

THE INFLUENCE OF WORKLOAD, WORK STRESS, ORGANIZATIONAL CULTURE, AND WORK ENVIRONMENT ON JOB PERFORMANCE AT EMPLOYEES OF PT. BANK SUMUT SYARIAH DELI SERDANG AREA



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Abstract

This study aims to examine the effect of workload, work stress, organizational culture and work environment on job performance. This research was conducted at the sub-branch office of the Bank Sumut Syariah which is located in the Deli Serdang area, namely in Lubuk Pakam, Limau Manis, and Hampan Perak. Researchers took the entire population with a total of 35 people as research respondents. This research method uses quantitative research using an associative approach, data collection techniques using a questionnaire. The data obtained were analyzed using the multiple linear regression method. The results showed that workload had a positive and significant effect on job performance. It can be seen from the results of data processing the Workload variable $t_{value} 2.374 > t_{table} 2.042$. As for the variables Work Stress, 2.042 , Organizational Culture variable value of $1.069 < t_{table} 2.042$, t value the Work Environment variable is $0.783 < t_{table} 2.042$. The results of the simultaneous test hypothesis show that Workload, Work Stress, Organizational Culture and Work Environment simultaneously affect Job Performance. This can be seen from the calculated F_{value} of $3.908 > F_{table} 2.68$.

Keywords: Workload, Work Stress, Organizational Culture, Work Environment, Job Performance

INTRODUCTION

The initial milestone for the movement of modern financial institutions based on Islamic foundations was the establishment of Islamic banks, which originated in Egypt. According to Law No. 21 of 2008 concerning Sharia Banking, namely banks that carry out their business activities based on Sharia Principles. The purpose of Sharia principles is the principles of Islamic law in banking activities based on fatwas issued by institutions that have authority in determining fatwas in the field of Sharia (OJK, 2008)

According to the Indonesian Ulema Council, Islamic Banks are intermediary institutions that carry out activities based on Sharia principles and the principles of justice and balance, benefit, and naturalism and do not contain anything that smells of haram (Soemitra et al., 2021). Banks as service organizations have high business risks to deal with. Therefore, the management of human resources plays a crucial role in the progress of the bank's organization. Human resource management is the set of organizational activities directed at recruiting, developing and maintaining an effective workforce (Danupranata, 2013).

Employees must be able to organize and manage the resources that the bank does to run its business based on sharia principles in providing facilities to its customers (Nasution, 2018). To anticipate the business risks faced by banks. One of the important things to improve company performance is to manage the performance of its employees. Employees who have good Job Performance can influence the company's image for the better and the goals that will be obtained will have an impact on improving the company's performance as a whole.

Performance is important and very influential and a concern for all organizations, both government and private organizations, the level of satisfaction is obtained if the resulting performance is good, and vice versa if the performance is not optimal, the results or satisfaction obtained by an organization, be it stakeholders or shareholders will be less. Performance is an achievement of certain job requirements which ultimately can be directly reflected in the output produced. Performance is the work of individuals or groups in an organization that is in accordance with the powers and responsibilities of each by trying hard to achieve the main goals of the company by not violating the law, ethics or morals (Naibaho et al., 2023).

In looking at the performance of employees at PT. Bank Sumut Syariah Deli Serdang Area requires the role of the Head of branches in each area in Deli Serdang to evaluate their employees in running an organization they lead (Hanifah & K., 2022). Workload is the effort expended by a person to meet the demands of the job. The capacity and ability of each person can be measured from the physical or mental condition. The size (portion) of the workload of the limited operator capacity needed to do a particular job. If someone does work that is beyond their ability, then it exceeds capacity and will reduce the quality of life (fatigue) so that it can affect work health and safety (Irzal, 2016).

In addition, stress at work is also noteworthy, work stress is a condition in which employees experience pressure in dealing with work demands. Work stress is emotional instability, feeling uneasy, likes to be alone, difficulty sleeping, anxiety, tension and nervousness experienced by employees (Mankunegara, 2013).

In the Big Indonesian Dictionary, culture is defined as thoughts, customs, something that has developed, something that has become a habit that is difficult to change. In everyday life, the general public associates the notion of culture with tradition. The meaning of tradition here is interpreted as general ideas, attitudes and habits of the people that appear in the daily behavior that has become the habit of certain groups in society (Sulaksono, 2015). Organizational culture is an invisible social force that can move people in an organization to carry out work activities. Unknowingly, everyone in an organization learns the culture that prevails in their organization (Sutrisno, 2018).

