

The Role of Job Stress Mediates the Effect of Democratic Leadership Style and Workload on Bank Employee Performance

A.A. Ngurah Davin Egatriyana and Desak Ketut Sintaasih

ABSTRACT

The purpose of this study was to explain the role of job stress in mediating the effect of democratic leadership style and workload on employee performance. The research was conducted on employees of Bank BCA East Denpasar Area. The number of research samples was 44 people, which were taken using the saturated sample method. Data was collected by means of interviews and online google form questionnaires. The data analysis technique used path analysis. The results of the study show that the democratic leadership style has a positive and significant effect on employee performance. Workload has a negative and significant effect on employee performance. Democratic leadership style has a negative and significant effect on work stress. Workload has a positive and significant effect on work stress. Job stress has a negative and significant effect on employee performance. The results of the mediation test showed that job stress significantly mediated the effect of democratic leadership style and workload on employee performance.

Keywords: employee performance, democratic leadership style, workload, work stress.

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A. A. N. D. Egatriyana*

Faculty of Economy and Business,
Udayana University, Indonesia.

(e-mail: davinegaejbmr@gmail.com)

D. K. Sintaasih

Faculty of Economy and Business,
Udayana University, Indonesia.

*Corresponding Author

I. INTRODUCTION

The rapid development of technology requires every company to be able to adapt and innovate to face competition, both at national and international levels. Changes made by the company facing the competition must of course be supported by qualified human resources (HR) to maintain the company's survival sustainably. Human resources are one of the valuable assets that must be managed by the company. With the diversity of characteristics of existing human resources, of course, different treatment is needed for each person. The phenomenon that has always been a topic of discussion in the management of corporate human resources is employee performance. Employees must be managed properly to help the company achieve its predetermined goals. Leaders play a vital role in organizing employees so that they can contribute their best abilities to positions that have been determined in the company structure, namely optimal performance. Performance is an indicator for companies to assess the success or failure of an employee in carrying out the responsibilities assigned to him. Performance is the result of work in terms of quality and quantity of work by the responsibilities that have been carried out (Putra & Dewi, 2019).

There are various types of companies operating in Indonesia, one of which is a bank. A bank is a company engaged in finance that collects funds from the public in the form of deposits and distributes them to the public in the form of credit and or other forms. PT. Bank Central Asia Tbk. is one of the companies engaged in the banking sector. Bank BCA is the largest national private bank in Indonesia. With

the development of the banking industry and more and more competitors emerging, Bank BCA is required to always be able to adapt to technology and the needs of the Indonesian people. Recently, the unstable economic situation has caused many banking companies to experience quite complex problems related to employee performance.

TABLE I: BANK BCA EAST DENPASAR PERFORMANCE TARGETS
JANUARY–MARCH 2021

Month	Target	Realization
January	IDR 351.155.000.000	IDR 317.307.000.000
February	IDR 351.155.000.000	IDR 315.940.000.000
March	IDR 351.155.000.000	IDR 318.812.000.000

Based on the data for the first quarter of 2021, it shows that the monthly performance target that has been set by the management has not been achieved. An interview with one of the Heads of KCP Bank BCA East Denpasar Area revealed that the 2021 work target was not achieved, because the target was too high to be achieved in an unfavorable economic situation.

Problems related to employee performance at Bank BCA East Denpasar Area were strengthened by the results of a pre-survey of 10 employees who served in the Teller, Customer Service Officer (CSO), and Back Office (BO) sections. The results of the pre-survey showed that as many as 4 people (40 percent) stated that they rarely achieved the performance targets set by the company. As many as 4 employees (40 percent) stated that their work was not always completed on time as specified. There are 3 employees (30 percent) stating that they often make mistakes at work. Regarding relationships with co-workers, as many as 3 people (30 percent) felt that work relationships were not well established

with co-workers which caused their performance to be less than optimal. There are 3 employees (30 percent) who quite often get complaints from customers. From the results of the pre-survey, it can be said that there are employee performance problems that occur at Bank BCA in the East Denpasar area which is influenced by various factors that require further attention.

