

# Impact of Religiosity, Work-related Stress on Job Performance and Workload as Moderating Variable

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## ABSTRAK

Bank syariah merupakan perpaduan antara praktik konvensional dan syariah yang dilakukan dalam operasional perbankan, budaya yang berbeda akan melahirkan suatu kondisi yang dinamis. Masalah utama seperti yang dijelaskan di atas adalah kinerja karyawan identik dengan nilai-nilai Islam, hal ini disebabkan oleh beban kerja yang terlalu banyak sehingga harus terus bekerja melebihi jam kerja yang wajar atau lembur. Banyaknya pegawai yang tidak hadir karena berbagai alasan. Penelitian ini mengkaji bagaimana religiusitas, stres kerja terhadap kinerja pegawai, dan pengaruh variabel pemoderasi beban kerja terhadap hubungan religiusitas dengan kinerja pada bank syariah di Kota Pasuruan. Data disebarkan melalui kuesioner dan wawancara mendalam kepada 70 pegawai Bank Umum Syariah di Kota Pasuruan, Provinsi Jawa Timur, Indonesia. Pengumpulan data melalui kuesioner diolah dengan analisis data SmartPLS. Hasil penelitian menunjukkan bahwa religiusitas berpengaruh positif dan signifikan terhadap stres kerja dan kinerja karyawan, stres kerja tidak berpengaruh signifikan terhadap kinerja, dan beban kerja sebagai variabel pemoderasi memperlemah pengaruh religiusitas terhadap kinerja karyawan.

## ABSTRACT

Islamic banks are a combination of conventional and sharia practices carried out in banking operations, different cultures will give birth to a dynamic condition. The main problem as described above is that employee performance is identical to Islamic values, this is caused by too much workload so that they have to continue to work beyond reasonable working hours or overtime. The number of employees who are absent due to various reasons. This study examines how religiosity, work stress on employee performance, and the effect of workload moderating variables on the relationship between religiosity and performance in Islamic banks in Pasuruan City. Data were distributed through questionnaires and in-depth interviews to 70 employees of Islamic Banks in Pasuruan City, East Java Province, Indonesia. Data collection through questionnaires was processed with SmartPLS data analysis. The results showed that religiosity had a positive and significant effect on work stress and employee performance, job stress had no significant effect on performance, and workload as a moderating variable weakened the influence of religiosity on employee performance.

## 1. INTRODUCTION

The operational function of human resources management is to manage and provide solutions to employee problems, one of which is declining performance. Performance is an abstract result but is felt by each individual and becomes an assessment for the company, especially if the employee produces individual work performance in terms of skills, abilities, capability, and expertise in a particular field so as to be able to lift the company's performance in general. Performance is the subjective nature of employees who will have an impact within a certain period of time (Brien et al., 2021; Nisar & Rasheed, 2020). Some of the variables that have an impact on performance are work stress, workload and religiosity. Several factors influence employee performance and how employees engage with their work and organizations (Brien et al., 2021; Rouhoomaa et al., 2018), including religiosity and workload, which are viewed as the primary drivers of engagement leading to engagement (Mathew et al., 2019; Nisar & Rasheed, 2020). Aside from workload, there is still literature that discusses the significance of religiosity in influencing employees' work-related attitudes and behaviors (Abbas et al., 2020; Rouhoomaa et al., 2018). Furthermore, the literature has suggested that religiosity influences employee engagement (Villani

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et al., 2019); and the plausible influence of religion on one's attitudes and behavior at work (Abbas et al., 2020; Brien et al., 2021).

