

## The Effect of Job Stress and Cyberloafing on Organizational Commitment on Soe Bank Employees in The City of Surabaya

Sahrul Fahad, Anang Kistyanto

Fakultas Ekonomika dan Bisnis, Universitas Negeri Surabaya

Correspondent: [sahrul.17080574050@mhs.unesa.ac.id](mailto:sahrul.17080574050@mhs.unesa.ac.id)

Submitted : June 22, 2021

Revised : July 15, 2021

Published : July 31, 2021

---

### ABSTRACT

This research was conducted on employees of conventional state owned banks in the city of Surabaya. The goals of the research to analyze the relationship between job stress and cyberloafing on organizational commitment. Data collection used interviews and online questionnaires. The questionnaire consisted of 26 questions and was filled in by 58 respondents. Testing instruments using validity and reliability tests. The classical assumption test used on the research which included linearity test, heteroscedasticity test, multicollinearity test, and normality test. Regression test using multiple linear regression analysis. Testing hypothesis using the t test. research results reveal that job stress has no effect on organizational commitment, but the results of cyberloafing found that there was a positive effect on organizational commitment.

**Keywords:** *Cyberloafing, Job Stress, Organizational Commitment*

### INTRODUCTION

State-Owned Enterprises or abbreviated as SOE are companies whose shares are owned by the state or at least 51 percent of the shares are controlled by the government. In Indonesia, state-owned companies are engaged in various fields, ranging from transportation, construction, and banking companies (Mellissa, 2019). According to Sofuroh (2020) in 2020 one of the Indonesian banking companies received 2 international awards, namely as the best sustainability bond and best issuer for sustainable finance from the leading economic magazine in Asia, namely The Asset. Banking companies have an important role in the economy because in the business world, banks can help small and large companies to develop their businesses by providing credit loans or other forms (Hutauruk, 2020). Based on *Wartaekonomi.co.id* (2021) amount of state-owned banks in Indonesia in 2021 totals 5 banks, consisting of four conventional banks (not sharia banks and BPR or BPRS) and one sharia bank. Conventional banks SOEs consist of Bank Tabungan Negara (BTN), Bank Rakyat Indonesia (BRI), Bank Negara Indonesia (BNI), and Bank Mandiri while sharia banks SOEs namely Bank Syariah Indonesia (BSI) or bank integration results islamic banks SOE, such as BRI syariah, Bank Syariah Mandiri and BNI syariah. *Jatim.bps.go.id*, (2017) noted that on 19 October 2017 there were 2,609 government bank offices in Surabaya.

Financial institutions, banks or companies are generally faced with many risks or possibilities that occur in running a business. In 2020, there has been a disaster that has hampered all company activities in the world. The disaster is a virus covid-19. Based on *Covid19.go.id* (2019), covid-19 is a new disease caused by coronavirus and this disease is very easy to spread. This virus can cause sufferers to experience coughing, runny nose, shortness of breath, to cause death. This has caused

all companies in Indonesia, especially in the city of Surabaya, to receive a negative impact from the spread of the virus, one of which experienced a decrease in demand for goods and services and hampered the company's operational activities (Ngadi, 2020). By right result a hearing with one of the conventional bank employees of SOEs in Surabaya, there are many employees experience an interruption in work because they have to wear a mask, face shield, gloves and must maintain a distance. Because according to them, this is a new culture then there are some of the employees who are not used to it, for example using a mask, not a few of those with impaired breathing is difficult because they have to wear a mask period of time so long, so from that problem, according to the testimony of one of the conventional bank employees of SOEs in the city of Surabaya are employees decreased organizational commitment.

Organizational commitment is a mindset that characterizes an employee's relationship with the organization where he works and which has implications for the employee's intention to remain with the organization (Allen & Meyer, 2000). According to Karambut (2012) the decrease in an employee's organizational commitment is caused by unresolved job stress, and vice versa. Job stress is a process of thinking, feeling emotional and depressed physical conditions, where these conditions come from the place of work (Widayanti & Sariyathi, 2016).

