

# THE FACTORS THAT INFLUENCING EMPLOYEE'S WORK PERFORMANCE IN PT. TALISMAN INSURANCE BROKERS.

*Dini Rahmawati*

*STIE Pariwisata Internasional (STEIN)*

*Parlagutan Silitonga*

*STIE Pariwisata Internasional (STEIN)*

## ABSTRACT

**Purpose-** . Aiming to findout the The Factors That Influencing Employee's Work Performance In PT. Talisman Insurance Brokers.

**Design/methology/approach-** A questionnaire as instrument of survey to respondent of employees in In PT. Talisman Insurance Brokers. The sample were 91 respondents derived by Slovin formula, within a single organization supported by interviews.

**Findings-** Based on F-test,it is concluded that Organizational communication and Compensation simultaneously have effected the work motivation of the employee in In PT. Talisman Insurance Brokers. It it double checked, the result of t-test is also confirming that Organizational communication and Compensation simultaneously have effeFinally the coorelation and determinant test is applied that this is also determines that there is a real relationship among the two varibales against the work motivation of the employees In PT. Talisman Insurance Brokers.

**Research limitations-**However the capacity of independent variables to influence the effect on work motivation is weaker than other variables, that are not included in this research.

**Practical implications-**The manager of human resource shall maintain the authentic information by means of available organizational communications. Additionally that this is a main area to evaluate the existing compensation as it has bigger effect on work motivation.

**The Originality-**This is done exclusively for the single company that may applicable therein.

**Key words** – Organizational-communication, Compensation, Work motivation,Human-resource

## Introduction

Every employee has a strength and weakness in delivering their tasks and responsibilities. This case is shown in a hectic hours or in an unexpected tasks that employee is demanded to work extra ordinary. Such a problem is experienced when deadline of delivery is come. Facing such a time is stressfull to all team-work, especially when it is forced to deliver at the late time.

Prime performance is always expected to be shown by individual and team. In doing so, the upgrading of skills is necessary so that all employees in an organization is ready to accomplish any kind of hectic situation even at the point of

deadline delivery of product or service. In such case the contribution given by employees needed to be evaluated. Evaluation is a mean of feedback to appreciate, motivate, and to retrain when it is necessary.

There are many factors as said by Handoko [1] that effected employee's performance. Such factors namely motivation, level of stress, physical environment at work, compensation system, work design, and technical aspects. This research is limited to survey on motivation, job satisfaction, level of stress, and compensation.

## **Theoretical Framework, and Hypotheses Development**

### **Motivation**

In doing things better, somebody is backed up by motivation. There are many elements of motivation such as a change in oneself, dissatisfaction, and psychological tension at work place[2]. Additionally, motivation is related to the need and the consciousness of the need by an individual in a company or organization[3]. How to optimize the efforts to achieve goals and target of an organization is depended on motivation to get it done[4]. Internal factors such as survival, demands a better compensation, better environment and moderate tasks. This kind of factor does not aimed to maximize individual potential.

Demand for ownership is also able to motivate somebody to do a tougher job as far as the goal is achieved. In fulfillment of basic needs, housing in big city for instance is one of the vivid example why people want to do more[5]. Other motivation is also derived by recognition needs and wants. An individual is needed to be known, to be appreciated. In this case, recognition is a mean to do so[6]. It is therefore hypothesized that motivation has a positive and direct effect on work performance.

H<sub>1</sub> : There is a positive direct impact of Employee's motivation against Employee's work performance

### **Job Satisfaction**

When employee feels convenient with his achievement basically there is a job satisfaction [4]. This is related to emotional, feeling satisfaction. Employee is the one first to consider whether his or her job is pleasing. The satisfaction come from equality, good work environment both physical and non physical environment. The availability of human

development by training and education, by promotion are also regarded as a good environment at work.

The theory of discrepancy has also able to evaluate the job satisfaction. The gap between the *das sollen* and the *das sein* is applied. When the gap is too much, it means the satisfaction is not there, whatever the reason is. Hence, the equity theory can even more sensitive to analyze the different between one to another, in regard to treatment and benefits. The availability of satisfier such as achievement, recognition, work itself, responsibility, and advancement. On the other hand the dissatisfier is also then as a tool of measurement in dissatisfaction level. The room for this category, such as company policy and administration, supervision, technical, salary, interpersonal, relation, working condition, job security and status. It is therefore can be hypothesized that There is a positive direct impact of Employee's work satisfaction against Employee's work performance.