An organization is considered a social system that involves complex human interactions with the surrounding community and their relationship with each other and with the external environment. Based on the author's experience as a customer at several Islamic banks in Pasuruan City, there is a declining performance from month to month. Employee performance is seen through the timelines indicator with absenteeism items increasing from January to March. One of the causes of decreased performance is excessive workload. Employee workload is one measure to determine the level of work pressure experienced by employees, namely in the form of work completion time norms, work efficiency levels, and workload standards. The negative factors that can reduce employee performance include the decreased desire of employees to achieve good performance, lack of punctuality in completing work so that they do not comply with regulations (Brien et al., 2021; Cairo et al., 2020; Elias et al., 2018). Religion is a norm in which one of the main points of view of the individual is religion and belief. Stereotypically, religiosity is defined as an understanding of religious knowledge and beliefs, in addition to their influence which is related to emotional attachment or feelings about religion. Religiosity is belief in God which is indicated by a commitment to carry out all His commands (Morkevičiūtė & Endriulaitienė, 2020). The concept of religiosity, namely there are two types: religious orientation extrinsically and religious orientation intrinsically (Elias et al., 2018; Maghfur & Muniroh, 2013). Whereas in Islam it is known as faith or *aqidah* and *sharia*, worship or rituals, science (including theology, philosophy, and law), *ihsan*, and charity or *ta'awunu 'ala al-Birri wa al-Taqwa* (humanity). Extrinsically religious orientation is a religious form of a person who shows cooperation or affiliation with others. While intrinsically religious orientation is a religious form of someone who seeks perfection for self-practice. In extrinsic orientation, it shows affiliation with other people, so that later it will be known how the influence of leadership on employee commitment (Mansour et al., 2014; Zeenat & Soha, 2012). Religiosity teaches loyalty, a sense of responsibility, responsibility, and in general a set of values that make individuals committed to their work. As a result, highly religious individuals (with high levels of intrinsic motivation) have high moral sense and tend to adopt attitudes, behaviors, and decisions based on their moral values. As a result, they are more likely to be able to morally control their lifestyle and place significant value on spiritual rewards and benefits.

Stress is everywhere and unavoidable, upsetting a person's physical and mental balance. Stress is a scenario in which it tends to force a person to deviate from his normal function due to the disruption of a person's psychological and/or physiological condition (Parra et al., 2021). While excessive chronic stress may have a detrimental effect on health, acute stress may keep us in an active and alert state. Stress is associated with a decrease in individual functions at work, especially reduced efficiency, reduced capacity to perform, reduced initiative and reduced interest in work, less attention to organization and colleagues, and last but not least the loss of accountability (Caridi et al., 2021). Stress arising from the workplace may be the result of obligations related to the work itself, referred to as job stress. In general, the workload of an employee increases, the workload of other employees also increases. The definition of workload is a collection or number of activities that must be completed by an organizational unit or position holder within a certain period of time. If the workload continues to increase without an appropriate division of workload, employee performance will decrease (Villani et al., 2019). It is a known fact that the problem of heavy workload and stress in the workplace seems to be increasing day by day and literally, every employee seems to be exposed to this workload problem regardless of their background or industry (Onyemah et al., 2018). Organizations have little choice but to pursue complex goals or objectives that are often challenging to reconcile, whether to succeed in being more productive, profitable, or more competitive. In order for one to operate systematically and efficiently, workload needs to be defined properly and when workload is too low or too high, it can trigger overall employee performance (Abbas et al., 2020). Employees are required to have versatility, flexibility and must be available on duty. Due to these factors, employees seem to be overwhelmed and seem to feel tense in carrying out their duties within the given time limit (Dajani & Mohamad, 2017).

In everyday reality, companies or agencies actually only expect the best work results or performance from each of their employees, but without a report on the condition of employee performance, the company/agencies are not sufficiently able to make clear decisions about which employees should be rewarded or punished. which is in line with the achievement of high and low employee performance. Performance is a condition that must be known and confirmed to certain parties to determine the level of achievement of individual results associated with the vision carried out by an organization, as well as knowing the positive and negative impacts of an operational policy (Creel, 2019). Performance is a description of the level of achievement of the implementation of an activity/program/policy in realizing the goals, objectives, mission, and vision of the organization

contained in the strategic planning of an organization (Dasaad, 2015). The term performance is often used to refer to the achievement or level of success of individuals or groups of individuals.

Variables will be formed through dimensions or indicators to show the effectiveness and efficiency of the quantity forming variables based on the items. The performance variables in this study use indicators including: Quality, with an explanation of how well an employee is able to carry out his duties and obligations, can be measured as an example of accuracy in completing his work according to standards determined by the company, the good work of a person according to the provisions determined as well, and the ability of employees to carry out tasks accurately or without errors. The second indicator is Quantity, which explains how employees are able to carry out tasks within the stipulated time, the quantity of work can also be measured by the number of employees coming to work for one month. And lastly, the performance indicator is responsibility, meaning that employees are able to take responsibility and are aware of the obligations that must be completed by the company, measured through employee awareness of their obligations to carry out work with supervision or no supervision from superiors.