Wibowo *et al.* (2015) stated that job stress experienced by shop employees has a significant negative effect on organizational commitment or when they experience high stress their commitment decreases. These results are in line with Widayanti & Sariyathi (2016), job stress has a negative effect on their intention to stay or organizational commitment. However Siamto (2018) revealed that employees' feelings of depression or job stress of cooperative employees have a significant positive effect on their organizational commitment. The study explains that when employee job stress is high, it causes the employee to feel challenged and has an impact on the strength of their organizational commitment.

Declining employee organizational commitment also can be caused by the behavior of employees who are often wasting his time with activities cyberloafing (Niaei *et al.*, 2014). Cyberloafing is the act of employees knowingly during working hours using company facilities such as the internet to check personal emails and browse websites that have nothing to do with work (Lim, 2002). Niaei *et al.* (2014) found that cyberloafing has a negative effect on organizational commitment or described when employee cyberloafing is high, organizational commitment decreases as well as research by Aladwan *et al.* (2020) stated that cyberloafing has a negative effect on a person's intention or commitment to remain in an organization.

Based on results of interviews with one of the conventional bank employees of SOEs in Surabaya about their job stress and the potential behavior of cyberloafing, the research aims to browse through more whether the phenomenon will impact on an employee's organizational commitment. The first part of the background of this research highlights the phenomenon of decreased organizational commitment and the potential caused by job stress and cyberloafing behavior in state-owned conventional banks in the city of Surabaya and reviews the theoretical background around job stress, cyberloafing and organizational commitment and the development of relevant hypotheses. The second section presents the research and methodological issues adopted for this study. The empirical findings and discussion are presented before the conclusion section.

Job stress is the inability of individuals cope with the workload that is not appropriate, giving rise to an emotional condition depressed (Vanchapo, 2020). According to Asih *et al.* (2018), job stress is a psychological or physiological response to an individual's demands or desires of the

organization. Widayanti & Sariyathi (2016) job stress is a process of thinking, emotional feelings and depressed physical conditions, where these conditions come from the place of work. According to Karambut (2012), it is necessary to hold a job stress approach, this is done in order to overcome the pressures faced by employees at work. Because in individuals stress can affect life, health and productivity. When viewed from the company's side, it can affect the effectiveness and performance of the company (Iresa *et al.*, 2015). Job stress was measured using indicators according Yuliawan (2012) job stress can be measured by the 9 indicators, namely insufficient time to complete work or time pressure, heavy work assignments or workloads, problems or conflicts, responsibilities or authorities, inadequate work equipment, unhealthy working conditions, unfair treatment, poor remuneration or incentives. too low, the difference in value to employees.

Cyberloafing is the act of employees knowingly during working hours using company facilities in the form of the internet to check personal email and browse websites that have nothing to do with work (Lim, 2002). Kim & Byrne (2011) argue that cyberloafing is the deviant behavior of an employee during working hours who uses the company's internet facilities for purposes that have nothing to do with work due to a lack of self-control at work. Minor cyberloafing and serious cyberloafing are two forms of cyberloafing proposed by Henle & Blanchard (2008) in which employees will be involved. Cyberloafing small such as the use of email and regular internet. Meanwhile, serious cyberloafing is behavior that has been previously warned and has the potential to violate the law, such as online gambling. According to Lim (2002), cyberloafing measured by two indicators, which are browsing activity, which consists of 8 instruments related to the intensity of individuals surfing the internet at work and not related to work. Next is the email activity, which consists of 3 instruments that assess how often individuals check and send personal emails during working hours.

Organizational commitment is a mindset that characterizes an employee's relationship with the organization where he works and which has implications for the employee's intention to remain with the organization (Allen & Meyer, 2000). According to Yusuf & Syarif (2018) commitment of the organization is a loyal attitude and desire do not want to leave the organization in a way to survive and assist the organization in achieving its goals. According to Karambut (2012), employees who have the intention to stay in an organization are like staying long enough, not only that, employees will show positive behavior and attitudes towards their organization. Wibowo *et al.* (2015) organizational commitment is a person's willingness to remain in an organization which is described by the extent to which they identify with an organization. Allen & Meyer (2000) organizational commitment can be measured by 3 indicators, including continues commitment, affective commitment, normative commitment.