The democratic leadership style has been proven to have a positive and significant effect on employee performance, which can be interpreted as the more democratic the leader in organizing employees, the better employee performance will be. Research with similar results was also found by Al-Khaled & Fenn (2020) and Yulia & Mukzam (2017) which proved that the democratic leadership style had a positive and significant effect on employee performance.

In addition to leadership style, workload also contributes to the optimal performance of a company's employees. The workload is a set or number of activities that must be completed by an organizational unit or position holder within a certain period (Nabawi, 2020). The workload given to each employee will affect the level of performance of the employee concerned. This is evidenced by Putri & Rahyuda (2019) who show that workload has a negative and significant effect on employee performance. That way, it can be understood that if the burden given to employees exceeds the limit of their abilities, then this does not increase performance on the contrary employee performance decreases.

Irrelevant leadership style and workload will certainly cause an overreaction for employees which can affect the emotional condition of employees which if experienced continuously will cause Job stress. Job stress is the tension experienced by someone who is facing enormous demands and obstacles that can affect a person's emotions, thoughts, and physical condition. Democratic leadership style has a negative and significant effect on Job stress (Yulia & Mukzam, 2017). This means that the more democratic a leader is in running the company, the lower the stress level of employees.

Some research results also show that workload affects the Job stress of an employee. Nanda et al. (2020) state that workload has a significant positive effect on employee Job stress, which means that the higher the employee's workload, the Job stress level will increase significantly. If employees experience stress, it will have an impact on their overall performance.

II. LITERATURE REVIEW

The theory that forms the basis of this research is The Social Exchange Theory. Social exchange theory is a theory that looks at the relationship between the environment and human behavior where these two things influence each other. Social exchange theory occurs when two parties give something of value to each other and receive something of value in return (Narwin, 2016). In the context of work, social exchange theory is the view that employees will tend to behave positively towards the organization if they have been treated well too. This theory holds that if the relationship that occurs between employees and the organization provides a stimulus that can be said to support employees to achieve the goals set, then the employee will be more motivated to be able

to complete the responsibilities given to him and vice versa if the organization is less supportive and tends to provide negative stimulus to the development and progress of the employee, the person tends to be unmotivated in completing the responsibilities assigned to him. In this study, the leadership style applied, and the workload provided became the main focus regarding how the company manages employees which will later affect the level of employee Job stress which will have an impact on the overall employee performance. The conceptual framework proposed in this study is as follows.

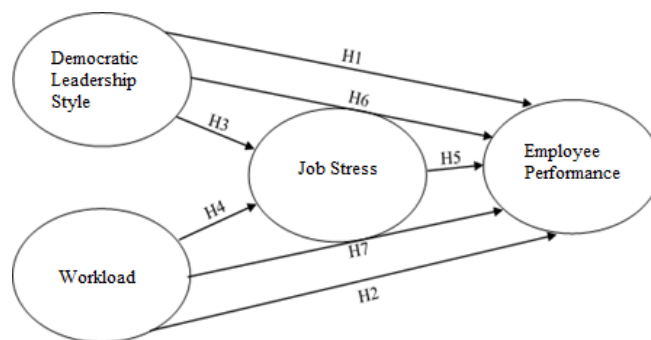


Fig. 1. Conceptual Framework.

Democratic leadership style has a considerable influence on the performance of an employee. This type of leadership style also involves subordinates in discussions to find solutions to problems and the existence of two-way communication that occurs between superiors and subordinates causes subordinates to feel valued and feel an important part of the team. Feeling valued, listened to, and supported by superiors causes employees to be more motivated at work which will have an impact on overall better employee performance. This happens because the leader encourages employee creativity by working as a team so that employees are satisfied with their work. Al-Khajeh (2018) also found the same thing, namely the more democratic the leader in organizing an organization, the higher the employee's performance. In addition to the two previous studies, research conducted by Setiawan (2017), Al-Khaled & Fenn (2020), and Yulia & Mukzam (2017) also found similar things.

H1: Democratic leadership style has a positive and significant effect on employee performance.