The work environment according to Tyssen in Bahri, namely as space, physical layout, noise, tools, materials and co-worker relationships and the quality of all of them has a positive impact on the quality of work produced (Bahari, 2018). The importance of a job for employees is seen from the results of the work. But on the other hand, it can depend on the nature and importance of a job. Very satisfying job results can be achieved in a bad situation, if the desire of employees to excel is very strong. Vice versa, a very good work environment does not impede the emergence of work results which are actually not optimal because of the desire of employees who are reluctant to have a spirit of achievement.

Bank Sumut Syariah itself has points for achieving Job Performance scores or employee performance as measured using the Key Performance Indicator (KPI). You can see the KPI of Bank Sumut Syariah in Deli Serdang Area

Table 1
Key Performance Indicator (KPI) Achievement Points
PT. Bank Sumut Syariah Deli Serdang Area
Years of 2020-2022

Number	Point	Achievement Range	Information
1	5	>150%	Special
2	4	131-150%	Very good
3	3	111-130%	Good
4	2	91-110%	Less pluses
5	1	<90%	Less negative

Source: PT. Bank Sumut Syariah Deli Serdang Area

Performance appraisal is carried out directly involving the employee concerned, direct supervisor, co-workers and subordinates as well as the Key Performance Indicator Value document to monitor and evaluate the employee's performance. Source of data obtained from PT. Bank Sumut Syariah Deli Serdang Area for 2020-2022 in the form of values and results of daily employee performance and an assessment is carried out every year called the Key Performance Indicator (KPI). The Key Performance Indicator itself is a statement on an employee's performance within a certain period of time which is determined within the achievement value limit. Point 1 shows the results of employee performance in the less minus category; Point 2 shows the results of employee performance in the less plus category; Point 3 shows that the results of employee performance are in the good category; Point 4 shows the results of employee performance in the very good category; Point 5 shows the results of employee performance in the special category.

PT. Bank Sumut Syariah Deli Serdang Area can be said to be not optimal, not optimal level of employee performance achieved by PT. Bank Sumut Syariah Deli Serdang Area is inseparable from several factors that are thought to influence employee performance, namely Workload, Work Stress, Organizational Culture, and Work Environment.

Workload are one of the factors that affect the performance of employees. Based on research results, it is known that the average employee of PT. Bank Sumut Syariah, Deli Serdang Area, has an employee work schedule that is in accordance with standard bank operating hours, which is from 08.00 WIB to 17.00 WIB, while in reality it is not uncommon for employees to always come home late or exceed company working hours, namely above 17.00 WIB and even up to 17.00 WIB. 19.00 WIB. Then added to the

employee's work schedule, which is usually only from Monday to Friday, but sometimes on weekends on Saturdays there are several employees who have to keep going to work because of the many works demands.

Workload that exceeds the capacity of an employee can cause new problems, namely stress at work which results in sub-optimal employee performance. Each employee's stress is different and the impact caused by stress also varies, namely; disturbance at work, anxiety, frustration, disruption of physical and psychological health, decreased appetite, and unable to concentrate fully on work.

Organizational culture can also affect employee performance, if employees adhere to the values set by the company, then employees will feel motivated and followed by increased performance so that the goals of the company or organization can be achieved properly. However, this organizational culture is not fully implemented by employees, one of which is about discipline. Based on the results of research conducted by the author, there are still problems with the discipline of some employees, namely absenteeism and tardiness that affect the performance of these employees. The effect of an employee's indiscipline can result in the task assigned to him being neglected or not completed as expected.

The work environment also supports the performance achievement of employees, from the results of observations made by researchers in the work environment of PT. Bank Sumut Syariah Deli Serdang Area has uncomfortable working conditions where the problem is the air temperature of the work space which is not cool or even hot when entering the afternoon so that employees feel uncomfortable and do not concentrate at work and have an impact on the work results of these employees.

This study aims to determine: (1) The effect of workload on job performance at PT. Bank Sumut Syariah Deli Serdang Area; (2) The effect of work stress on job performance at PT. Bank Sumut Syariah Deli Serdang Area; (3) The effect of organizational culture on job performance at PT. Bank Sumut Syariah Deli Serdang Area; (4) The effect of the work environment on job performance at PT. Bank Sumut Syariah Deli Serdang Area.