H<sub>2</sub> : There is a positive direct impact of Employee's work satisfaction against Employee's work performance

### **Level of Stress at Work Place**

Stress at work place is a high tension that effected emotional, and attitude in doing job[1]. Sunyoto[5] says that stress is a dynamic condition faced by chance, and opportunity as well as barrier or handicaps at work. The study was conducted [14] on this matter. The results obtained from the data revealed that workload and role conflict, and inadequate monetary reward are the prime reasons of causing stress in employees, and this stress reduces their efficiency. Lowering work load is a way to minimize stress at work place. On the other hand, the study also conducted on behavioral of organization on work related stress [15]. It is found that conflict of family between organizational justice and

behavioral of organization and between work-family conflict and stress, both are positively influencing the stress and affecting the productivity.

Prior study indicate that the stressor workload, role conflict, physical environment negatively affect the employee job satisfaction[16]. The result is the work load impacted negatively the job satisfaction. The importance of employee job satisfaction which is essential for successful firm in current era. The current research also found that comparatively high risk to stress due to quantitative and qualitative demands. It takes counseling implication and a more light work load to avoid work stress [17]. The excessive work load with low pay contributing to stress and low of productivity. Personal issues, low control over the work environment and bureaucratic management system are negatively correlated with employees' productivity[18]. It is therefore hypothesized that Employee's Degree of Stress against Employee's work performance.

H<sub>3</sub> : There is a positive direct impact of Employee's Degree of Stress against Employee's work performance

### **Compensation**

Compensation is what employee receive in exchange of their work. Whether hourly wages or periodic salaries, the personnel department usually design and administers employee compensation. Hasibuan has mentioned the aim of providing compensation is merely to extent the relationship among the staff, and employee[7]. On the other hand, the human needs and wants push them to earn enough money for their survival. This

fulfillment in line with the employees job's satisfaction [16].

The compensation covers all cash, non cash, and other fringe benefits. All these arrangements is aimed to increase their productivity to achieve the company goals. The compensation as a regular pay, based on incentive, and other means to trigger motivation and to full fill employee's needs and wants. Incentive can be given in various mode by team, by piece of work done, any any other trick or tactic that can be able to motivate[8]. Insurance of work, and health insurance have been popular at this time to give security for worker. The better reward given, the better productivity of employee will be[18]. It is then hypothesized that there is a direct and positive effect between compensation and motivation.

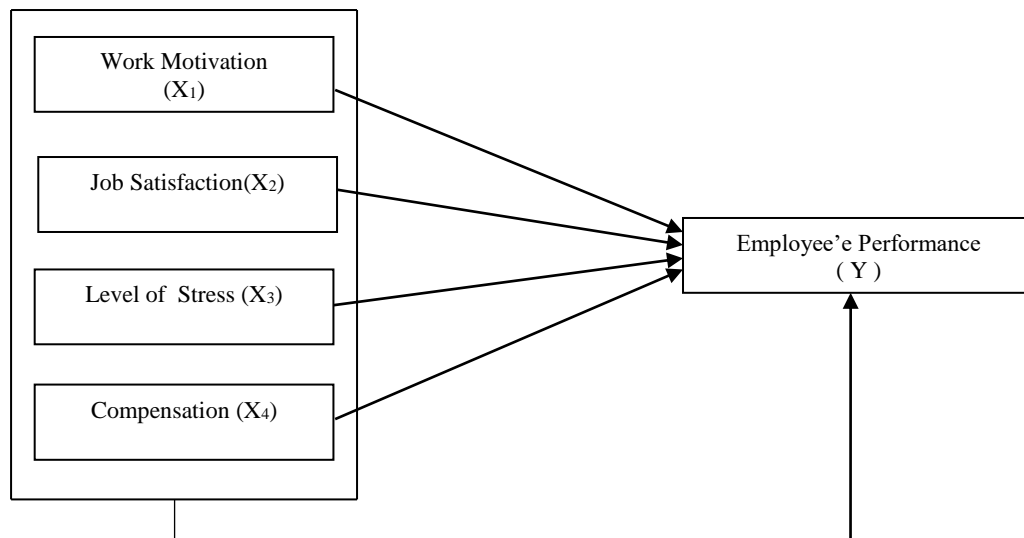
H<sub>4</sub> : There is a positive direct impact of Compensation against Employee's work performance

