Predictors of Job Performance: Moderating Role of Conscientiousness

Yuslena Sari[a], Abid Muhtarom[b], Quyen Le Hoang Thuy To Nguyen[c], Phong Thanh Nguyen[d], Ansir[e], [a]Universitas Lambung Mangkurat, [b]Universitas Islam Lamongan, [c]Office of Cooperation and Research Management, Ho Chi Minh City Open University, Vietnam, [d]Department of Project Management, Ho Chi Minh City Open University, Vietnam, [e]Universitas Halu Oleo, Email: [a]yuzlena@ulm.ac.id, [b]abid@unisla.ac.id, [c]quyen.nlhtt@ou.edu.vn, [d]phong.nt@ou.edu.vn, [e]ansir994@gmail.com

Organizations are heavily dependent on the job performance of their employees because their optimal performance causes organizational success or failure. Working conditions are changing rapidly. Therefore, the current study has examined the role of different sources of stress in job performance of employees. Life and work stress have been considered for the study. In addition the role of personality has also been considered as a potential moderator between the relationships of variables. Data were collected from the employees working in Indonesian banks. A questionnaire was used to collect data and was analyzed by using Smart-PLS software. Results of the study revealed that life related stress is negatively related with job performance. The relationship is significant and valued at -0.238. While work related stress was found to be associated with job performance which is valued at 0.343. The relationship is significant and the direction positive which means that employees tend to work better under stressful work settings. In addition to this the moderation results were also significant. The majority of the study hypotheses were accepted in light of the results. Overall the study makes a significant contribution to the available literature. Further, the study also provides some future avenues for research which are presented in the discussion and limitations section.

Key words: *Stress, life stress, work stress, job performance, Indonesia.*

Introduction

Stress has been described in different ways by researchers. In a study stress has been proposed as the psychological position of an individual during which they encounter misunderstanding and conflict between burdens, obligations or prospects and forecasted outcomes of these and

perceive that these are important and vital results that are not as clear and useful as they could be (Bashir & Ismail Ramay, 2010). Similarly stress has been defined as a situation in which an employee cannot fulfil the gap between demands of task in case of incapability to use resources in a better way and this incapability comes due to the pressure on individuals to complete the job (Badar, 2011). Stress has also been defined as a harmful physiological, psychological situation that occurs due to the complete gap between capabilities of individuals to perform, lack of resources and higher work demands that are out of reach of individuals within organization (Prevention & Veterinarians, 2005). Employees working in banks do experience a greater amount of stress as they have direct relations with the customers. They have to bear the rough tones of the customers and leaders as well. The banking sector has made an ignorable contribution in Indonesia sector which can't be ignored and Figure 1 below presentes the banking sector contribution:

Figure 1. Domestic Credit Provided by Banking Sector (% of GDP)
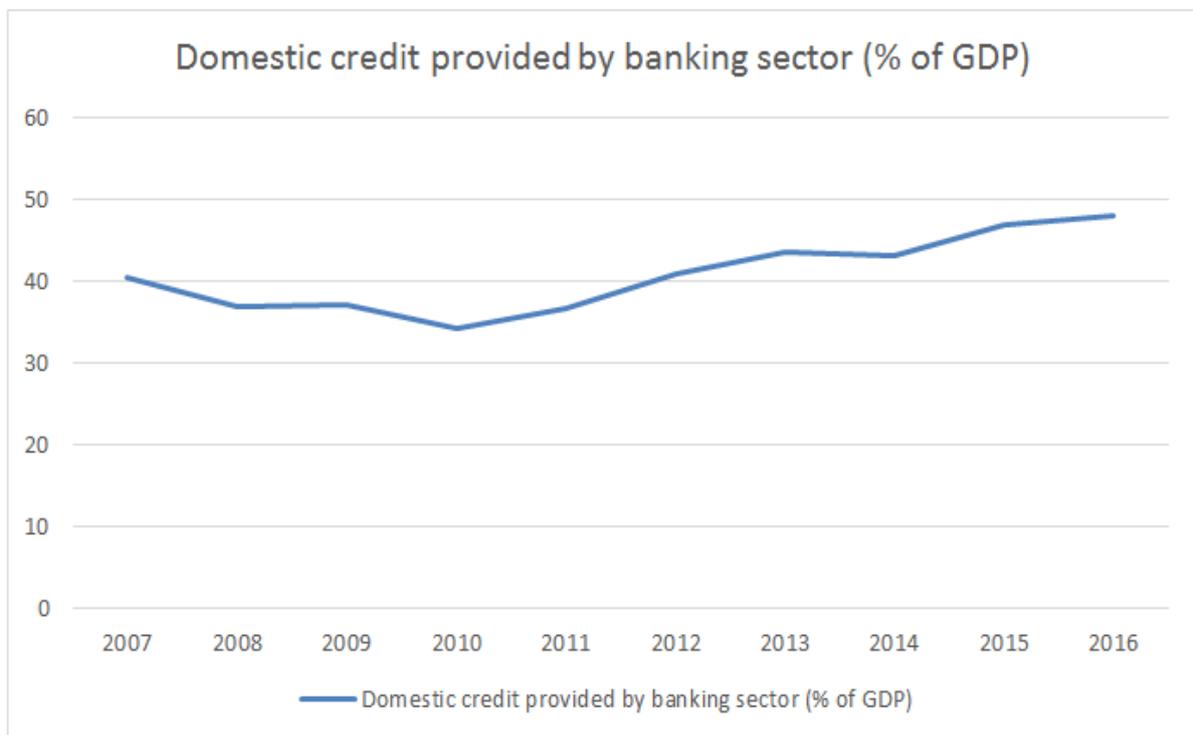
Source: Trading Economies (2019)