Religiosity is different from spirituality (King et al., 2020). However, many studies have proven that both religiosity and spirituality have a positive influence on individual attitudes and behavior. The internalization of religious values can influence ethical behavior or the values of individual attitudes and behavior and is reflected in personal and social life (Elias et al., 2018; Zahrah, 2016). Meanwhile, there are correlations between religiosity and emotional intelligence, prayer and motivation, productivity and turnover (Bello, 2012; Rohim & Budhiasa, 2019). Spirituality has an influence on employee commitment and organizational performance (Ghazzawi et al., 2016; Pobri & Aprilia, 2020). Religiosity, spirituality, values and personal commitment contributed to employee performance (Mahudin et al., 2016). Job stress is a prototype of behavioral, emotional, physiological, and cognitive reactions to adverse aspects of work-related content, organization and environment. Both physical and emotional well-being can be affected by job stress if it occurs not being able to deal with it positively and effectively. Absenteeism, decreased productivity and predisposition to health care costs and illness have been associated with job stress. The results of research conducted with the employee research unit at PT. Minanga Ogan Batu Raja Plantation, there is a positive and significant influence of work stress and motivation on performance, meaning that the higher the employee's work stress, the lower the employee's performance. Furthermore, there is a negative effect of work stress on performance but it is not significant, while motivation has a positive and significant effect on employee performance (Putu et al., 2020).

The workload is related to the strength of the task or work, resulting in mental stress and when in stress employees lose interest in completing their tasks or they try to avoid the consequences of not completing them (Schaufeli, 2013). Ironically, the division of labor in the public sector is different from that in the private sector. Employees in the public sector usually do little but seek additional benefits, they are usually not overloaded, but they do expose themselves under the pretext of workload pressures (Schaufeli, 2013). On the positive side, workload is not always negative, but also provides opportunities for employees to gain experience faster and increase their productivity, but at the same time, excessive workload can also result in lower productivity and disability. According to the results of the study showed that the workload variable had a significant effect on the performance variable but the work stress variable had no significant effect (Fausing et al., 2015). In this study, the core problem that arises is the declining performance of employees in Islamic banks. Based on initial observations made at Islamic Banks in Pasuruan City, there are phenomena that appear in work practices such as total absenteeism that exceeds the limit, in addition to doing many favorite tasks, when you exceed your ability, you will feel tired and tired which will lower your motivation or enthusiasm. in work. The number of unscrupulous employees due to various reasons can damage the use of time that has been given by the bank leadership.

## 2. METHODS

This study uses a positivist or quantitative approach because it aims to test the hypothesis. The population of this study (unit of analysis) is 70 employees of Islamic Banks in Pasuruan City, because the total population is only 70 respondents, a saturated sample is used, that is, all respondents will be sampled. The data of this study were collected from primary and secondary sources. Primary data was obtained by distributing questionnaires and interviews to all employees according to a predetermined population. The list of questions in the questionnaire was compiled based on the indicators of the research variables. Secondary data were obtained from various relevant publications, and the details of the questionnaire are presented in the appendix. Data Analysis Techniques using PLS through bootstrapping method or random doubling. The data obtained in this study amounted to 70 respondents, the majority of respondents in this study were all women, 61.4%. This indicates that the role of women is more in banking operations. The majority of respondents in the study were aged 26-30 years, amounting

to 25 people (35.71%), this indicates that productive age is needed in the dynamics of the company. Diploma or S1 is the majority level of education in this study with a total of 54 respondents (77.14%), this means that undergraduate education is still in accordance with the work in the banking sector. The majority of respondents served with a range of 1-3 years with a total of 35 respondents (50%), the service period of employees at these banks was not long enough, because the status of the bank was a sub-branch office so that the establishment was still new. The respondents' demographics is shown in Table 1.