### **Performance**

Performance can be measured by comparing the input and output give to the process. When the output is bigger than input, it means that performance is exceeding the input and could be categorized as low, moderate, and high performance. There a stick yard in every company as a good practice, or even best practice in an industry[1].

The stick yard for work performance is needed to set up the individual achievement, and to predict the company target and goals[9]. In general, performance is measured in accordance with job related. This is also the means to give equality and opportunity to a higher performance[3]. Performances also backed up by working condition, low tension, and a better rewards[16],[17],[18].

## Conceptual Framework



**Gambar 1 Conceptual Framework**

## Research Methods

This research is a descriptive and quantitative methods. The value of individual variable can be measured and compare each other [10]. The sample are selected from the employee of PT. Talisman Insurance Brokers Jakarta. The designed questionnaire is employed to collect primary data from 80 respondents. Descriptive analysis, and quantitative methods are applied in this research.

## Findings and Discussions

The instrument with Likert Scale and its validity is tested as presented hereunder.

**Table 1 Likert Scale**

Respondent's reply	Score
Strongly Not Agree (SNA)	1
Not Agree (NA)	2
Neutral (N)	3
Agree (A)	4
Strongly Agree (SA)	5

## Profile of Respondent

**Table 2 Respondent By Gender**

Gender	Frequency	Percentage
Male	25	31.25%
Female	55	68.75%
Total	80	100%

Source : Questionnaire, analyzed

At the above table, it is presented that female is in majority. The nature of work fits to female that necessary to be known the reason behind it. Hence, by group of age is presented hereunder.

**Table 3 Respondent By Age**

Gender (year)	Frequency	Percentage
20-30	15	18.75%
30-40	45	56.25%
> 40	20	25.00%
Total	80	100%

Source : Questionnaire, analyzed

Domination of age between 30 to 40% indicating the maturity of employees is one of the indicator of success or failure that need to be explored. However, there is no guarantee for them to master the product. It is therefore need to measure the income they produce by the following table.

**Table 4 Respondent By Income Per Month**

Monthly Income	Frequency	Percentage
3.000.000-4.000.000	5	6.25%
4.000.000-5.000.000	25	31.25%
5.000.000-6.000.000	20	25.00%
> 6.000.000	30	37.50%
Total	80	100%

Source : Questionnaire, analyzed

In majority the range of income lies from Rp. 5 to 6 million or more. This

range represented by 50% of employee or even more.

**Table 5 Motivation Against Employee's Performance (X<sub>1</sub>)**

No	Pertanyaan	5 (SA)		4 (A)		3 (N)		2 (NA)		1 (SNA)	
		F	P	F	P	F	P	F	P	F	P
1	I work and get payment match with my needs.	44	55	34	42.5	2	2.5	0	0	0	0
2	I work and get payment match with my primary and secondary needs.	41	51.25	29	36.25	10	12.5	0	0	0	0
3	I work to get recognition needs from my environment	43	53.75	26	32.5	11	13.8	0	0	0	0
4	I work prove my capacity and ability	48	60	26	33	6	7.5	0	0	0	0
5	I work to get recognition by promotion	73	91	3	3.75	4	5	0	0	0	0
6	I work harder to get recognition by promotion.	50	62.5	20	25	9	11	0	0	0	0
7	I work harder due to equal pay of compensation	51	63.75	13	16	16	20	0	0	0	0
8	I work by convenience due to assistance give by my superior	52	65	14	17.5	14	17.5	0	0	0	0
9	I work harder due to availability of health allowances	45	56	20	25	15	19	0	0	0	0
10	I work harder as I have my own responsibility and duties	52	65	15	18.8	13	16.3	0	0	0	0
11	I feel comfortable in working as I have good working environment	63	78.8	11	13.75	5	6.3	1	1.3	0	0

Source : Questionnaire, analyzed

The highest motivation preferred by employee is recognition by promotion. This is regarded as the solution for their life as at the same time they also need to survive. People want to own primary as well as secondary needs, but promotion is

the answer to both needs. Wants and recognition[6]. Additionally, by positive attitude, employees also willing to contribute their best by performing their capacity and ability.