According Vanchapo (2020) job stress is an individual's inability to overcome the workload that is not appropriate, giving rise to a state of emotional distress. According to Karambut (2012) unresolved job stress can lead to a decrease in employee organizational commitment and his research found that job stress negatively affects organizational commitment. The same thing was stated by Ariawan & Sriathi (2017), Iresa *et al.* (2015), Puspa *et al.* (2014), Putri & Martono (2015), Wibowo *et al.* (2015), Widayanti & Sariyathi (2016) who found the results that job stress had a negative effect on employee intentions to stay with the organization or organizational commitment.

Based on Niaei *et al.* (2014) declining employee organizational commitment also can be caused by the behavior of employees who are often wasting his time with activities cyberloafing, the study found that cyberloafing has a negative effect on organizational commitment to

employees of the environmental department. These results are in line with Aladwan *et al.* (2020) which states that cyberloafing has a negative effect on organizational commitment.

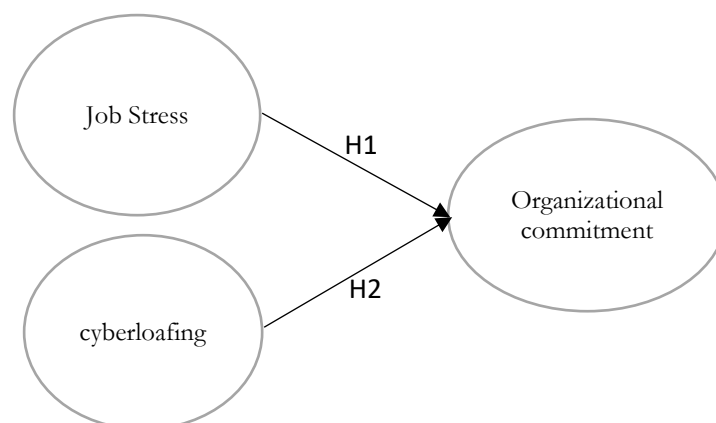


Figure 1. Framework

From this research model, the researcher will build a hypothesis that will be proposed, namely:

- H1: Job stress affect negatively on organizational commitment of employees conventional bank SOE in Surabaya.
- H2: Cyberloafing affect negatively on organizational commitment of employees conventional bank SOE in Surabaya.

## METHODS

Quantitative research methods are used in research, the research population are employees banks SOE Surabaya. Given the breadth of the type and nature of the selected research object, the population of this study cannot be explained clearly (not limited or infinite). But this research provides limits for selected populations that conventional bank employees SOEs (not islamic banks and BPR or BPRS ) and the employees facilitated by the company's Internet access and allow use during working hours. In determining the selection of respondents' characteristics, it does not provide special criteria. Such as age limit, working period limit, or position/section because the nature of the variables discussed in this study allows it to be carried out or owned by anyone, it does not require certain special criteria (eg leadership style). The sample was taken using a non-probability sampling technique with purposive sampling type through a judgment sampling approach. Sources of secondary and primary data. Secondary data comes from scientific articles, books related to job stress, cyberloafing, organizational commitment and other sources, while primary data is collected from online questionnaires using google form. Data collection was obtained from online hearings and the distribution of online questionnaires (Sekaran & Bougie, 2016). Online questionnaires were distributed, then filled out by 64 respondents, but only 58 respondents met the requirements.

Multiple linear regression analysis, T test, and F test were used for data analysis. Software uses SPSS 16 for data processing. In testing the instrument validity and reliability tests were carried out. Classical assumption test was used. The variable for measuring job stress is using indicators developed in Yuliawan (2012), measuring cyberloafing variables using indicators developed in Lim (2002), and measuring organizational commitment variables using indicators developed in research (Allen & Meyer, 2000).

## RESULTS AND DISCUSSION

It is known from a total of 26 statement items consisting of job stress, cyberloafing and organizational commitment variables are valid because all statement items have  $r$  count values greater than 0.2542 ( $r$  table) and sig. every item in under 0.05. Jobs stress has the result Cronbach's Alpha 0.845 > 0.6 while the variable cyberloafing 0.874 > 0.6 and variable organizational commitment 0.809 > 0.6, so that the data is reliable.