The workload is one of the factors that affect how an employee performs. The higher the workload was given; it reduces the maximum performance potential of employees. This happens because the pressure felt at work feels excessive, so employees are not able to bring out their best abilities at work. If the employee's performance decreases, the company's overall performance will also decrease. The workload must be adjusted to the abilities and capacities of each employee by the position and position held. Research conducted by Taqwa et al. (2021) on banking Research conducted by Malau & Kasmir (2021), Putri & Rahyuda (2019) found the same result that if the workload has given was high and not by the employee's abilities, it reduced the employee's performance. With these findings, the research hypothesis proposed is as follows.

H2: Workload has a negative and significant effect on employee performance.

Yulia & Mukzam (2017) found that the democratic leadership style had a negative effect on employee work stress. This happens because employees feel cared for and given the opportunity by the leadership in conveying their ideas so the stress level experienced tends to be low. George *et al.* (2017) stated that for leaders who apply a democratic leadership style in leading a company or organization, it is found that employee stress levels tend to be low because employees are involved in two-way communication with their superiors which causes employees to feel less stressed at work.

H3: Democratic leadership style has a negative and significant effect on work stress.

The workload is one of the factors that affect the work stress of an employee. Research conducted by Kokoroko & Sanda (2019) on nurses in Ghana shows the results where workload has a positive and significant effect on work stress experienced by a person. This means that the more workload that is given to an employee, the more stress the employee will have. This can happen because the workload that is felt is too high by a person's perception, causing the person to feel unable to carry out and complete the responsibilities given to him which results in psychological and physical stress on a person in dealing with it. Putri & Rahyuda (2019) on convection workers at a company located in Denpasar, Bali also found similar results where the high workload felt by employees caused the stress level to be higher too. The same results were also found in another study conducted by Nanda *et al.* (2020) on software industry workers at a company in Indonesia, then Maharani and Budianto's research (2019) on nurses in Banjar, West Java.

H4: Workload has a positive and significant effect on work stress.

Ellyzar & Yunus (2017) found that work stress was the most dominant factor affecting employee performance. Other studies that obtained the same results, including research conducted by Vijayan (2017) on manufacturing workers in Coimantore, India, then research by Ahmad *et al.* (2018) on nurses in Makassar, as well as research by Dewi *et al.* (2018) on the sales force of a company in Bali, Indonesia who stated the same thing, namely that work stress had a negative and significant effect on employee performance. Based on these findings, the research hypothesis proposed is as follows.

H5: Work stress has a negative and significant effect on employee performance.

Democratic leadership style affects work stress where work stress will also affect an employee's performance. The democratic leadership style has a negative influence on work stress, which means that the more democratic the leader in running the organization he manages, the lower the stress level that arises within the employee. This is in line with Yulia & Mukzam (2017) research on sugar factory workers

in Jember, Indonesia who both found that democratic leadership styles had a negative effect on work stress. High-stress levels certainly affect the decline in employee performance. This is evidenced by Ahmad *et al.* (2018) on nurses in Makassar stated that work stress had a significant negative effect on employee performance. Yulia & Mukzam (2017) also found that there was an indirect effect of democratic leadership style on employee performance through work stress, which means that the variable of job stress is influenced by democratic leadership style and work stress affects employee performance. This means that work stress can be a mediating variable between democratic leadership style and employee performance. Based on these findings, the research hypothesis proposed is as follows.

H6: Job stress mediates the effect of democratic leadership style on employee performance.

Workload has a positive and significant effect on work stress, this is evidenced by a study conducted by Kokoroko & Sanda (2019) on nurses working in Ghana, which means that the higher the workload, the higher the level of perceived work stress. Work stress has a negative and significant effect on employee performance, Vijayan (2017) on manufacturing workers in Coimantore, India found that the factors that affect the low performance of company employees are work stress experienced due to high workloads and work shifts imposed by the company. Another study conducted by Ahmad *et al.* (2018) on nurses in Makassar also found the same thing, namely increased stress had an impact on decreasing employee performance. Job stress can mediate the effect of workload on employee performance. This can be interpreted as the workload borne by an employee if it is felt and perceived as too heavy by the employee, it will have an impact on the psychological and physical aspects of the employee. If this is felt for a certain period, it will certainly cause work stress. Job stress makes an employee will not be optimal in carrying out the responsibilities and tasks assigned to him which will reduce the employee's performance. Research conducted by Shabbir *et al.* (2017) on travel agency workers in Islamabad, Pakistan found that workload has a positive and significant effect on work stress and work stress has a negative effect on employee performance. The same thing was also found by Putri & Rahyuda (2019) who stated that workload had a negative and significant effect on performance with work stress as a mediating variable. From these findings, the research hypothesis proposed is as follows.