Stress may be due to personal life issues or may be due to the organization. With regard to stress in organization, managers state that individuals can only perform better when they are provided with realistic and realistic targets and recommend that there must be alignment between target nature, individual abilities and time provided to accomplish goals. In the case where the situation is not in accordance with regard to alignment, individuals will feel frustrated, disturbed and under threat regarding non-accomplishment of goals which lead to the

disturbed societal interactions at work settings and in the family, derived from this depressing state and reduced performance (Badar, 2011).When an individual within an organization is not confident about their performance it will cause stress and increase a sense of threat from undesired and improbable consequences. It was also found in the above report that stress may occur when individuals within an organization have less control on job demands as explained in European Foundation for the Improvement of Life and Working Conditions (2007).

The basic objective of this study is to find out how work related stress and life stress impacts job performance. Further the role contentiousness between relationships of work related stress and life stress and job performance is considered. Hence, the present study addresses the following research objectives:

1. To explore the relationship between work related stress and job performance
2. To explore the relationship between life stress and job performance
3. To explore the moderation of contentiousness between relationship of work related stress and job performance
4. To explore the moderation of contentiousness between relationship of life stress and job performance

In the previous era, stress emerged as a common problem within the organizational context. In 1936, the concept was introduced in life sciences (Selye, 1979) and has been described as the power and complexity of an individual to restrain these forces in an effort to avoid the condition as stress can be both good and bad. Pressure has been defined as a positive contributor towards excellent performance. The origin of the problem with stress is where it involves excessive and frequent pressure or as a single contributor of a huge amount pressure exerted which is unbearable (Prevention & Veterinarians, 2005). To a certain point, stress has a positive impact on employees but when it exceeds that limit it becomes problematic and contributes to negative outcomes. A number of studies have identified numerous factors such as work settings, perceived support by management, work load etc. that determine the nature of stress of work and its effects on individual physiological and psychological health (Ganster & Loghan, 2005).

Most previous studies recommended that conscientiousness can reduce impact of stress experienced; a conscientious person organizes themselves against forecasted factors that can: cause stress and avoid disruptive and unproductive thoughts by finding solutions to problems that cope with stress and blame themselves less in coping with stress as compared to a person who is low in conscientiousness (O'Brien & DeLongis, 1996). Previous studies highlighted the association between stress and job performance. Some studies have identified that personality characteristics of an individual also determine their stress level. Conscientiousness is one of the personality traits that can impact the influence of stress and enhance performance (Ishak, Mahfar, & Yusof, 2016). It was argued by Saifi and Shahzad (2017) that there is little evidence

in existence to measure job performance in the Indonesian context. Mostly, western developed theories and insights are adopted. The current study will provide insight in the Indonesian context and will determine whether western developed theory has the same implications in Indonesia or not. Further, the current study has considered the conscientiousness personality trait to evaluate its importance and whether it will change the level of stress or not.

Literature Review
Job Performance

Job performance such as deadlines for units produced, human resource (HR) personnel data such as attendance and turnover data is a second category of job performance. The third criterion of job performance is how well employee work on post-training test that is training proficiency. The last portion of performance on job criteria is judgmental performance usually provided by a manger's performance evaluation. Moreover it was determined by Kahn and Sherer (1990), that in the United States (US), two thirds of all job performance measurement depends on the last criterion: judgment evaluations. Performance of an individual is dependent upon individual ability, readiness and the degree to which individual effort exerts influence on the performance quality. There are numerous goals present in individual performance (Prowse & Prowse, 2009). Using supervisor's ratings, these studies facilitate a dense foundation. A meta-analysis by Hanmen (1986) examined 23 studies on the relationship between supervisor ratings and production data. The relationship was most robust ($r=.37$) when multiple items instead of single global rating were used (Henman, 1986). It was also found that the two constructs should not be substitutable because of the large amount of unexplained variance with weak to moderate relationship of .27 existing between supervisor rating and production data.

Factors Associated with Job Performance

High job performance is desired by businesses and employees as a tool to achieve goals and to remain competitive. High job performance is dependent on scrutiny of work burdens, time and less cost (Akram et al., 2011; Sonnentag & Frese, 2002). High salaries and incentives are associated with job performance. Employees have to outclass required performance to attain higher salaries and incentives; lower job performance will reduce chances of getting these privileges. When employee performance is high, competitive capability will enhance, which will assist in accomplishing targets and this enhances confidence and happiness (Sonnentag & Frese, 2002). To achieve a high level of performance, an individual has to encounter different hurdles and challenges that may be individual or situational or both (Van Yperen, 2003). Today, organizations have started to value job performance and consider it as part of organizational psychology. Organizations must fulfil all the requirements of employees that will enhance their performance (Borman, Penner, Allen, & Motowidlo, 2001). Stress reduces

the job performance of an employee. Performance of an individual is dependent upon their individual ability and readiness, and the degree up to which an individual exerts effort influences the performance quality. There are numerous goals present in performance of an individual (Prowse & Prowse, 2009).