REVIEW OF LITERATURE

Workload

Workload is the volume of work assigned to the workforce, both physically and mentally, and is the responsibility of the employee. Every job is a burden for the perpetrator and each workforce has its own ability to handle its workload as a workload that can be physical, mental or social (Mahawati, 2021).

Based on an ergonomic point of view, every workload received by a person must be appropriate or balanced both in terms of physical abilities, cognitive abilities and the limitations of the humans who receive these loads. In general, the relationship between workload and work capacity is influenced by a variety of very complex factors, both internal and external factors.

According to Regulation of the Minister of Home Affairs (Permendagri) No. 12 of 2008 concerning Guidelines for Workload Analysis, it states that workload is the amount of work that must be carried by a position or organizational unit and is the product of work volume and normal time (Bali Provincial Government, 2013).

The workload in the Qur'an is contained in the story of Prophet Musa A.S who worked at the house of Prophet Syu'aib A.S, Prophet Syu'aib said to Prophet Musa in QS Al-Qashash Verse 27 which reads:

وَمَا أُرِيدُ أَنْ أَمْتُقَ عَلَيْكَ سَتَجِدُنِي إِنْ شَاءَ اللَّهُ مِنَ الصَّالِحِينَ

"I didn't mean to burden you. God willing, you will find me among the good people."

The meaning of the verse above is that every Muslim should not burden other people's affairs/work, and must pay attention to the principle of humanity in giving work burdens.

Work Stress

Job stress is a feeling of pressure experienced by employees in dealing with work. This work stress can be seen from symptoms, including emotional instability, feeling uneasy, being alone, difficulty sleeping, excessive smoking, unable to relax, anxiety, tension, nervousness, increased blood pressure, and experiencing digestive disorders.

There are at least four approaches to work stress, namely social support, meditation, biofeedback, and personal wellness programs. This approach is in accordance with the

opinion of Keith Davis and John W. Newstrom, (1989) who stated that “Four approaches that of ten involve employee and management cooperation for stress management are social support, meditation, biofeedback and personal wellness programs” (Mankunegara, 2013).

Organizational Culture

According to Robbins, organizational culture is a system of shared meaning shared by members that distinguishes an organization from other organizations. This shared meaning system, when observed closely, is a key set of characteristics valued by an organization. Organizational culture is related to how employees perceive the characteristics of an organizational culture, not to whether employees like the culture or not (Sulaksono, 2015).

Organizational culture refers to a set of shared beliefs, attitudes and relationships as well as assumptions that are explicitly or implicitly accepted and used by all members of the organization to deal with the external environment in achieving organizational goals. In this case organizational culture has an important role and influence on motivation.

Work Environment

The work environment is everything around the employee that can influence him in doing his job. The physical environment that is safe and comfortable and safe really influences employee performance. According to Sedarmayanti in Bahri, the work environment is the whole of the tools and materials faced by the surrounding environment where a person works, work methods, and work arrangements both as individuals and groups (Bahari, 2018).

Thus, the work environment in a company is very important for management to pay attention to, even though the work environment does not carry out the production process within the company, the work environment has a direct influence on the employees who carry out the production process. A good work environment atmosphere can satisfy and improve the performance of employees, and vice versa if the work environment is inadequate, it will reduce performance and ultimately reduce the job performance of these employees.

Job Performance

Job Performance or commonly known as worker performance according to Armstrong (in Pranogyo, 2021) is an ‘achievement, execution, carry out, work whatever is ordered or done’. Ainsworth, Smith and Millership in (Suryani, 2020) states that performance is an end result. That is, employee performance is defined as the end point produced by a person or individual in the form of goods or services. The final results achieved must be in accordance with the agreed quality or standard level both at the level of cost, completion time or quality and quantity. This opinion focuses on the output (outcomes) of a job that is the responsibility of someone in the organization.

Employee performance is influenced by several factors, namely: (1) Organizational culture; (2) Employee relations climate; (3) people; (4) Structure; (5) Size; (6) Technology and work practices; (7) External environment (Armstrong, 2009) in (Pranogyo, 2021)); (8) Individual ability; (9) The level of effort expended; (10) Compensation; (11) Motivation; (12) Stress; (13) Emotional intelligence and capacity building; and (14) Leadership.