H7: Job stress mediates the effect of workload on employee performance.

III. METHODOLOGY

This research uses an associative quantitative approach. In this study, the relationships of the variables analyzed, namely the role of work stress mediating the influence of democratic leadership style and workload on employee performance.

Employee performance (Y) is the result of work or real behavior displayed by employees of Bank BCA East Denpasar Area in their work, by their role in the company. The indicators used to measure the performance of bank

employees namely task performance (Y1.1), adaptive performance (Y1.2), and contextual performance (Y1.3).

The democratic leadership style is a leadership style that emphasizes the involvement of Bank BCA employees in the East Denpasar area in activities or discussions carried out to solve problems so that decisions are reached not only based on the will of certain groups but also joint decisions. The indicators used to measure democratic leadership style were Decisions made together (X1.1), Appreciating the potential of subordinates (X1.2), Listening to criticism, suggestions, and opinions (X1.3), Collaborating with subordinates (X1.4).

A workload is several jobs that must be borne and completed by employees of Bank BCA East Denpasar Area within a certain period. There are three indicators used to measure the workload of employees, namely work targets (X2.1), working conditions (X2.2), and performance standards (X2.3).

Work stress is a condition of tension experienced by Bank BCA employees in the East Denpasar area as a form of response to the pressure experienced in completing work and responsibilities given by the leadership. The indicators used to measure the work stress of bank employees were adapted from Rosmani (2020) namely Workload (M1.1), Leader Attitude (M1.2), Working Time (M1.3), Conflict (M1.4), Communication (M1.5), Work authority (M1.6)

The technique used in determining the sample is non-probability sampling, which is a saturated sample so that all 44 employees of Bank BCA in the East Denpasar area can be used as samples. Data collection methods in this study were interviews and questionnaires. This research uses Path analysis and the Sobel test.

IV. RESULTS AND DISCUSSION

A. Characteristics of Respondents

In the following section, the characteristics of the respondents are described based on gender, age, education level, years of service, job location, and position.

Research variables are described based on the score of respondents' answers for each question item on the research instrument. The interpretation of the mean score for each variable is presented in Table III.

Based on the results of descriptive statistical analysis, the following section describes a description of each variable, namely: Democratic Leadership Style (X1), Workload (X2), Job Stress (M), and Employee Performance (Y).

Employee performance is classified as good as indicated by the average variable score of 3.46. This is supported by the majority of employees being able to complete every job following the work standards set by the bank (score 3.73). In addition, the majority of employees also feel comfortable with the flexibility of the work carried out with a total of 18 respondents who answered agree and 8 people who answered disagreed with an average (score of 3.59). This can happen because employees feel the work being carried out is not too complex and flexible so that employees feel comfortable with their work. Employees also like to handle extra responsibilities with a total of 16 respondents who answered agree and 6 who answered disagree with an average (score of 3.41). This can be interpreted that quite a lot of employees

have enthusiasm at work, so employees are willing to handle extra responsibilities outside of their main duties. In addition, employees are also able to communicate effectively with colleagues in problem-solving (score 3.57) and can complete work without much supervision from superiors (score 3.50). However, there are some shortcomings in the work that is not carried out optimally by employees such as some employees who are not always able to complete work on time get a score of 3.30. In addition, some employees are also not used to assisting co-workers when needed or requested and some employees are not accustomed to dealing with changes in work situations that occur from time to time, each statement getting a score of 3.32. Respondent's answers to the two statements can be interpreted as there are still some employees who are not always able to complete their work on time, so they are reluctant to help colleagues when asked and some employees are constrained by the rapid adaptation process in the work environment.