Stress

In previous literature many abstractions of the concept can be found that reflect high interest in the area of stress. Classical theories that define stress physiologically include the general adaption syndrome model Selye (1979). The model defines stress as the threat to homeostasis, considered as stress. The model provides an argument that when a threat is tackled, body stress can be reduced. Selye (1979), considered stress physiologically and also Lazarus and Folkman, (1984) disclose stress as psychological. They explain stress comparing perceived demand and perceived resources as outcomes of an appraisal. When perceived demand is greater than perceived resources, it creates stress. Hobfoll, Freedy, Lane, and Geller (1990) includes another third classical theory related to stress as resource theory. According to this theory loss of resources whether the resources are real or perceived in tally with any resource expansion construct stress. This theory explored that individual give more importance to resources loss over resources gain; conservation of resources theory explains that they have supplementary strong aversion.

When stress is considered and intellectualized in organization psychology it is important to break it into two portions: stress that occurs due to both within and outside organizational events (Sabir & Helge, 2003) Interpersonal conflicts in organization, work overload, role ambiguity and poor management of workplace, enhance interpersonal workplace stressors. External workplace stressors in this context are due to external workplace events, for example death of a close relative and financial crisis. This theory argues that job stress is consist with internal organizational factors and employee individualities such as age, sex and personality, while life stress is a result of external organizational factors and employee individualities. It has been stated that stress has become a most important and increasing problem for organizations (Bashir & Ismail Ramay, 2010). According to a report, work related stress has become a hot topic of attention for scholars (Parent-Thirion, 2007). The report also enlightened that as work settings have changed, why individuals within organizations consequently feel over loaded with work that results in stress.

Further it was stated that stress has become the second most vital reason for problems in the workplace. It has been argued that stress ultimately influences individual performance at work and results in undesirable behaviours like drinking and smoking and causes misery and complexity when employees are not able to fulfil job requirements and obligations (Sabir & Helge, 2003). The National Institute for Occupational Safety and Health emphasized that due

to great change in work settings, stress has gained more importance because of its negative effects. Stress was stated as a hidden devil that can influence the performance of both employees and organizations. It was found that job performance is affected by stress negatively (Kazmi, Amjad, & Khan, 2008) and that stress effects performance by up to 27% (Usman & Ismail, 2010).

Conscientiousness

Conscientiousness is concerned with the degree to which an individual is planned, submissive, determined and requires in-depth things in each matter (Costa Jr & McCrae, 1992) and if they prefer to work, they are competitive and devoted to work (Hinds, Carley, Krackhardt, & Wholey, 2000). Conscientious persons can be selected to play the role of brokerage if they are considered by other working colleagues appropriate to be able to resolve the issues raised (Klein, Lim, Saltz, & Mayer, 2004). Although benefits of high conscientiousness have been defined and captured by previous studies both in terms of health and physique, scholars have not captured the mediating role of conscientiousness (Friedman, 2000). Most of the previous studies have recommended that conscientiousness can forecast low stress experienced due to the fact that a conscientious person organizes himself for forecasted factors that can cause stress and avoids disruptive, unproductive thoughts by indulging in finding solutions to problems coping with stress and blaming themselves less when coping with stress as compared to a person with low conscientiousness (O'Brien & DeLongis, 1996).

Conscientiousness as a Tool to Reduce Stress

Conscientiousness is regarded as intensity to accept or move with publically defined values in regard to controlling nerves and paying attention to targets (Roberts, Lejuez, Krueger, Richards, & Hill, 2014). Within the family of personal traits, conscientiousness has a positive influence on physiological health and endurance (Israel & Moffitt, 2014). As a high end personality feature, conscientiousness is normally said to be comprised of sub categories such as capability, drive to achieve, organization, discipline and dedication and, as a result, these attributes contribute to better health, both physical and psychological (Javaras et al., 2012).

Although benefits of high conscientiousness have been defined and captured by previous studies both for health and physique however scholars have not captured the mediating role of conscientiousness (Friedman, 2000). Most previous studies recommended that conscientiousness can forecast a low stress experience (O'Brien & DeLongis, 1996) and that persons who demonstrate conscientiousness are less prone to stress (Murphy et al., 2013). Different studies have quoted the relationship of conscientiousness with low stress. It was found that unemployed persons with high conscientiousness faced high disruptions as compared to person with lower conscientiousness. Further it was also reported that high

conscientious persons are most likely to report high levels of well-being (Boyce, Wood, & Brown, 2010).

Relationship between Stress and Performance

Stress is present in every department and at every level of organization which may be due to task complexity which has considerable impact on job performance. United Kingdom (UK) based organizations are trying to tackle stress (Anderson, 2003). At every level of organization an estimated level of stress exists which results in low job satisfaction and ultimately in low job performance (Rose, 2003). There is a relationship between stress at work and job performance, the greater the stress, the lower the performance (Beehr, 1976) which can also disturb the mental health of individuals. Job stress is considered an important factor that threatens individual psychological health both in developed and underdeveloped countries. Factors that contribute to stress are known as job stressors that make the nature of the job stressful in both the service and manufacturing sectors. Additionally personal relationships, conflicts with supervisors, colleagues and juniors and polices also contribute to stress (Paul, 2002).