It is said in the Islamic religion, humans are the most perfect creation of Allah SWT who was given a mind to one of them find solutions to problems that come to them including, working hard and producing good things and obeying the teachings of the Prophet Muhammad SAW. This is contained in surah At-Taubah (9) Verse 105 which reads:

وَقُلْ اَعْمَلُوا فَسَيَرَى اللّٰهُ عَمَلَكُمْ وَرَسُولُهُ وَالْمُؤْمِنُونَ وَسَتُرَدُّونَ اِلَىٰ عِلْمِ الْغَيْبِ
وَالشَّهَادَةِ فَيُنَبِّئُكُمْ بِمَا كُنْتُمْ تَعْمَلُونَ

“Say (Prophet Muhammad), “Work! Then, Allah, His messenger, and the believers will see your work. You will be returned to (Substance) who knows the unseen and the real. Then He will tell you what you have been doing.”

Meaning from the verse above, Allah SWT ordered His Messenger to call on the Muslims to work if the results of the work done are good, then other people will see their efforts and judge the deeds done.

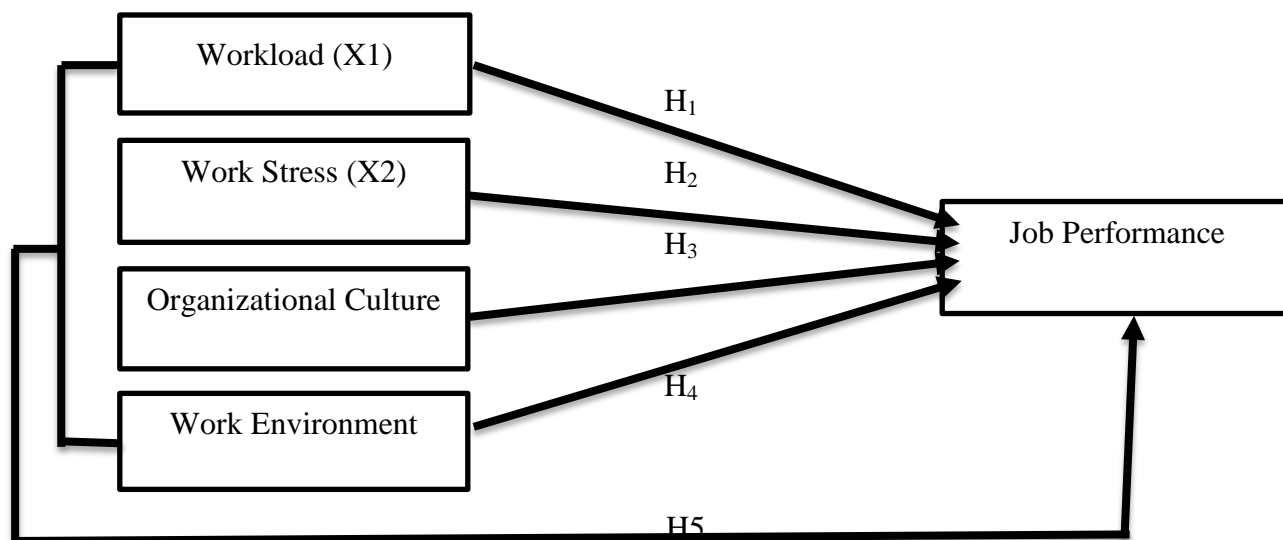


Figure 1
Conceptual Framework

RESEARCH METHOD

This research uses quantitative methods. Quantitative method is a technique that presents information or data which is dominated in the structure of numbers and data investigation or data analysis used is statistical in nature to test hypotheses (Rahmani, 2016). The approach used in this study is an associative quantitative approach. Where this associative approach plans to find out the relationship between at least two or more variables (Sugiyono, 2017).

This research was conducted in three offices of PT. Bank Sumut Deli Serdang Branch Area, namely in: (1) PT. Bank Sumut Syariah KCP Simpang Kayu Besar which is located at Jalan Limau Manis, Tanjung Morawa. (2) PT. Bank Sumut Syariah KCP Lubuk Pakam which is located at Jalan Dr. Sutomo No. 21 High Cliffs. (3) PT. Bank Sumut KCP Hamparan Perak which is located at Jalan Besar Hamparan Perak No. 98 Silver Expanse.

The data used in this study are: (1) Primary data, namely data taken directly from research respondents who come from employees of PT. Bank Sumut Syariah, Deli Serdang Branch (2) Secondary data, namely the distribution of questionnaires was carried out by a number of 35 respondents to the employees of the Deli Serdang branch of the Deli Serdang North Sumatra bank.

The operational definition of a research variable according to Sugiyono (2015) is an attribute or characteristic or value of an object or activity that has certain variations that have been determined by the researcher to be studied and then conclusions drawn.