TABLE II: CHARACTERISTICS OF RESPONDENTS

No	Variable	Klasifikasi	Number (people)	Percentage (%)
1	Gender	Man	23	52.3
		Woman	21	47.7
	Total		44	100
2	Age	21-25	14	31.8
		26-30	15	34.1
		31-35	12	27.3
		>36	3	6.8
	Total		44	100
3	Education	High School	3	6.8
		Diploma	12	27.3
		Undergraduate	25	56.8
		Master Degree	4	9.1
	Total		44	100
4	Years of working	1-5 Year	16	36.4
		6-10Year	20	45.5
		11-15 Year	5	11.3
		>15 Year	3	6.8
	Total		44	100
5	Branch	Gatsu Timur	14	31.8
		Renon	20	45.5
	Total		44	100
6	Job Position	Head of Customer Service	4	9.1
		Head of Teller	4	9.1
		Head of Sub-Branch Office	3	6.8
		Back Office Staff	6	13.6
		Staff Customer Service Officer	14	31.8
		Teller Staff	13	29.5
	Total		44	100

Description of Research Variables.

TABLE III: VARIABLE DESCRIPTION CRITERIA

Scores	Criteria	
	Job stress and Workload	Employee Performance and Democratic Leadership Style
1.00–1.79	Very low	Very Not Good
1.80–2.59	Low	Not good
2.60–3.39	Moderate	Moderate
3.40–4.19	High	good
4.20–4.99	Very high	Very good

TABLE IV. EMPLOYEE PERFORMANCE

No	Statement	Score	Criteria
1	Complete work without much supervisor supervision.	3.50	Good
2	Completing each job with the work standards set by the bank.	3.73	Good
3	Complete work on time.	3.30	Moderate
4	Coping with changes in work situations that occur from time to time.	3.43	Good
5	Coping with changing work situations that occur when working in a team.	3.32	Moderate
6	Comfortable with the flexibility of the work carried out	3.59	Good
7	Likes to handle extra responsibilities.	3.41	Good
8	Usually provide assistance to my co-workers when asked or needed	3.32	Moderate
9	Able to communicate effectively with colleagues in problem solving.	3.57	Good
Score		3.46	Good

TABLE V: DEMOCRATIC LEADERSHIP STYLE

No	Statement	Score	Criteria
1	Leaders in this bank always involve subordinates in decision making.	3.39	Moderat
2	Leaders really appreciate the work potential of subordinates.	3.50	Good
3	Leaders at this bank listen to the opinions of subordinates.	3.36	Moderat
4	Leaders at this bank can work well with subordinates in completing work.	3.32	Moderat
Score		3.39	Moderat

The democratic leadership applied by the leadership is moderate as indicated by the average variable score of 3.39. This happens because the majority of employees feel that the leadership at this bank is quite able to work together with subordinates in completing work, but not a few employees feel that the leadership does not apply so with a total of 18 respondents who answered agree and 12 people who answered disagreed with average (score 3.32). In addition, the majority of employees also feel that the leadership at this bank is enough to listen to the opinions of subordinates but not a few employees feel that the leadership is less able to listen to the opinions of subordinates with a total of 13 respondents who answered agree and 9 people who answered disagree with an average (score 3.36). Employees also feel that the leadership at this bank is sufficient to involve subordinates in decision making with an average score of 3.39. The three statements received scores with a sufficient (medium) category in the assessment. However, there are conditions where employees feel that the leadership appreciates the work potential of subordinates (score 3.50)

TABLE VI: WORKLOAD

No	Statement	Score	Criteria
1	The work target given by the company is too heavy.	3.27	Moderate
2	The working conditions in this company are very tiring.	3.61	High
3	Performance standards in terms of customer service set by the company are too high.	3.00	Moderate
Score		3.30	Moderate

The workload of employees is moderate as indicated by the average variable score of 3.30. This happens because employees feel that the working conditions in the company are very tiring (score of 3.61) where the score is included in the high category. However, there are conditions where quite a lot of employees feel that the standard of performance in terms of customer service set by the company is not too high but not a few employees feel that the standard of customer service performance is too high with a total of 10 respondents who answered disagree and agreed as many as 10 people. 15 people with an average (score of 3.00). This is due to differences in employee perceptions of how service performance standards should be given to customers. Apart from these two things, the work target given by the company is considered sufficient by the employees (score 3.27). So, it can be said that in general, employees feel the workload given by the company is moderate.