A relationship exists between the work stress and performance. Yerkes-Dodson Law (1908) states that the relationship that exists between stress and performance is inverted "U". Dodson Law argued that performance expands as arousal intensifies, but only to a fixed point. Performance extent to its maximum level will decrease after reaching the fixed point at which marker, even additional arousal decreases performance. This law is also pragmatic in considering the relationship between stress and job performance. According to this law, job performance would be low when stress is low and as such there must be a modest level of stress to achieve optimal performance. If the stress continuously increases however, then job performance decreases because of the energy wasted dealing with stress instead of task performance.

Interpretations regarding Yerkes- Dodson study have instigated further investigation, for example Le Fevre, Matheny, & Kolt, (2003) whose study is not focused on stress and performance, but rather on strength of stimulus and task acquisition. Further, in the Yerkes – Dodson study, a lab mice sample was used that researched testing the human work "U" relationship. Replication of the original study with humans would be good research for the future. Moreover (Wilson, 1999) it is argued that arousal-performance relationships can be extrapolated from the Yereks-Dodson Law. Completing the work task operationalized stress which is considered as an obstacle and a negative linear relationship (Jamal, 1985) was found.

Research Questions and Hypotheses

The basic objective of this study is to find out how work related stress and life stress impacts job performance. Further the contentiousness role of the relationship between work-related stress and life stress and job performance is investigated. Hence, the present study addresses the following research questions:

1. What is the relationship between work related stress and job performance?
2. What is the relationship between life stress and job performance?
3. To what extent does contentiousness moderate the relationship between work related stress and job performance?
4. To what extent does contentiousness moderate the relationship between life stress and job performance?

**H1:** There is a significant and negative relationship between work related stress and job performance.

H2: There is a significant and negative relationship between life stress and job performance.

H1a: There is significant moderation of contentiousness in the relationship between work related stress and job performance.

H2a: There is significant moderation of contentiousness in the relationship between life stress and job performance.

Figure 2 below depicts the research framework for the present study:

Figure 2. Research Framework
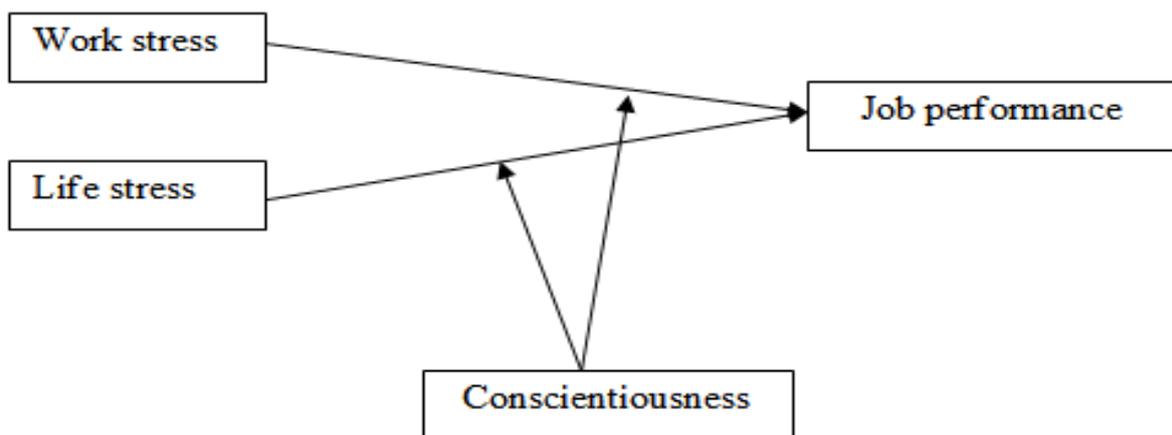
Research Methodology

The purpose of the present study is to measure the relationship between stress and performance for employees. Therefore, the study has considered two types stress: work and life. In addition the study has also considered the personality type as a potential moderator between the relationship of independent and dependent variable.

The study follows the positivism paradigm. Hence quantitative approach is used. This allows a large range of population to be addressed which then makes it easy to generalize the study findings. The population of the study is employees working in banks in Indonesia. They are selected because of their direct interaction with the public and their routine job is quiet stressful as they have to respond to customers promptly. There are 115 commercial and 1630 rural banks in Indonesia. However the largest four banks hold 45% of the banking assets (Export. Gov, 2019). Therefore, it is a significant sector to be studied because there is a good amount of contribution.

Sampling and sample size is important to collect data. The sample size for the present study has been decided by using the thumb rule (Hair et al., 2010). As per the rule, the number of questions are multiplied by 10 to obtain the sample size. The final questionnaire consisted of 23 questions which were then multiplied by 10. Hence, the sample size was 230 respondents. 300 questionnaires were distributed among the potential respondents.

Data were collected by using simple random sampling. For data collection, questionnaires have been used and all measures were adopted from previously conducted studies. Work related stress was measured by using five items, life related stress was measured by using six items (Brantley, Waggoner, Jones, & Rappaport, 1987), conscientiousness was measured by using six items (John & Srivastava, 1999) and finally job performance was measured by using six items in the questionnaire (Piedmont & Weinstein, 1994). The next section of this paper will elaborate the results of the study obtained through data collected.