Table 2
Table of Variable Operational Definition

Variable	Definition	Indicator
Workload	An activity or job responsibility given to employees of PT. Bank Sumut Syariah Deli Serdang which must be completed within a certain period of time	<ol style="list-style-type: none"> 1. Leaders' targets to be achieved 2. Working Conditions 3. Job Standards
Work Stress	Work Stress is a condition of tension that creates an imbalance between the physical and psychological that can affect the emotions, thought processes and conditions of the employees of PT. Bank Sumut Syariah Deli Serdang Area.	<ol style="list-style-type: none"> 1. The demands of the assigned task 2. Role demands 3. Interpersonal demands 4. Organizational Leadership
Organizational Culture	A set of systems of values, beliefs, assumptions, or norms that have long been in force, agreed upon and followed by employees of PT. Bank Sumut Syariah Deli Serdang Area.	<ol style="list-style-type: none"> 1. Rules of conduct 2. Norms 3. Dominant values 4. Organizational Climate
Work Environment	Everything that is directly related to the environment of the employees of PT. Bank Sumut Syariah Deli Serdang Area	<ol style="list-style-type: none"> 1. Work atmosphere 2. Relations with colleagues 3. Availability of Work Facilities
Job Performance	An overall ability of a person to work in such a way as to achieve work goals optimally and various goals have been created with a smaller ratio of sacrifice compared to the results achieved by employees of PT. Bank Sumut Syariah Deli Serdang Area.	<ol style="list-style-type: none"> 1. Work quality 2. Working Quantity 3. Cooperation 4. Time Utilization

RESULTS AND DISCUSSION

Research Instrument Testing

Testing the research instrument includes the classic assumption test which consists of the normality test, multicollinearity test, and heteroscedasticity test. This test aims to

find out the statements used in the study can measure the variables studied properly and accurately.

Validity test

Data that is said to be Valid is data that has a high validity value. To determine the rtable, the formula $df = N-2$ ($35-2 = 33$) is used with a significance level of 0.05. In this study, $rtable = 0.3338$ was obtained

Table 4
Validity Test Results

No.	Variable	Items	R Count	R Table	Information
1	Workloads (X1)	X1.1	0.608	0.3338	Valid
		X1.2	0.665	0.3338	Valid
		X1.3	0.612	0.3338	Valid
		X1.4	0.755	0.3338	Valid
		X1.5	0.643	0.3338	Valid
2	Work Stress (X2)	X2.1	0.817	0.3338	Valid
		X2.2	0.779	0.3338	Valid
		X2.3	0.653	0.3338	Valid
		X2.4	0.626	0.3338	Valid
		X2.5	0.747	0.3338	Valid
3	Organizational Culture (X3)	X3.1	0.687	0.3338	Valid
		X3.2	0.816	0.3338	Valid
		X3.3	0.800	0.3338	Valid
		X3.4	0.616	0.3338	Valid
		X3.5	0.442	0.3338	Valid
4	Work Environment (X4)	X4.1	0.907	0.3338	Valid
		X4.2	0.928	0.3338	Valid
		X4.3	0.471	0.3338	Valid
		X4.4	0.865	0.3338	Valid
		X4.5	0.831	0.3338	Valid
5	Job Performance (Y)	Y1	0.782	0.3338	Valid
		Y2	0.855	0.3338	Valid
		Y3	0.762	0.3338	Valid
		Y4	0.645	0.3338	Valid
		Y5	0.767	0.3338	Valid

Source: Primary Data with SPSS 25 Processing

Based on table 4 above, it can be seen that the results of the calculated r values for variables X1, X2, X3, X4 for variable Y are greater than the r table values. Then the indicator or questionnaire used can be declared valid.

Reliability Test

Table 5
Reliability Test

No.	Variable	Cronbach's Alpha	Reliability Standards	Information
1	Workload	0.658	0.60	Reliable
2	Work Stress	0.748	0.60	Reliable
3	Organizational Culture	0.578	0.60	Reliable
4	Work Environment	0.854	0.60	Reliable
5	Job Performance	0811	0.60	Reliable

Source: Primary Data with SPSS 25 Processing

Based on table 5 above, it can be seen that the results of Cronbach's Alpha variables X1, X2, X3, X4 to Y are greater than 0.60. Then the indicators or questionnaires used can be declared reliable.

