, the lower the employee's job satisfaction. However, if the work stress is lower, the employee's job satisfaction will increase.

Several studies explain this effect. For example, research from Butt et al. (2020) revealed that when companies demand more work from their employees, changes in the number of jobs and the stress of this large workload will cause employees to feel worried about their abilities and capacities in carrying out these tasks, resulting in job stress for employees. If the level of this stress is too high, employees will feel dissatisfied with their work. This is explained by Gofur (2018), where subjectively perceived stress (such as anxiety, anger, mental stress, and psychosomatic disorders) has a close relationship. If these things are beyond their control, then in addition to increasing stress, these things are also a cause of employee dissatisfaction.

Afrizal et al. (2014) added that a high level of stress, whether it's because the workload is too much, unfair treatment felt in the company, or other factors, will cause tension in employees. This tension, if out of control, tends to reduce employee job satisfaction. Utami & Hariwibowo (2013) explained that high stress would cause employees' unhealthy, negative, and destructive responses. So if the employee's work stress level increases, the response that appears in the employee will be more damaging, which impacts their satisfaction with their work.

The Effect of Work-Life Balance (WLB) on Job Satisfaction. Based on the results, WLB has a significant positive effect on the job satisfaction of employees of PT. Taspen. This shows that the better the WLB felt by employees, the job satisfaction felt by employees will also be better. However, if the WLB worsens, employee job satisfaction will also decrease.

This effect is explained by several studies. Research from Shadab & Arif (2015) states that if employees have too much work, they cannot spend enough time for their families and their personal lives so that their lives are not balanced, and they

will feel dissatisfied with their current position. Then Hasan & Teng (2017) added that employees would be satisfied if they could balance their work and personal affairs. If this happens, employees can do their jobs more efficiently and be more committed to their work. They will complete their work well and be appreciated by the company so that they will feel more satisfied with their current job.

Then according to Maslichah & Hidayat (2017), WLB can increase job satisfaction because the WLB will cause high morale in employees for carrying out their duties and obligations to the company. This is further explained by Nurendra & Saraswati (2017), where employees (especially married) need a good balance in their work-life and their non-work life. WLB in employees can help employees to deal with two or more demands that must be met by employees and can help employees maintain positive feelings towards their work which will then have a positive effect on employee job satisfaction.

CONCLUSION

Several conclusions can be drawn based on the results. First, the work stress felt by employees of PT Taspen is very high. Second, from the environmental factors, the work stress experienced by PT Taspen is very high. This is because the current economic situation in Indonesia, which COVID-19 has hit, has made prices for necessities continue to rise. Then the Organizational Factor experienced by PT Taspen is very high. This is because employees are often given jobs that are not appropriate and conflict with their main job desk. Then the Individual Factor experienced by PT Taspen is very high. This is because employees find it difficult to control their emotions and thoughts at Work. After all, there are problems in their personal lives that make employees feel depressed, coupled with their superiors who stress them at Work.

Then the WLB of PT Taspen employees is classified as very bad. The WLB can be seen from the Time Balance Factor in this study, which is not very good. This is because employees often work outside the company working hours so that employees can't rest properly and can't take time for their personal lives. Then the balance of involvement owned by PT Taspen employees is not very good. This is because employees often assume that being committed to their family is not

important. Then the balance of satisfaction owned by employees of PT Taspen is not very good. This is because the employee's job drains a lot of employee energy to carry out personal life activities outside of the employee's Work which causes employees to feel tired and not enthusiastic when doing other activities.

Then, the description of job satisfaction felt by employees of PT Taspen is classified as very dissatisfied. In this study, job satisfaction can be seen from the Work Itself experienced by PT Taspen employees who are very dissatisfied. This is because employees felt that their Work was not varied and too monotonous. Then it can also be seen on the Promotion dimension, where employees are also very dissatisfied. This is because not all employees are given the same opportunity to have a promotion, causing the employees to think that there is an injustice in the workplace and employees feel that the company is not very transparent in providing information related to promotional opportunities to all employees PT Taspen. Then it can also be seen in the Supervision dimension, which is also very dissatisfying. This is because employees feel that their superiors do not work actively and effectively in helping employees. Then it can also be seen in the Co-Workers dimension, who are also very dissatisfying. This is because employees feel that the communication between employees is very bad in solving work problems and the relationships between employees are not harmonious.

Related to the results of the study, job stress has a negative and significant effect on job satisfaction for PT Taspen employees, meaning that if the work stress felt by the employees is higher, job satisfaction will worsen. Then, WLB has a positive and significant impact on job satisfaction for PT Taspen employees, meaning that if the WLB felt by employees is better, job satisfaction will also be better. Finally, the research model of work stress and WLB can predict job satisfaction of PT Taspen employees.