**Table 6 Job Satisfaction Variable Against Employee's Performance (X<sub>2</sub>)**

No	Pertanyaan	5 (SA)		4 (A)		3 (N)		2 (NA)		1 (SNA)	
		F	P	F	P	F	P	F	P	F	P
1	The salary I got is in line with my tasks, and responsibility on my duty	19	23.75	59	73.75	2	2.50	0	0	0	0
2	The present salary I got can cover my needs	33	41.25	29	36.25	18	22.50	0	0	0	0
3	My assignment has been matched with my capacity.	48	60	23	28.75	9	11.25	0	0	0	0
4	I accomplish my tasks pleasantly	54	67.50	26	32.50	0	0	0	0	0	0
5	In doing tasks, I do interact with team and got helps	52	65	25	31.25	3	3.75	0	0	0	0
6	The helps from the more experienced colleague are easier to accomplish the tasks	52	65	19	23.75	8	10	1	1.25	0	0
7	The support from superior make things smoothly	54	67.5	17	21.25	9	11.25	0	0	0	0
8	The tasks give is equal with my job description	51	63.75	20	25	9	11.25	0	0	0	0
9	The good job done support my promotion	19	68.75	16	20	9	11.25	0	0	0	0
10	The convenience work environment provide me a better working condition	33	63.75	14	17.50	15	18.75	0	0	0	0

Source : Questionnaire, analyzed

Equity is expected by worker. The statement from the above table indicating that salary shall be in line with tasks, and responsibility at work. This statement is the highest percentage that prove equity is a must at the work place, this is also

quoted by Kadarisman[8]. This indicator is followed by accomplishment with joy and peasant working. People want to contribute and to feel happy when the contributed well[19].

**Table 7 Level of Stress Variable Against Employee's Performance (X<sub>3</sub>)**

No	Pertanyaan	5 (SA)		4 (A)		3 (N)		2 (NA)		1 (SNA)	
		F	P	F	P	F	P	F	P	F	P
1	Noise at work can badly influencing y performance	56	70	23	28.75	1	1.25	0	0	0	0
2	Deadline time push me to a higher level of stress	56	70	24	30	0	0	0	0	0	0
3	The level of stress is happened when a colleague on vacation or absent	65	81.25	15	18.75	0	0	0	0	0	0
4	Preparation for meeting is also push my level of stress higher	68	85	11	13.75	1	1.25	0	0	0	0
5	New tasks given is a stress maker	68	85	6	7.5	6	7.5	0	0	0	0
6	When tasks given that not within my competency is very much stress maker	62	77.5	11	13.75	7	8.75	1	1.25	0	0

Tabel Lanjutan

No	Pertanyaan	5 (SA)		4 (A)		3 (N)		2 (NA)		1 (SNA)	
		F	P	F	P	F	P	F	P	F	P
7	Flexibility without deadline to accomplish the tasks is stressless	62	77.5	12	15	5	6.25	1	1.25	0	0
8	Work with creativity to minimize stress	64	80	11	13.75	5	6.25	0	0	0	0
9	Family problem or conflict affecting my performance badly	66	82.5	12	15	2	2.5	0	0	0	0
10	Financial problem also affecting my performance badly	66	82.5	10	12.5	4	5	0	0	0	0

Source : Questionnaire, analyzed

As quoted by Sonyoto [3], the working environment is very important to avoid stress. Beside that, the family problem and financial one have also affected on work performance badly. It is the normal

condition to have a harmony in office and outside the office. Duties are not only depending on management but by the employee, too.