Table 1.  
 Classic assumption test results

Variable	Normality	Multicollinearity		Heteroscedasticity
	<i>Sig.</i>	Tolerance	VIF	<i>Sig.</i>
	,673			
<b>Job Stress</b>		,840	1,190	0.105
<b>Cyberloafing</b>		,840	1,190	0.207

Sources: SPSS Version 16 Processed in 2021

Based on the results of the Classic assumption test results, all data were normally distributed. Because the results of the test Kolmogorov-Smirnov significance value 0.673 > 0.05. Multicollinearity known the value or amount of tolerance of 0.840 > 0.10 as well as the magnitude of the VIF at 1,190 < 10 so that the data examined did not happen multicollinearity. Heteroscedasticity test job stress variable has a value of sig. 0.105 > 0.05 and cyberloafing 0.207 > 0.05 so that there are no symptoms of heteroscedasticity.

Table 2.  
 Linearity test results

Variable Dependent	Variable Independent	<i>Sig.</i> Dev. from Linearity	Description
<b>Organizational Commitment</b>	Job Stress	0.961	> 0.05
<b>Organizational Commitment</b>	Cyberloafing	0.787	> 0.05

Sources: SPSS Version 16 Processed in 2021

Based on table 2, job stress variables significance value 0.961 > 0.05 and a variable cyberloafing 0.787 > 0.05 both have a relationship linear to organizational commitment.

Table 3.  
 Multiple Linear Regression test results

Variable Independent	Variable Dependent	B	<i>Sig.</i>	Description
<b>Job Stress</b>	Organizational Commitment	-0.177	0.213	No effect
<b>Cyberloafing</b>	Organizational Commitment	0.264	0.040	Effect

Sources: SPSS Version 16 Processed in 2021

Table 3, the significance of the job stress variable on organizational commitment has a result of 0.213 > 0.05 and B value of -0.177 so that it is stated that there is no effect between the job stress variable on organizational commitment. Also known that the significance value between the cyberloafing variable on organizational commitment has a value of 0.040 < 0.05 and B value of

0.264 so that there is a positive effect between the cyberloafing variable on organizational commitment.

Based on the results of the t-test, job stress on organizational commitment, has a t-count result = -1.261 but the t-table result is 2.004. So that  $-1.261 < 2.004$  then  $H_0$  is accepted while  $H_1$  is rejected with the understanding that job stress has no effect on organizational commitment of conventional bank employees SOEs in Surabaya, then cyberloafing on organizational commitment, has the result t-count = 2.105 but the t-table result is 2.004. So that  $2.105 > 2.004$  then  $H_2$  is not accepted or rejected, because cyberloafing affects the organizational commitment of conventional bank employees SOEs in Surabaya but the effect is positive.

### **The Effect of Job Stress on Organizational Commitment**

The results of this study indicate that job stress has no effect on organizational commitment. This result agrees with Hakim & Hidayat (2018) and Assegaf (2012) which revealed that job stress had no effect on organizational commitment. Although stress has a value that is negative but the stress does not affect the commitment of the organization. Different results were expressed by Widayanti & Sariyathi (2016) and Ariawan & Sriathi (2017) which stated that job stress had a significant negative effect on organizational commitment. According to Hakim & Hidayat (2018), organizational commitment is often associated with compensation policies, according to him, higher compensation will increase organizational commitment. Based on questionnaire data, incentives at state-owned conventional banks in the city of Surabaya are classified as normal, as evidenced by the mean incentive indicator result of 2.83 if categorized into three-box methods, meaning that the incentives provided are classified as moderate or ordinary, that is what strengthens the results this study because the mediocre incentives have no impact on organizational commitment. Furthermore, job stress of employees at state-owned conventional banks in the city of Surabaya is included in the mediocre category as evidenced by the mean value of the job stress variable of 2.67 and if it is categorized into the three-box method, the value is included in the medium category. So if it is associated with the organizational commitment of the employees of conventional SOEs in the city of Surabaya, the level of job stress of employees who are mediocre or not too high is proven by the results of statistical analysis that it does not have any impact on employee organizational commitment. This finding is similar to the results of hearings expressed by employees of state-owned conventional banks in the city of Surabaya who said that the stress level of employees in the company was not so high that even though employees were stressed, it did not affect their commitment.