TABLE VII: JOB STRESS

No	Statement	Score	Criteria
1	The workload given by the company is too excessive.	3.45	High
2	The attitude of the leadership in this company is unfair in assigning tasks.	3.23	Moderate
3	Working time at this company always exceeds the normal working hours that apply.	3.32	Moderate
4	There are conflicts that occur between employees and leaders.	3.30	Moderate
5	Communication between co-workers is not going well.	3.30	Moderate
6	The responsibility given by the company is greater than the work authority/authority it has.	3.25	Moderate
Score		3.31	Moderate

Job stress experienced by employees is quite moderate as indicated by the average variable score of 3.31. This happens because quite a lot of employees feel that the leadership in this company is fair enough in giving assignments, but not a few employees feel the opposite with a total of 16 respondents who answered agree and 14 people who answered disagreed with an average (score 3, 23). This may be due to differences in the treatment felt by employees by the leadership at the time of the division of tasks to employees. Another thing that supports the level of Job stress that is considered sufficient) is that quite a several employees feel that the responsibilities given by the company are quite comparable to the work authority/authority they have with a total of 17 respondents who answered agree and 14 people who answered disagreed with average (score 3.25). In addition, employees feel that communication between co-workers is going quite well, and employees feel that there are not too often conflicts between employees and leaders, each statement getting a score of 3.30 (enough or moderate category). Respondents' answers regarding this statement can be interpreted as the working atmosphere in the company is still quite conducive.

The democratic leadership style variable has a path coefficient of -0.335 which means that the democratic leadership style has a negative influence on Job stress, this means that the better the democratic leadership style is applied, the Job stress will decrease, or vice versa if the more undemocratic a leader is, the Job stress tends to increase. .

The workload variable has a path coefficient of 0.470 which means that the workload has a positive influence on Job stress, this means that if the workload increases then Job stress will increase as well or vice versa if the workload given is appropriate or sufficient then Job stress tends to decrease.

TABLE VIII: RESULTS OF SUB STRUCTURE ANALYSIS 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.649	0.755		3.507	0.001
Democratic Leadership Style (X1)	-0.300	0.116	-0.335	-2.581	0.014
Workload (X2)	0.509	0.140	0.470	3.628	0.001
R ² : 0,497					
Dependent Variable: Job Stress					

TABLE IX: RESULTS OF SUB STRUCTURE ANALYSIS 2

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.323	0.630		6.860	0.000
Democratic Leadership Style (X1)	0.412	0.092	0.425	4.488	0.000
Workload (X2)	-0.316	0.118	-0.271	-2.682	0.011
Job Stress (M)	-0.368	0.114	-0.340	-3.218	0.003
R ² : 0.775					
Dependent Variable: Employee Performance					

The democratic leadership style variable has a coefficient of 0.425 which means that the democratic leadership style has a positive influence on employee performance, this means that if a leader is more democratic, employee performance will increase or vice versa if a leader is not democratic in leading, employee performance tends to decrease. The workload variable has a coefficient of -0.271 which means that the workload has a negative influence on employee performance, this means that if the workload increases, the employee's performance decreases or vice versa if the workload given is sufficient or appropriate, the employee's performance tends to increase. The Job stress variable has a coefficient of -0.340 which means that Job stress has a negative effect on employee performance, this means that if Job stress increases, employee performance will decrease or vice versa if employee Job stress is low, employee performance will increase.

The results of the calculation of the value of the error variable in each structure.

$$\epsilon_1 = \sqrt{1 - R_1^2} = \sqrt{1 - 0,497} = 0,709$$

$$\epsilon_2 = \sqrt{1 - R_2^2} = \sqrt{1 - 0,775} = 0,474$$

Furthermore, the coefficient of total determination will be calculated as follows:

$$R_m^2 = 1 - (\epsilon_1)^2 - (\epsilon_2)^2 = 1 - (0,709)^2 - (0,474)^2 = 0,887$$

In the calculation of the total coefficient of determination obtained at 0.887, it can be explained that 88.7% of the

employee performance variables of Bank BCA in the East Denpasar area are influenced by democratic leadership style, workload, and Job stress, while the remaining 11.3% is influenced by other factors that are not included in the research model or outside the research model.