This research also has several implications for the company's management. Many respondents positively responded to the "I find it difficult to use the work equipment provided" statement regarding work stress. This implies that the employees are capable of understanding the provided work equipment. Regarding WLB, many respondents positively respond to the "I am loyal to my current company" statement. This implies that the employees are very loyal to PT Taspen. Regarding job

satisfaction, many respondents positively respond to the "The distribution of incentives or bonuses given by the company is fair enough for me" statement. This implies that the employees are very satisfied with the company's incentives and bonuses and satisfied by its distribution.

For academic implications, the research's results regarding work stress are in line with the results from Butt et al. (2020), Fardah & Ayuningtias (2019), Hanim (2016), Essiam et al. (2015), Afrizal et al. (2014), Utami & Hariwibowo (2013), Muttiur et al. (2012), Bhatti et al. (2011), and Ahsan et al. (2009) who stated that work stress has a significant negative effect on job satisfaction. Meanwhile, the research's results regarding WLB are in line with the results from Shadab & Arif (2015), Hasan & Teng (2017), Maslichah & Hidayat (2017), Asepta & Maruno (2017), and Nurendra & Saraswati (2017) who stated that WLB has a significant positive effect on job satisfaction.

Based on these conclusions, the researcher provides several recommendations that can be applied by the company. For work stress problems, researchers advise companies to provide a sense of security for their employees by providing more understanding with good financial education so that employees can better cope with the current economic situation through the knowledge provided by the company. In addition, the company can also improve the work system in the company, especially on the assignment of tasks and the characteristics of the employee's work in the company. Lastly, companies can offer counseling facilities to employees to overcome problems that occur in their personal lives and avoid unnecessary stress when they are at work.

Then for the WLB problem, the researcher advises the company to improve the work system in the company, especially on the working time of employees in the company, and the provision of overtime, so employees can optimally divide their time between work and their personal lives. In addition, the company can provide an understanding of the importance of being more committed to the family. This is intended to prevent personal problems that can occur to employees, interfering with employees' work in the future. Finally, the company can offer several supporting facilities that can recharge employees' energy while working to perform their work comfortably and optimally.

References

- Afrizal, P. R., Musadieq, M. Al, & Ruhana, I. (2014). Pengaruh Konflik Kerja Dan Stres Kerja Terhadap Kepuasan Kerja (Studi Pada Karyawan Pt. Taspen (Persero) Cabang Malang). *Jurnal Administrasi Bisnis*, 8(1), 1–10.
- Ahsan, N., Abdullah, Z., Fie, D. Y. G., & Alam, S. S. (2009). A study of job stress on job satisfaction among university staff in Malaysia: Empirical study. *European Journal of Social Sciences*, 8(1), 121–131.
- Arshad, M., Masood, M., & Amin, G. (2013). Effects of Performance Appraisal Politics on Job Satisfaction, Turnover Intention and Loyalty to Supervisor. *International Review of Management and Business Research*, 2(3), 653–673.
- Asepta, U. Y., & Maruno, S. H. P. (2017). Analisis Pengaruh Work-Life Balance Dan Pengembangan Karir Terhadap Kepuasan Kerja Karyawan Pt.Telkomsel, Tbk Branch Malang. *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, 11(1), 77–85. <https://doi.org/10.32812/jibeka.v11i2.64>
- Aziri, B. (2011). Job Satisfaction, a Literature Review. *Management Research and Practice, Faculty of Business and Economics, South East European University*, 3(4), 77–90.
- Azizah, N., & Fauzany, R. (2019). Pengaruh stres kerja terhadap kepuasan kerja karyawan di salah satu badan perlindungan instalasi listrik nasional wilayah provinsi Jawa Barat. *Manners*, 2(2), 135–147.
- Bhatti, N., Hashmi, M. A., Raza, S. A., Shaikh, F. M., & Shafiq, K. (2011). Empirical Analysis of Job Stress on Job Satisfaction among University. *International Business Research*, 4(3), 264–270. <https://doi.org/10.5539/ibr.v4n3p264>
- Butt, R. S., Wen, X., Hussain, R. Y., & Pervaiz, S. (2020). Effect of Job Stress, Benefits and Salary on Employee Job Satisfaction Based on Mediating and Moderating Role of Work Environment and Leadership: Evidence from Telecom Sector. *International Journal of Engineering and Management Research*, 10(3), 121–130. <https://doi.org/10.31033/ijemr.10.3.19>
- Endeka, R. F., Rumawas, W., & Tumbel, T. (2020). Work Life Balance dan Kompensasi terhadap Kepuasan Kerja Karyawan PT Hasjrat Abadi Cabang Kotamobagu. *Productivity*, 1(5), 436–440.