### **The Effect of Cyberloafing on Organizational Commitment**

The results of this study  $H_2$  are rejected, meaning that cyberloafing has an effect on organizational commitment but the effect is positive, then the effect is said to be weak because the value is close to an alpha value of 0.05. These results reject the results of previous studies from Niaei *et al.* (2014) and Aladwan *et al.* (2020) that cyberloafing has a significant negative effect on organizational commitment. This finding has factors that cause this to happen. Among them, based on the results of questionnaire data, cyberloafing activities carried out by employees tend to show very low or can be categorized in a short time seen from the descriptive test, it is proven that the mean value of the cyberloafing variable is 2.24 when measured by the three-box method the results are low, which means cyberloafing performed by employees is low or in a short period of time. Furthermore, this is due to the high number of employees who consider the company to be part of their family as evidenced by the results of the average instrument value of the affective commitment indicator which reveals that employees consider themselves to be part of the family

of the company, with a mean value of 3.86 or including in the high category. So it is said that cyberloafing has a positive effect on organizational commitment. Because this is also expressed by Henle & Blanchard (2008) which states that employees who may be more vulnerable to job stress will try to reduce stress through cyberloafing, so that if the level of cyberloafing is low or carried out in a short period of time, it can make employees more creative and innovative and have implications for increasing organizational commitment. Lim & Chen (2012) also revealed that when employees feel that cyberloafing at work is generally a fun activity that makes work more interesting.

According to the results of interviews with several state-owned conventional bank employees in the city of Surabaya, especially in the millennial employee category, they said, "it doesn't matter if you carry out 'online recreational' activities or behaviors or what is called cyberloafing, as long as the records are in relatively reasonable amounts and used for useful things", reflected in the basic value possessed by employees of state-owned conventional banks is to serve wholeheartedly; leading, trusted and growing together; serve the country, the pride of the nation; Indonesian family friend. So according to some of them, cyberloafing can be positively related to a person's psychological condition or a person's emotional well-being, then employees tend to be initiative, creative and innovative and can have implications for employee organizational commitment.

## **CONCLUSION**

Based on the research and discussion that has been described, it can be concluded that: first, job stress does not affect the organizational commitment of employees of state-owned conventional banks in the city of Surabaya. Second, cyberloafing has a positive effect on organizational commitment to employees of state-owned conventional banks in the city of Surabaya. The implication of this study is cyberloafing actually understood as undesirable behavior in the workplace, respondents may not report the behavior cyberloafing it. The banking management can use the internet empowerment program and implement tailored policies to control internet use in the workplace, so that it can stimulate creativity and innovative behavior in employees which is expected to have an impact on improving employee performance and organizational commitment. In terms of meaning, job stress is abstract and difficult to conclude, evidenced by personal assumptions within oneself. So there must be special attention from superiors as confirmation and stress control. In addition, we recommend that banking management be more intense in conducting employee training and career development programs as well as increasing incentives or compensation, because it is hoped that this can strengthen the level of ongoing commitment from an employee.

Suggestions for further research, considering that the sample in this study is very limited, the measurement of job stress variables is less relevant, the area is only in the city of Surabaya and general parts/positions, so that further research can collect more data, especially the number of respondents, reconsider the measurement job stress variables, a wider area and a more focused section and can collect data from a wide range of industries and other occupational sectors that will enable an investigation of validity across various occupational contexts. Further studies on this topic can consider other possible variables such as employee performance and career satisfaction, the test of moderation can also be included in the development model for further research.