**Table 1. Respondents' Demographics**

Aspects	Sub-aspects	F	Percentage
Gender	Male	27	38.6%
	Female	43	61.4%
Age	20 – 25 years	18	25.71%
	26 – 30 years	25	35.71%
	31 – 35 years	17	24.28%
	36 – 40 years	10	14.2%
Work Time	1 – 3 years	35	50%
	4 – 6 years	15	21.42%
	7 – 10 years	13	18.57%
	> 10 tahun	7	10%
Level of education	Senior haigh school	7	10%
	Degree	54	77.14%
	Post degree	9	12.85%

The present study highlighted four main constructs, namely: Religiosity, work-related stress, workload, and Job performance. The 2 dimensions scale was used to measure Religiosity, intrinsic factor and extrinsic factor. Work-related stress was measured using three items that were developed in several studies. Moreover, workload was measured using three items, taken from several studies. Performance was measured using three items. All the measurement items used in the present study used a 5-point Likert scale, ranging from 5= strongly agree to 1=strongly disagree. To estimate the parameters of the study's framework, partial least squares – path modelling (PLS-PM) was utilized, and SmartPLS 7.0 was the software used. Both the measurement model (construct validity and reliability) and the structural model (evaluation of collinearity, path coefficients, coefficient of determination, predictive relevance, and effect sizes) were evaluated. A moderation effect by workload analyzed was also included to measure the indirect effects between religiosity and performance.

### 3. RESULTS AND DISCUSSIONS

#### Results

##### Validity and Reliability Test

The Goodness of Fit test on the outer model is carried out through three measurement stages to obtain satisfactory validity, namely convergent-validity and composite-reliability. The results of convergent validity are presented in Table 2.

**Table 2. Convergent Validity**

Variables	Indicator	Outer Loading	Description
RE	RE1	0.902	Valid
	RE2	0.860	Valid
ST	ST1	0.915	Valid
	ST2	0.559	Valid
	ST3	0.827	Valid
WL	WL1	0.791	Valid
	WL2	0.835	Valid
	WL3	0.868	Valid
KI	KI1	0.733	Valid
	KI2	0.891	Valid
	KI3	0.709	Valid

If the composite reliability value is above 0.5 then the variable is declared as reliable construct. Table 3 are the results of the reliability measurement.

**Table 3. Composite Reliability**

Variables	Composite Reliability	Description
RE	0.714	Reliable
ST	0.687	Reliable
WL	0.785	Reliable
KI	0.682	Reliable

### PLS Analysis

Testing with Smart PLS is carried out through several stages, including the Goodness-of-Fit model, measuring the results of the outer-model, and the inner-model. Each endogenous variable expressed by the R2 value, among others: (1) The endogenous work-related stress/ST variable is 0.687 or 68.7% OC influenced by religiosity. (2) Endogenous variable Employees performance / KI is worth 0.682 or 68.2 % KI is influenced by RE, ST and work load / WL. And the score predictive relevance (Q2) is 0.720. Outer-loading can provide an alternative assessment of indicators of dominantly measured variables. If the t-test value is more than 1.96 and the P-value has a value less than 0.05, it can be concluded that the score is significant. The results of the outer model are shown in Table 4.

**Table 4. The Results of Outer Model**

Indicator	Outer Loading	T-statistics	P-value	Description
RE1	0.902	7.987	0.000	Significant
RE2	0.860	4.239	0.000	significant
ST1	0.915	26.670	0.000	Significant
ST2	0.559	2.805	0.000	significant
ST3	0.827	11.974	0.000	signifikan
WL1	0.791	6.813	0.000	Significant
WL2	0.835	8.819	0.000	significant
WL3	0.868	9.520	0.000	significant
KI1	0.733	4.683	0.000	Significant
KI2	0.891	7.550	0.000	Significant
KI3	0.709	7.068	0.000	significant

### Path coefficient result

Structural model testing (inner model) was carried out to determine the relationship between construct variables with significance values and R-square obtained through the research model. The structural model was assessed using R-square for the dependent construct of the t-test and the significance of the coefficients of the structural path parameters. There are two types of influence, namely direct influence and indirect influence. The PLS results are presented in Table 5.

**Table 5. PLS Result**

Direct effect	Original sample	T-statistic	P-value	Result
RE → KI	0.388	2.876	0.000	Significant
RE → ST	0.407	2.894	0.132	Significant
WL → KI	0.435	4.287	0.032	Significant
ST → KI	0.024	0.163	0.000	No Significant
RE*WL → KI	0.178	1.646	0.002	Weaken

### PLS Processing Results

The result of structural model (inner model) is presented in Figure 1.