Sobel Test:

$$Z = \frac{0,335 \cdot 0,340}{\sqrt{(0,340^2 \cdot 0,116^2) + (0,335^2 \cdot 0,114^2) + (0,116^2 \cdot 0,114^2)}} = Z = \frac{0,114}{0,056} = Z = 2,017$$

Based on the results of the Sobel test, the value of Z = 2.017 > 1.96, which means that Job stress (M) plays a significant role in mediating the effect of the democratic leadership style variable (X1) on employee performance (Y).

$$Z = \frac{0,470 \cdot 0,340}{\sqrt{(0,340^2 \cdot 0,140^2) + (0,470^2 \cdot 0,114^2) + (0,140^2 \cdot 0,114^2)}} = Z = \frac{0,160}{0,073} = Z = 2,176$$

Based on the results of the Sobel test, the value of Z = 2.176 > 1.96, which means that Job stress (M) plays a significant role in mediating the effect of the workload variable (X2) on employee performance (Y).

B. The Effect of Democratic Leadership Style on Employee Performance

Democratic leadership has a path coefficient value of 0.425 and a significance value (p-value) of 0.000, meaning that the test is significant. This result means that the democratic leadership style has a positive and significant effect on employee performance. In other words, the more democratic the leadership style applied by the leadership of Bank BCA East Denpasar Area, the better or better employee performance. Thus, the first hypothesis (H1) is accepted or supported. This result is reinforced by the description of the variables in which the democratic leadership style of the leaders is moderate. In this case, leaders can work quite well with subordinates, listen to subordinates' opinions, and involve subordinates in decision-making. Such leadership attitudes and behavior make employees feel comfortable with the work situation so that their performance is getting better which is indicated by employees completing work according to predetermined standards without much supervision and being able to communicate effectively.

C. Effect of Workload on Employee Performance

The workload has a path coefficient value of -0.271 and a significance value (p-value) of 0.011, meaning that the test is significant. This result means that workload has a negative and significant effect on employee performance. In other words, the lower the workload, the performance of the

employees will increase. Thus, the second hypothesis (H2) is accepted or supported. This result is reinforced by the description of the variables where the workload of employees in the East Denpasar Bank BCA area is moderate. In this case, moderate work targets and work conditions that are not too tiring make employees feel quite comfortable with the work situation so that employee performance increases as indicated by some employees being comfortable with the flexibility of the work carried out and being able to cope with changes in work situations when working in the team well.

D. *The Effect of Democratic Leadership Style on Job Stress*

The democratic leadership style has a path coefficient value of -0.335 and a significance value (p-value) of 0.014, meaning that the test is significant. This result means that the democratic leadership style has a negative and significant effect on job stress. In other words, the more democratic the leadership style applied by the leadership of the BCA East Denpasar Area, the lower the Job stress level of the employees of the BCA East Denpasar Area. Thus, the third hypothesis (H3) is accepted or supported. This result is reinforced by the description of the variables in which the democratic leadership style of the leaders in the East Denpasar Bank BCA is moderate. In this case, the leaders can work together quite well with their subordinates, appreciate the work potential of their subordinates, and are willing to listen to the opinions of their subordinates. Such leadership attitudes and behaviors make employees feel comfortable with the work situation so that the Job stress felt by employees is still in the moderate category, which is indicated by employees feeling that the leadership's attitude in giving assignments is fair and conflicts that occur not too often between leaders and subordinates.

E. *Effect of Workload on Job Stress*

The workload has a path coefficient value of 0.470 and a significance value (p-value) of 0.001, meaning that the test is significant. This result means that workload has a positive and significant effect on job stress. In other words, the lower the workload of the employees of the BCA East Denpasar Area, the lower the Job stress of the employees of the BCA East Denpasar Area. Thus, the fourth hypothesis (H4) is accepted or supported. This result is reinforced by the description of the variables where the workload of employees in the East Denpasar Bank BCA area is. In this case, the work target is deemed sufficient, and the performance standard in terms of customer service is not too high, making employees feel quite comfortable with the work situation so that the Job stress experienced by employees is moderate, which is indicated by some employees feeling that the workload provided by the company is moderate, and some employees feel that the responsibilities given are quite comparable to the work authority they have.