## REFERENCES

- Aladwan, M. A., Muala, I. Al, & Salleh, H. S. (2020). Cyberloafing as a Mediating Variable in The Relationship Between Workload and Organizational Commitment. *Management Science Letters*, 11, 1013–1022. <https://doi.org/10.5267/j.msl.2020.9.041>
- Allen, N. J., & Meyer, J. P. (2000). Construct Validation in Organizational Behavior Research: The Case of Organizational Commitment. *Problems and Solutions in Human Assessment*, 285–314. [https://doi.org/10.1007/978-1-4615-4397-8\\_13](https://doi.org/10.1007/978-1-4615-4397-8_13)
- Ariawan, P. A. Y., & Sriathi, A. A. A. (2017). Pengaruh Stres Kerja dan Kepuasan Kerja terhadap Komitmen Organisasi Karyawan PBF. PT. Banyumas Denpasar. *E-Jurnal Manajemen Universitas Udayana*, 7(2), 964. <https://doi.org/10.24843/ejmunud.2018.v7.i02.p15>
- Asih, G. Y., Widhiastuti, H., & Dewi, R. (2018). *Stres Kerja*. Semarang University Press.
- Assegaf, Y. U. (2012). Pengaruh Konflik Peran dan Stres Kerja terhadap Komitmen Organisasi (Studi pada Akuntan Publik dan Akuntan Pemerintah di Daerah Istimewa Yogyakarta Tahun 2005). *Jurnal Akuntansi Dan Bisnis*, 5. <https://doi.org/http://dx.doi.org/10.20961/jab.v5i2.24>
- Hakim, L., & Hidayat, A. S. (2018). The Effect of Job Stress and Job Satisfaction on Organizational Commitment. *INDONESIAN JOURNAL OF BUSINESS AND ECONOMICS*, 1(1), 110–119. <https://doi.org/https://doi.org/10.25134/ijbe.v1i1.1363>
- Henle, C. A., & Blanchard, A. L. (2008). The Interaction of Job stressors and Organizational Sanctions on Cyberloafing. *Journal of Managerial Issues*, 20(3), 383–400.
- Hutauruk, D. M. (2020). *Peran Perbankan Sangat Besar dalam Menggerakkan Ekonomi Nasional*. Keuangan.Kontan.Co.Id. <https://keuangan.kontan.co.id/news/peran-perbankan-sangat-besar-dalam-menggerakkan-ekonomi-nasional>
- Iresa, A. R., Utami, H. N., & Prasetya, A. (2015). Pengaruh Konflik Kerja dan Stres Kerja terhadap Komitmen Organisasional dan Kinerja Karyawan (Studi pada Karyawan PT. Telekomunikasi Indonesia, Tbk Witel Malang). *Jurnal Administrasi Bisnis S1 Universitas Brawijaya*, 23(1).
- Jumlah Bank dan Kantor Bank Menurut Kelompoknya di Provinsi Jawa Timur*. (2017). Jatim.Bps.Go.Id. <https://jatim.bps.go.id/statictable/2017/10/19/728/jumlah-bank-dan-kantor-bank-menurut-kelompoknya-di-provinsi-jawa-timur-2016.html>
- Karambut, C. A. (2012). Analisis Pengaruh Kecerdasan Emosional , Stres Kerja dan Kepuasan Kerja terhadap Komitmen Organisasional (Studi pada Perawat Unit Rawat Inap RS Panti Waluya Malang). *Jurnal Aplikasi Manajemen*, 10(3), 655–668.
- Kim, S. J., & Byrne, S. (2011). Conceptualizing Personal Web Usage in Work Contexts: A Preliminary Framework. *Computers in Human Behavior*, 27(6), 2271–2283. <https://doi.org/10.1016/j.chb.2011.07.006>
- KPCPEN. (2019). *Apa Sebenarnya COVID-19?* 2019. [https://covid19.go.id/tanya-jawab?search=Apa sebenarnya COVID-19?](https://covid19.go.id/tanya-jawab?search=Apa%20sebenarnya%20COVID-19%3F)
- Lim, V. K. G. (2002). The IT Way of Loafing on The Job: Cyberloafing, Neutralizing and Organizational Justice. *Journal of Organizational Behavior*, 23(5), 675–694. <https://doi.org/https://doi.org/10.1002/job.161>
- Lim, V. K. G., & Chen, D. J. Q. (2012). Cyberloafing at The Workplace: Gain or Drain on Work? *Behaviour and Information Technology*, 31(4), 343–353. <https://doi.org/10.1080/01449290903353054>
- Mellissa, V. (2019). *Daftar Perusahaan BUMN yang Ada di Indonesia*.