Normality Test

Table 6
Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		35
Normal Parameters, b	Means	.0000000
	std. Deviation	2.50741107
	Most Extreme Differences	
	absolute	.127
	Positive	.095
	Negative	-.127
Test Statistics		.127
asymp. Sig. (2-tailed)		.168c

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

Source: Primary Data with SPSS 25 Processing

Based on table 6 above, it can be seen that Asymp.Sig is 0.168, so this value is greater than alpha 0.05 ($0.168 > 0.05$). So, it can be concluded that the data is normally distributed using the Kolmogorov Smirnov.

Multicollinearity Test

Table 7
Multicollinearity Test

Model	Coefficients ^a				Collinearity Statistics		
	Unstandardized Coefficients B	std. Error	Standardized Coefficients Betas	t	Sig.	tolerance	VIF
(Constant)	6,249	8,700		.718	.478		
Workload	.482	.203	.359	2,375	.024	.958	1,044
Work Stress	-.296	.185	-.275	-1,600	.120	.742	1,347
Organizational Culture	.274	.256	.162	1,069	.293	.961	1,041
WorkEnvironment	.124	.159	.136	.783	.440	.730	1,371

a. Dependent Variable: Job Performance
 Source: Primary Data with SPSS 25 Processing

Based on table 7 above the multicollinearity test, it can be concluded that the value of Tolerance Workload (X1) is 0.958, Work Stress (X2) is 0.742, Organizational Culture (X3) is 0.961 and Work Environment (X4) is 0.730, from each of these variables > 0.1 . The Variance Inflation Factor (VIF) value for Workload (X1) is 1.044, Work Stress (X2) is 1.347, Organizational Culture (X3) is 1.041, and Work Environment (X4) is 1.371 < 10 , so the model can be said to be free from multicollinearity or there is no correlation between the independent variables.

Heteroscedasticity Test

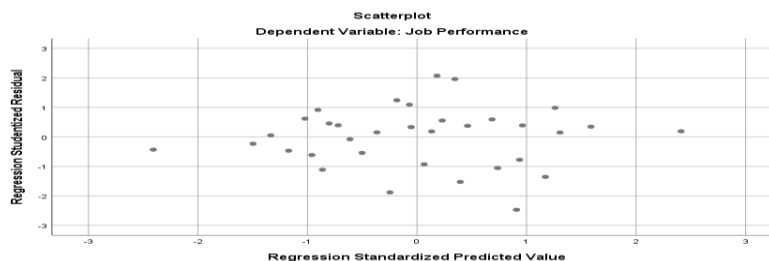


Figure 2
Scatter Plot Heteroscedasticity Test

Source: Primary Data with SPSS 25 Processing

Based on the picture above, it can be concluded that the points on the scatter plot are not clustered and do not form a certain pattern. So, the test results show that there is no heteroscedasticity.

Multiple Linear Test

Table 8
Multiple Linear Test Results

Model		Coefficients ^a		Standardized Coefficients	t	Sig.
		Unstandardized Coefficients	std. Error			
		B		Betas		
1	(Constant)	6,249	8,700		.718	.478
	Workload	.482	.203	.359	2,375	.024
	Work Stress	-.296	.185	-.275	-1,600	.120
	Organizational Culture	.274	.256	.162	1,069	.293
	Work Environment	.124	.159	.136	.783	.440

a. Dependent Variable: Job Performance

Source: Primary Data with SPSS 25 Processing

The regression equation is:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4$$

$$Y = 6.249 + 0.482X_1 - 0.296 X_2 + 0.274 X_3 + 0.124 X_4$$

Based on the above equation it is explained that: 1) The constant value (α) that is owned is 6,249. This value means that if the Workload, Work Stress, Organizational Culture, and Work Environment are constant, then the Job Performance value for PT. Bank Sumut Syariah Deli Serdang Area of 6,249; 2) The regression coefficient of variable X1, namely workload, has a coefficient value of 0.482 (positive value), which means that the higher the workload, the lower the employee's performance; 3) The regression coefficient of variable X2, namely work stress, has a coefficient value of -0.296 (negative value), which means that the lower the work stress, the higher the employee's performance; 4) The regression coefficient of variable X3, namely organizational culture, has a coefficient value of 0.274 (positive value), which means that the better the work environment, the higher the employee performance; 5) The regression coefficient of the X4 variable, namely the work environment, has a coefficient value of 0.124 (positive value), which means that the better the work environment, the higher the employee's performance.