Findings

Table 1: Confirmatory Factor Analysis

Constructs	Items	Loadings	Alpha	CR	AVE
Conscientiousness	Con.1	0.554	0.726	0.808	0.503
	Con.2	0.623			
	Con.4	0.655			
	Con.5	0.788			
	Con.6	0.748			
Job Performance	JP1	0.54	0.685	0.811	0.522
	JP2	0.765			
	JP3	0.789			
	JP4	0.768			
Life Stress	LS1	0.631	0.686	0.762	0.557
	LS2	0.747			
	LS3	0.713			
	LS4	0.568			
Work Stress	WS1	0.677	0.803	0.863	0.560
	WS2	0.659			
	WS3	0.84			
	WS4	0.774			
	WS5	0.778			

Table 1 above presents the values for the confirmatory factor analysis which was performed to assess the measurement model. As per the rule of loadings, these must be greater than 0.5 which is the weakest threshold to retain an item and hence the items below 0.5 where deleted. Table 1 shows that all of the loadings are greater than 0.5 which affirms that there is no problem with factor loadings and thus satisfies the parameter of convergent validity.

Composite reliability is used as a first parameter to establish the convergent validity. It should be greater than 0.8. As per Table 1 above, the value of CR for variables, conscientiousness, job performance, life stress and work stress is 0.808, 0.811, 0.762 and 0.863 respectively which affirms that it is also fine and acceptable. In addition to this, average variance extract is used as a second criterion for the convergent validity. Its value should be greater than 0.5. As per the table the value for variables: conscientiousness, job performance, life stress and work stress is 0.503, 0.522, 0.557 and 0.560 respectively and all the parameters are satisfied. Hence, the findings reported in Table 1 above have proved the convergent validity.

Discriminant Validity

Table 2: Fornell & Larcker's Criterion

	Con.	JP	LS	WS
Con.	0.679			
JP	0.444	0.723		
LS	-0.09	-0.332	0.668	
WS	0.425	0.522	-0.206	0.749

Table 2 above shows the values for the Fornell & Larcker's Criterion for discriminant validity. As per the criterion, the correlation of a variable with itself must be greater than the correlation with other variables in the same column and the findings presented in Table 2 fulfil this criterion.

Table 3: Cross Loadings

	Con.	JP	LS	WS
Con.1	0.554	0.152	-0.101	0.189
Con.2	0.623	0.188	-0.184	0.32
Con.4	0.655	0.388	-0.15	0.21
Con.5	0.788	0.298	-0.017	0.334
Con.6	0.748	0.356	0.077	0.382
JP1	0.324	0.540	-0.084	0.563
JP2	0.354	0.765	-0.265	0.302
JP3	0.317	0.789	-0.205	0.3
JP4	0.258	0.768	-0.407	0.27
LS1	-0.134	-0.225	0.631	-0.086
LS2	-0.177	-0.271	0.747	-0.228
LS3	-0.168	-0.165	0.713	-0.037
LS4	0.275	-0.197	0.568	-0.158
WS1	0.394	0.326	-0.107	0.677
WS2	0.371	0.356	-0.105	0.659
WS3	0.377	0.376	0.011	0.840
WS4	0.231	0.356	-0.158	0.774
WS5	0.249	0.496	-0.346	0.778

Table 3 above presents the values of cross loadings. For cross loadings to be valid it is necessary that the value of the loadings in the same diagonal must be greater than the other variables. Findings reported in Table3 satisfy the criterion and therefore strengthen the discriminant validity.