**Table 8 Compensation Variable Against Employee's Performance (X4)**

No	Pertanyaan	5 (SA)		4 (A)		3 (N)		2 (NA)		1 (SNA)	
		F	P	F	P	F	P	F	P	F	P
1	My present salary has fullfilled my needs	42	52.50	25	31.25	13	16.25	0	0	0	0
2	My present salary has been above the Regulated Minimum Salary	51	63.75	26	32.50	3	3.75	0	0	0	0
3	Insentive scheme has been in line with my performance	60	75	15	18.75	5	6.25	0	0	0	0
4	Insentive scheme has not been in line with my performance	63	78.75	9	11.25	8	10.00	0	0	0	0
5	The availability of health insurance give me a security at work	57	71.25	18	22.50	5	6.25	0	0	0	0
6	The availability of death insurance give me a security at work	63	78.75	11	13.75	6	7.50	1	1.25	0	0
7	The availability of pension program give me a security at work	69	86.25	9	11.25	2	25	0	0	0	0
8	The pension program is a must to provide security at work	63	78.75	10	12.50	7	8.75	0	0	0	0
9	Transportation allowances is needed	71	88.75	4	5	7	8.75	0	0	0	0

Source : Questionnaire, analyzed

People at work place feels happy when their basic needs are fullfilled, and the range of salary is above the regulated minimum amount. Health insurance and

pension program are also very much expected by employees as it is also a security for the long term[18].

**Table 9 Work Performance Variable**

No	Pertanyaan	5 (SA)		4 (A)		3 (N)		2 (NA)		1 (SNA)	
		F	P	F	P	F	P	F	P	F	P
1	My work performance help me in the promotion	61	76.25	16	20	3	3.75	0	0	0	0
2	My work performance is the basis for my rotation, as well as for punishment	70	87.5	10	12.5	0	0	0	0	0	0
3	My higher education is positively affecting my performance at work	71	88.75	5	6.25	4	5	0	0	0	0
4	Training is positively affecting my performance at work.	66	82.5	11	13.75	3	3.75	0	0	0	0
5	Incentive scheme is positively affecting my performance at work.	72	90	5	6.25	3	3.75	0	0	0	0
6	The amount of incentive is based on my work performance	58	72.5	13	16.25	9	11.25	0	0	0	0
7	My superior performance is usefull for my promotion	58	72.5	12	15	10	12.5	0	0	0	0
8	Work effectively is needed at work place.	74	92.5	4	5	2	2.5	0	0	0	0

Source : Questionnaire, analyzed

Nurjaman quoted that stick and carrot is applied at work against the employee’s performances[9]. It is then good for the employee to have standar of performance as the benchmark to be achieved. Staff whall compare his own achievement with peer and superior, so that he or she is able to draw up his/her position.

**The Application of Classic Assumptions**

The software of SPSS version 20 is used to check the normality of data and other assumptions.

**Table 10 Data Normality Test**

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		80
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	1.09987404
Most Extreme Differences	Absolute Positive	.061
	Negative	-.057

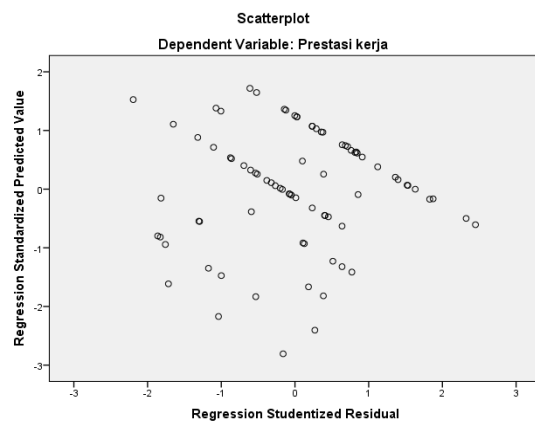
*Tabel Lanjutan*

Kolmogorov-Smirnov Z	.543
Asymp. Sig. (2-tailed)	.930
a. Test distribution is Normal.	
b. Calculated from data.	

Source : Data analyzed By SPSS 20

By the degree of significance at  $\alpha = 5\%$  (0,05), it is found that data are normally distributed.

**Heteroscedasticity Test**



**Figure 2 The Resultof Heteroscedasticity Test**



The scattered plots above gives guarantee that there is no heteroscedasticity happened in the regression model.