Partial Test (t)

Table 9
t Test Results

Model		Coefficients ^a		Standardized Coefficients Betas	t	Sig.
		Unstandardized Coefficients B	std. Error			
1	(Constant)	6,249	8,700		.718	.478
	Workload	.482	.203	.359	2,375	.024
	Work Stress	-.296	.185	-.275	-1,600	.120
	Organizational Culture	.274	.256	.162	1,069	.293
	Work Environment	.124	.159	.136	.783	.440

a. Dependent Variable: Job Performance
Source: Primary Data with SPSS 25 Processing

Based on the results of table 9 above, the results of testing the hypothesis partially through the t test obtained the value of tcount based on the coefficient value which can be seen in the table above shows that: 1) The test results for the effect of the Workload variable (X1) on Job Performance (Y) obtained a tcount of 2,375 while a ttable of 2,042. From the calculation results above, the hypothesis Ha1 is accepted and H01 is rejected because the tcount value is greater than ttable ($2.375 > 2.042$) and the sig. ($0.024 < 0.05$). So, the Workload variable has a significant effect on Job Performance at PT. Bank Sumut Syariah Deli Serdang Area; b) The results of testing the effect of the Work Stress variable (X2) on Job Performance (Y) obtained a tcount of -1,600 while a ttable of 2,042. From the calculation results above, the hypothesis Ha2 is rejected and H02 is accepted because the tcount value is smaller than ttable ($-1,600 < 2,042$) and the sig. ($0.120 > 0.05$). So, the Work Stress variable has no effect on Job Performance at PT. Bank Sumut Syariah Deli Serdang Area; 3) The test results for the influence of the Organizational Culture variable (X3) on Job Performance (Y) obtained a tcount of 1.069 while a ttable of 2.042. From the calculation results above, the hypothesis Ha3 is rejected and H03 is accepted because the tcount value is smaller than ttable, namely ($1.069 < 2.042$) and the sig. ($0.293 > 0.05$). Thus, the Organizational Culture variable has no significant effect on Job Performance at PT. Bank Sumut Syariah Deli Serdang Area; 4) The test results for the effect of the Work Environment variable (X4) on Job Performance (Y) obtained a tcount of 0.783 while a

ttable of 2.042. From the calculation results above, the hypothesis Ha4 is rejected and H04 is accepted because the tcount value is smaller than ttable, namely ($0.783 < 2.042$) and the sig. ($0.440 > 0.05$). So, the Work Environment variable has no significant effect on Job Performance at PT. Bank Sumut Syariah Deli Serdang Area.

Simultaneous Test (F)

Table 10
F Test Results

		ANOVA ^a				
Model		Sum of Squares	Df	MeanSquare	F	Sig.
1	Regression	111,381	4	27,845	3,908	.011b
	residual	213,762	30	7.125		
	Total	325,143	34			

a. Dependent Variable: Job Performance

b. Predictors: (Constant), Work Environment, Organizational Culture, Work Load, Work Stress

Source: Primary Data with SPSS 25 Processing

Based on the table above, it is known that the sig value ($0.011 < 0.05$), and the comparison between Fcount ($3.908 > Ftable (2.68)$). So that Ha5 is accepted. This means that Workload (X1), Work Stress (X2), Organizational Culture (X3), and Work Environment (X4) simultaneously influence Job Performance (Y) for PT. Bank Sumut Syariah Deli Serdang Area.

Determination Coefficient Test (R2)

Table 11
Test Results for the Coefficient of Determination (R2)

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.585a	.343	.255	2,669

a. Predictors: (Constant), Work Environment, Organizational Culture, Work Load, Work Stress

Based on table 11 above, it is known that the value of the coefficient of determination (R2) is 0.255, which means it can explain that 25.5% of the Job Performance

variables can be explained by the variables Workload, Work Stress, Organizational Culture, and Work Environment while the remaining 74.5% is explained outside of this research.

Effect of Workload on Job Performance at PT. Bank Sumut Syariah Deli Serdang Area

Results of research shows that the Workload variable has a significant effect on Job Performance (Y) on employees. It is known that the tcount value (greater than the ttable is $2.375 > 2.042$ which proves that the t test has a significant effect, so that the H01 hypothesis is rejected and Ha1 is accepted. This means that the increasing workload will increase employee performance. Workload is a number of activities that must be completed within a certain period of time with the demands of work that must be faced.