Table 4: Heterotrait-Monotrait Correlation Ratio

	Con.	JP	LS	WS
Con.				
JP	0.555			
LS	0.468	0.536		
WS	0.557	0.661	0.332	

Table 4 above presents the values for the HTMT which is the latest technique for the assessment of the discriminant validity. As per the criterion, the value of HTMT must be less than 0.85, whereas in the weak threshold, the value of HTMT must be less than 0.90. All the values in Table 4 above are less than 0.90 and therefore the discriminant validity is established. Figure 3 below presents the outcome of confirmatory factor analysis:
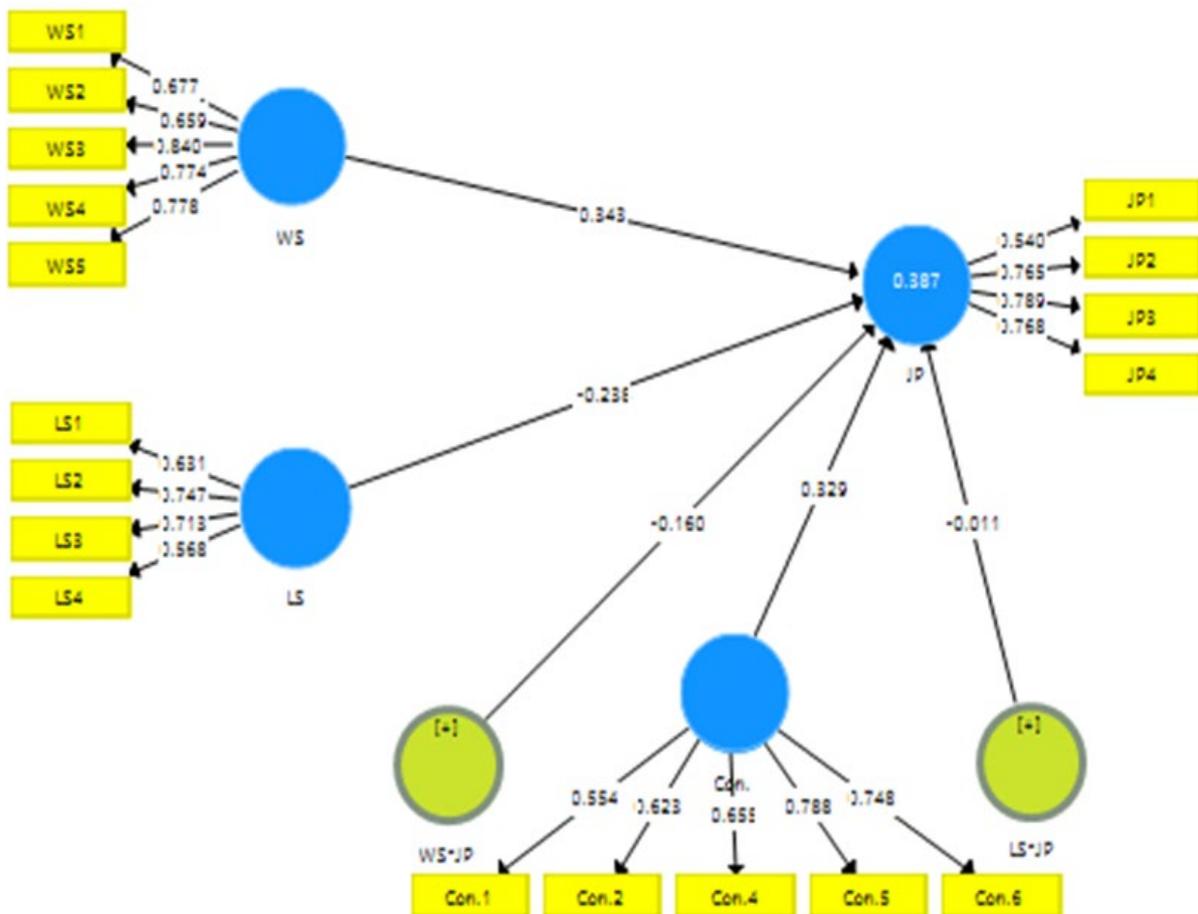
Figure 3: Structural Equation Modelling

Table 5: Direct Relationship

| Hypothesis	Beta	SD	t vale	p value	Decision
Con. -> JP	0.329	0.07	4.701	p<0.05	Supported
LS -> JP	-0.238	0.072	3.317	p<0.05	Supported
WS -> JP	0.343	0.084	4.111	p<0.05	Supported

Table 5 above presents the direct relationship between the variables. As per the findings reported in Table 5, life related stress is found to negatively relate with job performance. The relationship is significant and valued at -0.238 which means that if the life stress of the employee increases it will tend to decrease job performance. While the work related stress was found to be associated with job performance which is valued at 0.343, the relationship is significant, however the relationship direction is positive which means that employees tend to work better under stressful work settings.

Table 6: Moderation Effects

Hypothesis	Beta	SD	t vale	p value	Decision
LS*JP -> JP	-0.011	0.058	0.197	0.844	Not Supported
WS*JP -> JP	-0.16	0.082	1.945	0.052	Supported

There were two hypothesis for the moderation impact. As per the findings reported in Table 6 above, moderation impact between work stress and job performance is significant which means that when the employee is well-organized, he/she will be less stressed and will perform better. The other hypothesis then, is not accepted.

Figure 4: Structural Equation Modelling
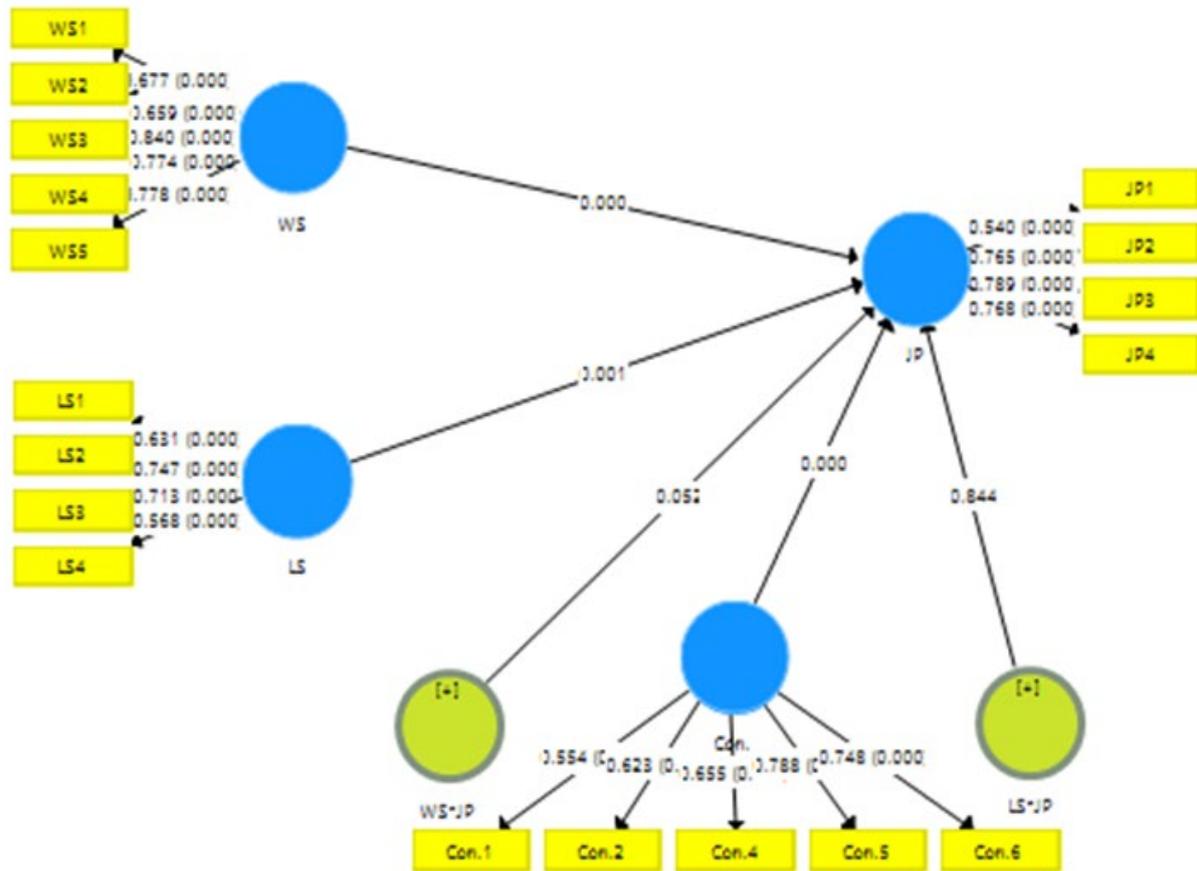
Discussion