Tabel Tambahan

Level of stress	.947	1.056
Compensation	.989	1.011
a. Dependent Variable: Work Performance		
Source : Data analyzed By SPSS 20		

**Table 11 Multicollinearity Test**

Independent Variable	Tolerance	VIF
Motivation	.989	1.011
Job satisfaction	.945	1.058

When the value of VIF (*Variance Inflation Factor*) is less than 10 at the degree of tolerance of 0.1 there is multicollinearity in the regression model.

**Table 12 Linearity Test ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
Work Performance * Motivation	Between Groups	Deviation from Linearity	44.484	9	4.943	1.646	.120
Work Performance * Job satisfaction	Between Groups	Deviation from Linearity	20.604	11	1.873	.825	.616
Work Performance * Level of stress	Between Groups	Deviation from Linearity	9.841	6	1.640	.526	.787
Work Performance * Compensation	Between Groups	Deviation from Linearity	7.772	8	.971	.388	.923

Source : Data analyzed By SPSS 20

All independent variables against dependent one are in linear.

**Table 13 Model of Linear Multiple Regression Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	.115	4.035			.028	.977
1 Motivation	.107	.050	.151		2.137	.036
1 Job satisfaction	.240	.035	.493		6.832	.000
1 Level of stress	.135	.052	.187		2.595	.011
1 Compensation	.345	.050	.487		6.904	.000

Source : Data analyzed By SPSS 20

The resulted model when  $Y = 0.115 + 0.107$  Motivation + 0,240 Job satisfaction + 0,135

Level of stress + 0,345 Compensation +  $\epsilon$ .

**Table 14 Anova Test**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	163.232	4	40.808	32.025	.000 <sup>b</sup>
	Residual	95.568	75	1.274		
	Total	258.8	79			

a. Dependent Variable: Work performance

b. Predictors: (Constant), Motivation, Job satisfaction, Level of stress, Compensation

Source : Data analyzed By SPSS 20

$H_0$  : There is no direct effects of independent variables against work performance simultaneously.

$H_1$  : There is a direct effects of independent variables against work performance simultaneously

The value of F-test is 32.025. By using standard of tolerance of 5% and the degree of freedom by 4, the  $F_{table}$  is 2.49. It is therefore the F-table value is bigger than  $F_{table}$  ( $32,025 > 2,49$ ). In this case  $H_0$  is rejected and  $H_1$  is accepted. By simultaneous, all independent variables are significantly affected the work performance of employee at PT.Talisman Insurance. This condition shall be back up by a more flexible time to accomplish the job and to diminish the work stress.

### t-Test

The individual test against the dependent variable using t-Test, as shown on the Table 13 with the result as follows:

1. Based on t-test the value is 2,137 at the significance of 0,036 at the 5% standard

of tolerance, the  $t_{table}$  is 1.990. It means the comparison will be  $2,137 > 1,990$ . This result tells us that  $H_1$  is accepted and  $H_0$  is rejected. It is therefore the motivation is significantly has a positive direct effect on work performance of the employee in P.T. Talisman Insurance Broker.

2. Level of Stress Variable against work performance

$H_0$  : There is no direct effects of Level of Stress variable against work performance

$H_1$  : There is a direct effects of Level of Stress variable against work performance

Based on the analysis the result is shown that t-test is 2,595 by the degree of significance at 0.011. On the other hand by degree of significance the  $t_{table}$  value is 1.990. Consequently the comparison between the two tables are as follows:  $2,595 > 1,990$  This result tells us that  $H_1$  is accepted and  $H_0$  is rejected.

**Table 15 The Coefficient Correlation and Determinant Analysis**

Variable	Partial	Category	Coefficient Determinant (%)	r Table	Conclusion
Motivation	0,240	Weak	5,76%	0,220	Real
Job satisfaction	0,619	Strong	38,31%	0,220	Real
Level of stress	0,287	Weak	24,96%	0,220	Real
Compensation	0,623	Strong	38,81%	0,220	Real
Motivation	0,794	Strong	63,04%	0,220	Real

Motivation and level of stress is real but with the weak correlation and small percentage against work performance at PT. Talisman Insurance Brokers. On the other hand the job satisfaction and compensation both with strong correlation and high determinant against work performance.