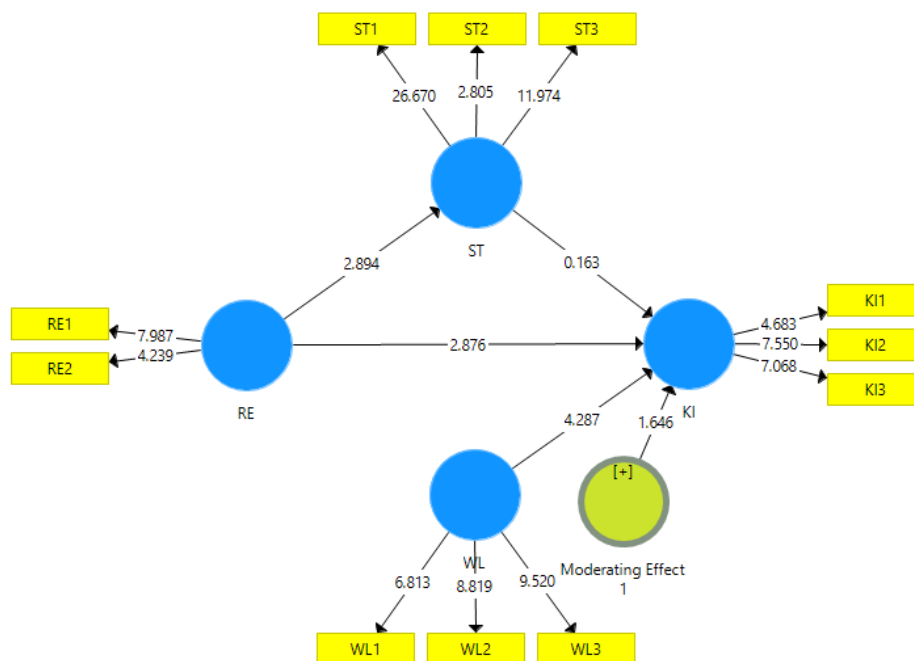


Figure 1. Structural model (Inner Model)

## Discussion

Hypothesis testing can be done by comparing t-statistics with t-tables. t-table can be obtained from 70 respondents which in the end obtained a t-table of 1.96. So it can be concluded that the results of the analysis of hypothesis testing are H1, H2, and H4 are accepted and H3 are rejected. Hypothesis 1 shows that the influence of the religiosity variable (X1) on performance (Y1) shows the path coefficient value of 0.388 with a t value of 2.876. This value is greater than t table (1.96). These results mean that religiosity has a positive and significant effect on performance. This means that H1 is accepted, the higher the religiosity attached to each individual in the Islamic Bank, the better the employee's performance will be. This research is in line with research which states that employee religiosity is increasingly needed to encourage high performance for employees, for example, intrinsic factors consisting of obedience to God and extrinsic which are reflected in the behavior of working with colleagues in fulfilling tasks and responsibilities at work (Onyemah et al., 2018). One of the dimensions of religiosity is extrinsic factors, by combining obedience to God, the sense of belonging to the company will be higher and respect for company rules will increasingly make employees able to complete their work as well as possible. Other research conducted at Islamic banks in Indonesia stated that the condition of religiosity was more secure and increased when working at the bank (Raksayudha & Agustina, 2019).

Hypothesis 2 shows that the effect of religiosity (X1) on work stress (X2) shows a path coefficient value of 0.407 with a t value of 2.894. This value is greater than the t table (1.96). This result means that H2 is accepted, that religiosity has a positive and significant influence on work stress, which means that there is a reciprocity in the correlation, in the sense that the work stress that arises will be increasingly balanced with high religiosity as well. This also means that religiosity or religious beliefs are related to stress and job satisfaction (Azmy, 2021). This is in accordance with the research which confirms empirically that employee religious activities increase productivity and this is identical to employee work pressure that is getting bigger (Darto et al., 2015).