The study followed a quantitative approach to examine the factors which predict the job performance of employees. In this regard, two sources of stress have been considered. One is life stress and the other, work stress. In addition, the moderating role of the personality factor, conscientiousness, has also been tested as a potential tool to reduce the impact of stress on performance.

The results of the study report a negative, significant association between life stress and job performance which is valued at -0.238. This affirms that when employees are confronted with stress related to their personal life, they tend to be less productive at their jobs. On the other hand, the study reported a significant positive relationship between work stress and job performance valued at 0.343. It can be interpreted that employees work better when they are caught up in complex and challenging work on the job. The influence of work stress is greater on job performance as compared to the influence of life stress on job performance. The results supported Hypothesis 1 and 2 are therefore, they are accepted.

Additionally, moderation of conscientiousness has been tested in the relationship between stress sources and job performance of employees. The findings of the study report a negative moderation between work stress and job performance. Whereas the findings report a negative, insignificant moderation between life stress and job performance. Therefore, one hypothesis is rejected.

Conclusion and Future Directions

The study has accomplished all of its objectives and successfully answered all the research questions posed and the findings are significant and accepted. Therefore, it is concluded that employee job performance is both increased and decreased due to stress undergone while performing their job. As per the findings of the study, stress related to employee personal life tends to have a severe negative outcome as compared to work stress. Study respondents reported that they tend to show good performance when they are challenged and stressed by their job. Whereas in the presence of personal life stress, they reported less job performance. Hence, it is concluded that employees preferred to work under challenging situations which make them more prone to challenge and improved performance.

Although the study has accomplished t its objectives and answered all of its research questions, there remain some areas and limitations which could be addressed in future studies. The findings of the study should be interpreted carefully as it is of a small sample size and only from one country. Future studies may incorporate quantitative design with a larger sample size. The current research model has considered only one personal characteristic of personality, future studies may consider multiple personality types as a moderator to gain better insight regarding how different personalities tackle stress as it is experienced. In future, longitudinal study designs may also be incorporated to gain better insight into the other study variables and changing behaviours.

REFERENCES

Akram, K., Siddiqui, S. H., Nawaz, M. A. Ghauri, T. A., & Cheema, A. K. H. (2011). Role of knowledge management to bring innovation: An integrated approach. *International Bulletin of Business Administration, 11*, 121 – 134.

Anderson, R. (2003). Stress at work: the current perspective. *The journal of the Royal Society for the Promotion of Health, 123*(2), 81 - 87.

Badar, M. R. (2011). Factors Causing Stress and Impact on Job Performance,"A Case Study of Banks of Bahawalpur, Pakistan". *European Journal of Business and management, 3*(12), 9 - 17.

Bashir, U., & Ismail Ramay, M. (2010). Impact of stress on employees job performance: A study on banking sector of Pakistan. *Bashir, U., & Ramay, MI (2010). Impact Of Stress On Employees Job Performance A Study On Banking Sector Of Pakistan. International Journal of Marketing Studies, 2*(1), 122 - 126.

Beehr, T. A. (1976). Perceived situational moderators of the relationship between subjective role ambiguity and role strain. *Journal of applied psychology, 61*(1), 35 - 46.

Borman, W. C., Penner, L. A., Allen, T. D., & Motowidlo, S. J. (2001). Personality predictors of citizenship performance. *International journal of selection and Assessment, 9*(1-2), 52 - 69.

Boyce, C. J., Wood, A. M., & Brown, G. D. (2010). The dark side of conscientiousness: Conscientious people experience greater drops in life satisfaction following unemployment. *Journal of Research in Personality, 44*(4), 535 - 539.