- <https://www.futuready.com/artikel/entrepreneurship/perusahaan-bumn/>  
Ngadi. (2020). *Survei Dampak Darurat Virus Corona terhadap Tenaga Kerja Indonesia*. Lipi.Go.Id.  
<http://lipi.go.id/siaranpress/survei-dampak-darurat-virus-corona-terhadap--tenaga-kerja-indonesia/22030>
- Niaei, M., Peidaci, M. M., & Nasiripour, A. A. (2014). The Relation between Staff Cyberloafing and Organizational Commitment in Organization of Environmental Protection. *Kuwait Chapter of Arabian Journal of Business and Management Review*, 3(7), 59–71.  
<https://doi.org/10.12816/0018272>
- Puspa, G., Suryani, N. N., & Adyana, D. M. (2014). Pengaruh Pemberdayaan Karyawan dan Stres Kerja terhadap Komitmen Organisasi Tenaga Kependidikan pada Sekolah Tinggi Desain Bali. *Implementation Science*, 39(1), 1–15. <https://doi.org/10.4324/9781315853178>
- Putri, G. R., & Martono, S. (2015). Pengaruh Karakteristik Pekerjaan, Pengembangan Karir dan Stres Kerja terhadap Komitmen Organisasional. *Management Analysis Journal*, 4(4), 301–309.  
<https://doi.org/10.15294/maj.v4i4.8882>
- Sekaran, U., & Bougie, R. (2016). *Research Methods For Business: A Skill Building Approach* (7th ed.). John Wiley & Sons.
- Siamto, W. (2018). Pengaruh Stress Kerja, Promosi dan Turnover Karyawan terhadap Komitmen Organisasi pada Karyawan Koperasi Simpan Pinjam Sejahtera Bersama Cabang Bogor. *Jurnal Disrupsi Bisnis*, 1(1), 135–186.
- Sofuroh, F. U. (2020). *Bank BRI Raih 2 Penghargaan Internasional Triple A Country Awards*. DetikNews. <https://news.detik.com/berita/d-4862662/bank-bri-raih-2-penghargaan-internasional-triple-a-country-awards>
- Sufiyanto, M. I., & Shalehoddin. (2021). Characteristics Of Entrepreneurs In The Traditional Market (Sore Market) Pamekasan In Central Pandemi Covid-19 Is Still Running. *International Journal Of Economics, Management, Business, And Social Science (IJEMBIS)*, 1(1), 78–84. Retrieved from  
<https://cvodis.com/ijembis/index.php/ijembis/article/view/2>
- Taraoktavia, V. T., & Indarwati, T. (2021). Market Segmentation Analysis Of Almond Crispy Products In Ud Pawon Kue. *International Journal Of Economics, Management, Business, And Social Science (IJEMBIS)*, 1(2), 219–225. Retrieved from  
<https://cvodis.com/ijembis/index.php/ijembis/article/view/27>
- Vanchapo, A. R. (2020). *Beban Kerja dan Stres Kerja*. Qiara Media.
- Wartaekonomi.co.id. (2021). *Mayoritas Saham Bank-Bank BUMN Sumringah Setelah Erick Lempar Pujian*. <https://wartaekonomi.co.id/berita326282/mayoritas-saham-bank-bank-bumn-sumringah-setelah-erick-lempar-pujian.html>
- Wibowo, G. P., Riana, G., & Putra, M. S. (2015). Pengaruh Stres Kerja terhadap Kepuasan Kerja dan Komitmen Organisasional Karyawan. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 53(9), 1689–1699.
- Widayanti, K. S., & Sariyathi, N. K. (2016). Pengaruh Kepuasan Kerja, Pemberdayaan Karyawan dan Stres Kerja terhadap Komitmen Organisasi pada CV. Akar Daya Mandiri. *E-Jurnal Manajemen Unud*, 5(11), 7022–7049.
- Yuliawan, E. (2012). Pengaruh Stres dan Konflik terhadap Kinerja pada PT. PINDAD Bandung. *Jurnal Wira Ekonomi Mikroskil*, 2(1), 11–21.
- Yusuf, R. M., & Syarif, D. (2018). *Komitmen Organisasi*. Nas Media Pustaka.