Employees who are able to complete work or tasks more than those targeted at PT. Bank Sumut Syariah, Deli Serdang Area, these employees will get rewards as the company's appreciation for these employees. This can trigger the work motivation of other employees so that their performance will increase along with the burden they face. Results of this research is in accordance with research conducted by (Ayu Larasati, 2022) which shows that Workload has a positive and significant effect on Job Performance.

Effect of Work Stress on Job Performance in Employees

The Work Stress variable has no effect and is not significant on Job Performance (Y) for employees. It is known that the value of tcount is smaller than ttable, namely $-1,600 < 2,042$ which proves that the t test has no significant effect, so the hypothesis H02 is accepted and Ha2 is rejected. This means that stress at work cannot improve employee performance.

When the stress has reached a peak which is reflected in the ability to carry out work, then the additional stress will tend not to result in work improvement. Employees who experience severe stress will lose the ability to control it, become unable to make decisions and their behavior becomes irregular. Fatalities that are quite severe, namely when work performance and employee performance decrease. But on the other hand, work stress can also increase work productivity, meaning that employees with excessive workload will get rewards or bonuses and other incentives. This is in accordance with research conducted by (Dwi Saputra, 2014) which shows that Work Stress has no significant effect on Job Performance.

The Influence of Organizational Culture on Job Performance in Employees

The results showed that the Organizational Culture variable had no significant effect on Job Performance (Y) for employees. It is known that the value of t_{count} is smaller than t_{table} , namely $1.069 < 2.042$ which proves that the t test has no significant effect, so the hypothesis H03 is accepted and Ha3 is rejected. This means that work culture at work cannot improve employee performance. Organizational culture is one of the important things in improving employee performance because organizational culture will have a positive impact on employee behavior in carrying out their duties. Based on the results of the analysis on organizational culture variables, respondents felt that the values that existed at PT. Bank Sumut Syariah Deli Serdang Area has been well followed by employees with many agreeing answers from each of the statement items given. So, the better the organizational culture applied by PT. Bank Sumut Syariah Deli Serdang Area, the better the performance of its employees. This is in accordance with research conducted by (Nasir, 2021) which shows that Organizational Culture has a negative effect on Job Performance with research results showing that organizational culture has a negative effect, employee performance does not affect the existence of organizational culture.

Effect of Work Environment on Job Performance on Employees

Results of research shows that the Work Environment variable has no effect and is not significant on Job Performance (Y) for employees. It is known that the t_{count} is lower than the $t_{value_{table}}$ namely $0.783 < 2.042$, which proves that the t test has no significant effect, so the H04 hypothesis is accepted and Ha4 is rejected. The results showed that the work environment did not have a significant effect on employee performance (job performance) at PT. Bank Sumut Syariah Deli Serdang Area. It can be concluded that the work environment variable according to respondents at PT. Bank Sumut Syariah Deli Serdang Area does not affect employee performance.

The work environment is everything that is around the worker's environment that can affect him during work, for example, a comfortable work room temperature, cleanliness of the workplace, relations between employees and superiors and others. If the work environment is physically or non-physically good, the employee's performance will also be better. At PT. Bank Sumut Syariah, Deli Serdang Area, the work environment can be said to be good, but there are several obstacles that are felt by the employees who work, seen

from the results of the statements that answer, the air temperature is not cold enough so that sometimes the workers overheat at work. Therefore, companies must need to control the work environment in order to support workers in improving their performance. This is in accordance with research conducted by (Hanafi, 2017) which shows that the Work Environment has no effect and is not significant on employee performance.

CONCLUSION

The purpose of this study was to determine the effect of workload, work stress, organizational culture, and work environment on job performance at PT. Bank Sumut Syariah Deli Serdang Area. Based on the results of the findings and hypothesis testing described in the previous section. Here are some conclusions that researchers can conclude: 1) Workloads has a positive effect on job performance, with a regression coefficient value of 0.482 (positive value), which means that the higher the workload, the lower the employee performance (job performance); 2) Work Stress has a negative effect on job performance, with a regression coefficient of -0.296 (negative value), which means that the lower the work stress, the higher the employee's performance; 3) Organizational Culture has a positive effect on job performance, with a coefficient value of 0.274, which means that the better the organizational culture of the company, the better the employee performance (job performance); 4) Work Environment has a positive effect on job performance, with a coefficient value of 0.124 (positive value), which means that the better the work environment, the higher the employee performance (job performance).

Workload, Work Stress, Organizational Culture, and Work Environment simultaneously influence Job Performance. This can be seen from the F count value of $3.908 > F$ table of 2.68 with a significance value of $0.011 < 0.05$.

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