Brantley, P. J., Waggoner, C. D., Jones, G. N., & Rappaport, N. B. (1987). A daily stress inventory: Development, reliability, and validity. *Journal of behavioral medicine, 10*(1), 61 - 73.

Costa Jr, P. T., & McCrae, R. R. (1992). Four ways five factors are basic. *Personality and Individual Differences, 13*(6), 653 - 665.

Export. Gov. (2019). Indonesia - Banking Systems. Retrieved 29 October, 2019, from https://www.export.gov/article?id=Indonesia-banking-systems

Friedman, H. S. (2000). Long-term relations of personality and health: Dynamisms, mechanisms, tropisms. *Journal of personality, 68*(6), 1089 - 1107.

Hinds, P. J., Carley, K. M., Krackhardt, D., & Wholey, D. (2000). Choosing work group members: Balancing similarity, competence, and familiarity. *Organizational behavior and human decision processes, 81*(2), 226 - 251.

Hobfoll, S. E., Freedy, J., Lane, C., & Geller, P. (1990). Conservation of social resources: Social support resource theory. *Journal of Social and Personal Relationships, 7*(4), 465 - 478.

Ishak, A., Mahfar, M., & Yusof, H. M. (2016). A review of impact of personality big five, self-efficacy and autonomy on job satisfaction among employees. *Sains Humanika, 8*(1), 13 - 21.

Israel, S., & Moffitt, T. E. (2014). Assessing conscientious personality in primary care: An opportunity for prevention and health promotion. *Developmental Psychology, 50* (2), 994 - 1008.

Jamal, M. (1985). Relationship of job stress to job performance: A study of managers and blue-collar workers. *Human Relations, 38*(5), 409-424.

Javaras, K. N., Schaefer, S. M., Van Reekum, C. M., Lapate, R. C., Greischar, L. L., Bachhuber, D. R., . . . Davidson, R. J. (2012). Conscientiousness predicts greater recovery from negative emotion. *Emotion, 12*(5), 875 - 887.

John, O. P., & Srivastava, S. (1999). The Big Five trait taxonomy: History, measurement, and theoretical perspectives. *Handbook of personality: Theory and research, 2*(1999), 102 - 138.

Kazmi, R., Amjad, S., & Khan, D. (2008). Occupational stress and its effect on job performance. A case study of medical house officers of district Abbottabad. *J Ayub Med Coll Abbottabad, 20*(3), 135 - 139.

Klein, K. J., Lim, B.-C., Saltz, J. L., & Mayer, D. M. (2004). How do they get there? An examination of the antecedents of centrality in team networks. *Academy of Management Journal, 47*(6), 952 - 963.

Le Fevre, M., Matheny, J., & Kolt, G. S. (2003). Eustress, distress, and interpretation in occupational stress. *Journal of Managerial Psychology, 18*(7), 726 - 744.

O'Brien, T. B., & DeLongis, A. (1996). The interactional context of problem-, emotion-, and relationship-focused coping: the role of the big five personality factors. *Journal of personality, 64*(4), 775 - 813.

Parent-Thirion, A. (2007). *Fourth European working conditions survey*: Office for official Publ. of the European Communities Luxembourg.

Piedmont, R. L., & Weinstein, H. P. (1994). Predicting supervisor ratings of job performance using the NEO Personality Inventory. *The Journal of Psychology, 128*(3), 255 - 265.

Prevention, & Veterinarians, N. A. o. S. P. H. (2005). *Compendium of measures to prevent disease associated with animals in public settings, 2005* (Vol. 54): US Dept. of Health and Human Services, Public Health Service, Centers for ….

Prowse, P., & Prowse, J. (2009). The dilemma of performance appraisal. *Measuring business excellence*.

Roberts, B. W., Lejuez, C., Krueger, R. F., Richards, J. M., & Hill, P. L. (2014). What is conscientiousness and how can it be assessed? *Developmental Psychology, 50*(5), 1315 - 1330.

Rose, M. (2003). Good deal, bad deal? Job satisfaction in occupations. *Work, employment and society, 17*(3), 503 - 530.

Sabir, I., & Helge, H. (2003). Violence and stress at work in financial services. *Work Paper, 6*(21), 210 - 216.

Saifi, I. A., & Shahzad, K. (2017). The mediating role of job satisfaction in the relationship between organizational justice and organizational citizenship behavior. *Pakistan Journal of Commerce and Social Sciences (PJCSS), 11*(1), 126 - 146.

Selye, H. (1979). The stress concept and some of its implications. *Human stress and cognition: An information processing approach*, 11 - 32.

Sonnentag, S., & Frese, M. (2002). Performance concepts and performance theory. *Psychological management of individual performance, 23*(1), 3 - 25.

Trading Economies. (2019). Indonesia - Domestic credit provided by banking sector (% of GDP). Retrieved 31st October, 2019, from https://tradingeconomics.com/indonesia/domestic-credit-provided-by-banking-sector-percent-of-gdp-wb-data.html

Van Yperen, N. W. (2003). On the link between different combinations of Negative Affectivity (NA) and Positive Affectivity (PA) and job performance. *Personality and Individual Differences, 35*(8), 1873 - 1881.

Wilson, G. S. (1999). Personality variables in levels of predicted and actual test anxiety among college students. *Educational Research Quarterly, 22*(3), 3-21.