- Eslami, J., & Gharakhani, D. (2012). Organizational Commitment and Job Satisfaction. *ARPN Journal Of Science and Technology*, 2(2), 138–161. <https://doi.org/10.4018/978-1-61350-207-5.ch008>
- Essiam, J., Mensah, M., Kudu, L., & Gyamfi, G. (2015). Influence of Job Stress on Job Satisfaction among University Staff: Analytical Evidence from A Public University Ghana. *International Journal of Economics, Commerce and Management*, 3(2), 1–15.
- Fardah, F. F., & Ayuningtias, H. G. (2019). Pengaruh Stress Kerja Terhadap Kepuasan Kerja (Studi pada CV Fatih Terang Purnama). *Jurnal Mitra Manajemen*, 2020(5), 831–842. <http://ejournalmitramanajemen.com/index.php/jmm/article/view/125/69>
- Farha, F., Soebandono, J. P., & Fuady, A. (2017). Peran Kepuasan Kerja Sebagai Mediator Antara Keseimbangan Kehidupan-Kerja Terhadap Komitmen Organisasi Pada Karyawan Di Pt X. *Jurnal Muara Ilmu Sosial, Humaniora, Dan Seni*, 1(2), 213–220. <https://doi.org/10.24912/jmishumsen.v1i2.925>
- Gofur, A. (2018). Pengaruh Stres Kerja Terhadap Kepuasan Kerja Pegawai. *Jurnal Riset Manajemen Dan Bisnis (JRMB)*, 3, 295–304. <https://doi.org/10.36226/jrmb.v3is1.147>
- Hanim, M. (2016). Pengaruh Stres Kerja terhadap Kepuasan Kerja Serta Dampaknya pada Kinerja Karyawan Hull Construction di PT. Dok dan Perkapalan Surabaya. *Jurnal Ilmu Manajemen (JIM)*, 4(3), 1–10.
- Hasan, N. A. B. B., & Teng, L. S. (2017). Work-Life Balance and Job Satisfaction among Working Adults in Malaysia: The Role of Gender and Race as Moderators. *Journal of Economics, Business and Management*, 5(1), 18–24. <https://doi.org/10.18178/joebm.2017.5.1.478>
- Maslichah, N. I., & Hidayat, K. (2017). Pengaruh Work-Life Balance Dan Lingkungan Kerja Terhadap Kepuasan Kerja Karyawan (Studi pada Perawat RS Lavalette Malang Tahun 2016). *Jurnal Administrasi Bisnis*, 49(1), 60–68.
- Muttie ur, R., Rabbia, I., Namra, T., Zara, I., Uzma, N., & Ume, S. (2012). The Impact of Job Stress on Employee Job Satisfaction: A Study on Private Colleges of Pakistan. *Journal of Business Studies Quarterly*, 2(3), 50–56.
- Nurendra, A. M., & Saraswati, M. P. (2017). Model Peranan Work Life Balance,

- Stres Kerja Dan Kepuasan Kerja Pada Karyawan. *Humanitas*, 13(2), 84–94.
<https://doi.org/10.26555/humanitas.v13i2.6063>
- Ramadhani, M. (2012). Analisis Pengaruh Keseimbangan Kehidupan-Kerja Terhadap Kesuksesan Karier (Studi pada Karyawan PT. Asuransi Jiwa Generali Indonesia). *Jurnal Ilmiah Mahasiswa*, 1(2), 1–18.
- Sekaran, U., & Bougie, R. (2010). *Research Methods for Business: A Skill Building Approach*. John Wiley & Sons.
- Shadab, M., & Arif, K. (2015). Impact of work-life balance on job satisfaction: a case of health care services in Pakistan. *Developing Country Studies*, 5(9), 132–138. [https://doi.org/10.21511/ppm.14\(2-2\).2016.07](https://doi.org/10.21511/ppm.14(2-2).2016.07)
- Utami, S. W., & Hariwibowo, H. (2013). Pengaruh Stres Kerja Terhadap Kepuasan Kerja Pegawai Di Kantor Cabang Pt. Pegadaian (Persero). *JPPP - Jurnal Penelitian Dan Pengukuran Psikologi*, 2(1), 72–77.
<https://doi.org/10.21009/jppp.021.11>
- Waspodo, A. A., Dharmawan, R., & Handaru, A. W. (2017). The Influence of Compensation, Motivation, and Career Development on Employees Job Satisfaction at PT. Nikko Cahaya Electric. *Jurnal Riset Manajemen Sains Indonesia*, 8(1), 58–83. <https://doi.org/10.21009/jrmsi.008.1.04>
- Wibowo Putro, I. G., Riana, G., & Putra Surya, M. (2015). Pengaruh Stress Kerja Terhadap Kepuasan Kerja dan Komitmen Organisasional Karyawan. *Journal of Chemical Information and Modeling*, 4(2), 125–145.
<https://doi.org/10.1017/CBO9781107415324.004>
- Zhu, Y. (2012). A Review of Job Satisfaction. *Asian Social Science*, 9(1), 293–298.
<https://doi.org/10.5539/ass.v9n1p293>