### Conclusion and Limitation

Stress and its sources are not necessarily available or appear at the work place. It should be removed, if any. The major significant in influencing the work performance are the job satisfaction and compensation. These two are balance and representing the equity at work place.

The sampling method for the next research is suggested by stratified sampling technique, in a way to explore the different ideas from different group of respondents.

#### Daftar Pustaka

- [1] Handoko. 2014. *Manajemen Personalia Dan Sumber Daya Manusia*. Yogyakarta : BPFPE.
- [2] Sutrisno. E. 2009. *Manajemen Sumber Daya Manusia*. Jakarta : Kencana.
- [3] Sunyoto D. 2015. *Penelitian Sumber Daya Manusia*. Yogyakarta : CAPS (Center of Academic Publishing Service).
- [4] Hariandja. M. 2002. *Manajemen Sumber Daya Manusia*. Jakarta : Grasindo.
- [5] Sugiyono. 2014. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung: Alfabeta.
- [6] Hasibuan, Malayu S. P. 2014. *Manajemen Sumber Daya Manusia*. Jakarta : PT. Bumi Aksara.
- [7] Sudita, I Nyoman. 2012. *Pengaruh Motivasi Terhadap Prestasi Kerja Karyawan (Studi Kasus Pada Perusahaan Daerah Air Minum Tirtamarta)*.
- [8] Kadarisman M. 2014. *Manajemen Kompensasi*. Jakarta : Rajawali.
- [9] Nurzaman K. 2015. *Manajemen Personalia*. Bandung : Pustaka Setia.
- [10] Sugiyono. 2013. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung : Alfabeta.
- [11] Sudita, I Nyoman. 2012. *Pengaruh Motivasi Terhadap Prestasi Kerja Karyawan (Studi Kasus Pada Perusahaan Daerah Air Minum Tirtamarta)*.
- [12] Setiawan, Ferry. 2012. *Pengaruh Kompensasi Dan Lingkungan Kerja Terhadap Kinerja Karyawan Pada CV. Berkat Anugrah*.
- [13] Suprihatningrum, Hesti. 2012. *Faktor-Faktor Yang Mempengaruhi Prestasi Kerja (Studi Pada Karyawan Kantor Kementrian Agama Provinsi Jawa Tengah)*.
- [14] Warraich Usman Ali. W. U., Raheem A. R., Nawaz, A. Imanuddin, K. 2003. Impact of Stress on Job Performance: An Empirical study of the Employees of Private Sector Universities of Karachi, Pakistan, Department of Business Administration.
- [15] Tziner, A., Sharoni, G. 2014. Organizational citizenship behavior, organizational justice, job stress, and workfamily conflict: Examination of their interrelationships with respondents from a non-Western culture, Elsevier, Journal of Work and Organizational Psychology, Madrid.
- [16] Mansoor, M., Sabtain Fida., Zubair, A. 2011. The Impact of Job Stress on Employee Job Satisfaction A Study on Telecommunication Sector of Pakistan, Journal of Business Studies Quarterly ,2011, Vol. 2, No. 3, pp. 50-56.
- [17] Tenibiaje Dele Joseph. 2013. Work Related Stress. European Journal of

Business and Social Sciences, Vol.  
1, No. 10, pp 73-80, January 2013.  
URL:  
<http://www.ejbss.com/recent.aspx>  
ISSN: 2235.

- [18] Hussain,S. Khan. M. K., Kant,  
A.Q., Khan S.N. 2013 Job Stress  
and Employees' Productivity: Case  
of Azad Kashmir Public Health  
Sector, Interdisciplinary Journal Of  
Contemporary Research In  
Business,Copy Right © 2013

Institute Of Interdisciplinary  
Business Research 525 July  
2013 VOL 5, NO 3.

- [19] Jahanian, R. Seyyed Mohammad  
Tabatabaei, Behnaz Behdad. 2012.  
Stress Management in the  
Workplace, International Journal of  
Academic Research in Economics  
and Management Sciences  
November 2012, Vol. 1, No. 6  
ISSN: 2226-3624.