F. *The Effect of Work Stress on Employee Performance*

Job stress has a path coefficient value of -0.340 and a significance value (p-value) of 0.003, meaning that the test is significant. This result means that Job stress has a negative and significant effect on employee performance. In other words, if Job stress decreases, the performance of Bank BCA employees in the East Denpasar area will increase. Thus, the fifth hypothesis (H5) is accepted or supported. These results

are reinforced by the description of the variables where the Job stress of employees at Bank BCA East Denpasar area is moderate. In this case, the workload that is considered moderate and the communication between co-workers that goes quite well makes employees feel quite comfortable with the work situation so that employee performance increases which is indicated by some employees being comfortable with the flexibility of the work being carried out and being able to cope with changes in work situations. while working well in a team.

G. *The Role of Job Stress in Mediating the Effect of Democratic Leadership Style on Employee Performance*

Based on the results of the Sobel test, the value of $Z = 2.017 > 1.96$, which means that Job stress (M) plays a significant role in mediating the effect of the democratic leadership style variable (X1) on employee performance (Y). This result can be interpreted that a good democratic leadership style can reduce employee Job stress levels so that employee performance gets better or increases. This result is reinforced by the description of the variables in which leaders can work quite well with their subordinates, appreciate the work potential of their subordinates, and are willing to listen to the opinions of their subordinates. Such leadership attitudes and behavior make employees feel comfortable with the work situation so that the Job stress felt by employees is still in the moderate category, which is indicated by employees feeling that the leadership's attitude in giving assignments is fair and there are rarely conflicts between leaders and subordinates. With the level of Job stress that is still in the sufficient category, employee performance will increase as indicated by employees completing work according to predetermined standards without much supervision and being able to communicate effectively in solving work problems. The democratic leadership style has a negative influence on Job stress, which means that the more democratic the leader in running the organization he manages, the lower the stress level that arises within the employee

H. *The Role of Job Stress in Mediating the Effect of Workload on Employee Performance*

Based on the results of the Sobel test, the value of $Z = 2.176 > 1.96$, which means that Job stress (M) plays a significant role in mediating the effect of the workload variable (X2) on employee performance (Y). employee performance of Bank BCA East Denpasar Area. This result can be interpreted that a moderate workload can reduce employee Job stress levels so that employee performance increases. This result is reinforced by the description of the workload variable where the work target is moderate and the performance standard in terms of customer service is not too high causing the level of Job stress experienced by employees is still in the moderate category, which is indicated by some employees feeling the workload. given by the company is considered sufficient, and some employees feel that the responsibilities given are quite comparable to the work authority they have. With a moderate stress level, employee performance will increase as indicated by several employees completing work according to predetermined standards without much supervision and being able to cope with changes in work situations while working in a team well.

I. Implications of Research Results

The theoretical implications of the results of this study provide evidence for the development of organizational behavior science and human resource management science, particularly regarding The Social Exchange Theory. Leaders who have good relations with subordinates, are democratic in leading, provide motivation when employees feel bored with their work, and pay attention to the workload given can influence employees to improve their performance. Theoretically, this research also provides an understanding that the better the treatment of leaders to employees, the better the communication that exists between leaders and employees, and the more appropriate the workload applied by the company to employees, it can improve employee performance to complete their tasks and vice versa. The practical implications of this research can be taken into consideration and input for the management of Bank BCA East Denpasar Area to improve employee performance and reduce employee Job stress levels by applying a democratic leadership style and paying attention to workload.

V. CONCLUSION

Management must continue to improve the democratic leadership style that is applied and adjust the workload within the company so that employees feel unburdened and experience Job stress so that it will improve employee performance. In terms of democratic leadership style, the leadership at this bank must further enhance cooperation with subordinates in completing work, by providing sufficient or moderate workload so that employee Job stress can be suppressed so that employee performance can be further increased or maximized. In addition, the bank must also pay more attention to working conditions so that employees do not feel overloaded which is very tiring for them. In this case, what the company should do is provide an appropriate workload or work target that is in accordance with current economic conditions so that employees are not stressed at work so that they can improve their overall performance. For further research. can add other variables outside of this research model that can affect employee performance such as job satisfaction or organizational commitment, as well as expand the scope of research that is not only limited to one company by changing the location of a wider research so as to provide a more comprehensive view general.

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