Hypothesis 3 shows that the effect of work stress variable (X2) on employee performance (Y1) shows a path coefficient value of 0.024 with a t-value of 1.163. This value is smaller than t table (1.96). This result means that H3 is rejected, that work stress has no effect on organizational performance. This means that work pressure that includes employees will not lead to good performance, because employees think performance can be caused by other factors. Individual employees feel that it is not only internal feelings that affect their performance. This is not in accordance with research which states that low-commitment employees will have an impact on turnover, high absenteeism, increased inactivity and lack of intensity to stay in the organization (Hanapiyah, Zulkefli Muhamad., Daud, Salina., Wan Abdullah, 2019; Sasongko, 2018). But the results of the research that we found are in accordance with the research

proposed that there is a difference with the research proposed, namely finding a positive relationship between corporate citizenship (defined as economics, law, ethics and policy activities) and employee performance in the company (Pradesa et al., 2019).

Hypothesis 4 shows that the workload produces a path coefficient of 0.435 with a t value of 4.287. This shows that H4 is accepted, that workload has a significant effect on employee performance. An increasingly heavy workload actually increases organizational performance and increases employee contributions in terms of performance (Pulungan et al., 2020). However, the moderating effect of workload actually weakens the influence of religiosity on performance, this is indicated by the path coefficient of 0.178 and t-count of 1.642, this means that high employee religiosity when added to a high workload will also decrease performance. This is fluctuating in nature, only felt by each individual, this is reflected in an increase in employee performance. Based on the results of the analysis showed that the religiosity variable had a significant positive effect on performance. These results explain that individual compliance is formed through each individual who joins the company, adding that the company's atmosphere as a sharia bank is thick with religious nuances and increases the feeling of being in tune which is guided according to existing internal rules and regulations. Religiosity is also coupled with employee work stress, the higher the religiosity produces an impact for employees to manage work pressures that arise. This shows that Islamic banks have a combination of high individual religiosity with workload and fair treatment. Work pressure has no effect, meaning it is the company's job to create a sense of calm even though the individual duties and obligations of employees accumulate. The workload is reduced to support employee performance optimally.

With regard to the hypothesis, religious beliefs, practice religion, and intrinsic religious motivation did not moderate the relationship between work-related stress and burnout. This finding implies that religiosity serves to help employees manage work-related stress so that stress does not lead to pressure that drains employees' energy. It is the resilience that faith and religious observance provide and actually reduces the level of work-related stress that employees experience. Finally, our research finds that work pressure has a negative effect on performance. High work pressure will further reduce employee performance, work pressure will weaken the productivity, quantity and quality of work owned by employees. We find no evidence that workload strengthens the effect of religiosity on performance, in fact workload weakens employee religiosity. So that later employee performance will decrease.

The uniqueness of the research results can be seen how the direct results of the effect of religiosity on performance are significant positive, but after being moderated the workload results are weakened. This means that the workload must be a concern for the company, to provide work to employees while considering psychological factors, abilities and motivation. The role of the leader and the organizational climate are also influential in creating a religious atmosphere so that the workload is considered as worship to serve the company. Someone who has high work pressure will do his job only to the extent of the obligation, there is no creativity and enthusiasm to make work special and achieve maximum results, on the other hand someone who has a high workload will be able to issue ideas and work not limited to the bottom. so that the results of his work are impressive and it is easy to gain trust and job satisfaction for that person. Absences that occur in employees may also be caused by a lack of employee motivation in doing work. Good performance depends on the level of employee motivation and work discipline possessed by all employees, as well as good stress management.

#### 4. CONCLUSION

These results explain that individual compliance is formed through each individual who joins the company, adding that the company's atmosphere as a sharia bank is thick with religious nuances and increases the feeling of being in tune which is guided according to existing internal rules and regulations. Religiosity is also coupled with employee work stress, the higher the religiosity produces the impact on the pressure that arises. This shows that Islamic banks have a combination of high individual religiosity with workload and fair treatment. Work pressure has no effect, meaning the company's job is to create a sense of calm even though the individual duties and obligations of employees accumulate. Workload is reduced to support optimal employee performance. Based on the limitations of this study, there are several suggestions for the leadership of Islamic banks, namely this study shows that employee religiosity must always be fostered to highlight the side of obedience to God and obedience in complying with regulations and cooperation with other colleagues. Companies must meet the needs of employees to maintain the workload so that the work pressure is not too high.

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