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Does Adversity Quotient (Aq) Affect Work Life?

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Abstract

This study aims to examine the effect of adversity quotient toward job stress on bank tellers. This research used a quantitative method with 51 teller employees at PT. Bank Rakyat Indonesia (Persero) Tbk Greater Jakarta area. Hypothesis testing in this study using simple regression analysis techniques. The results showed that the hypothesis is accepted, there is a very significant effect on adversity quotient toward job stress on bank teller with R square value of 0,507, significance level of 0.000 (p <0,01). It shows that adversity quotient affect job stress by 50,7% where the rest 49,3% is other factor outside of research.

Keywords: Adversity Quotient, Job Stress, Teller

INTRODUCTION

Being a banking employee is coveted by many people in the hope of having a great income. But actually becoming a banking employee is not easy, the number of demands of work to be done, the target company to be achieved, to a fairly tight competition. Banking itself certainly has a role to the movement of the economy, so the work at the bank was quite heavy.

Working in banking companies is known to have a high level of stress. This fact was discovered by Yayasan Lembaga Konsumen Indonesia (YLKI) when conducting consumer complaints research on financial services. The head of YLKI's supervisor, Zumrotin K. Soesilo, said that the stress level of financial services employees is quite high. based on the data, YLKI has received increasing financial services consumer complaints in the last three years. The institution, received 147 complaints of financial services in 2011, 174 complaints in 2012, and 286 complaints in 2013 (Hartawan, 2014).

Woelfel (In Tambunan, 2003) states that almost all the tasks of a teller are related to numbers, such as storage and withdrawal of money in the form of savings, book-entry, remittance, counting and queuing of customers. With tasks that are closely related to money and numbers, a teller is required to work with care and scrutiny to avoid the occurrence of errors that can cause losses to the company, and errors in calculations that can be fatal.

Based on the results of research conducted by Permaitiyas (2013) states that work as a teller has a lot of stressors, such as high job risks, especially money-related risks, the conflict or complaints with customers or conflict with colleagues, increasing the number of customers at the time certain to cause the teller to work overtime, and poorly equipped office equipment facilities. Duties and responsibilities are so heavy and the number of stressors can cause job stress on teller.

According to Rice (in Rivai & Mulyadi, 2011) in general job stress more harmful to employees and companies. In the employee, the consequences can include decreased arousal, high anxiety, frustration and so forth. Then Arnold (in Rivai & Mulyadi, 2011) mentions that there are four consequences that can occur due to job stress experienced by individuals, namely disruption of physical health, psychological health, performance, and influence individuals in decision making. Greenberg et al (in Rivai & Muyadi, 2011) states that for the company, the consequences that arise and are indirect is the increased absenteeism, decreased levels of productivity, and psychologically can decrease organizational commitment, trigger alienated feeling, to turnover.

Every aspect of work can be a stress generator. Employee that will determines the extent to which the situation faced is a stressful situation or not (Munandar, 2001). The results of research conducted by Dhania (2010) shows that the workload is not always a cause of stress, where there is a lot factors that affect job stress itself and also depends on the individual perception in dealing with a problem, the individual who when the problem actually felt challenging and able solve it, they will be more diligent and enterprising in reaching the target, so they not feel the stress.

The ability of the individual as a potential self in how the individual faces and responds to problems encountered can have an effect on the extent to which job stress is experienced, this potential is called adversity quotient. This is reinforced by Shen (2014) in his research that adversity quotient shows attitude and ability to handle the source of stress.

Adversity quotient is the ability of a person to face difficulties facing them (Sumardi, 2007). According to Roosseno (2008) the ability of adversity quotient makes the challenge even the threat must be an opportunity. Increased adversity quotient is important, as it improves the resilience of a person to deal with a variety of circumstances, both pleasant and difficult at work.

Adversity quotient owned by each individual can affect the job stress experienced by a bank teller. A teller as the face of the company certainly has a big work responsibilities, the number of stressors that BRI tellers receive can cause job stress. However, based on previous research it is known that when individuals get a lot of stressors but do not consider them as a stressful situation, then the individual will not experience stress. So even though tellers receive a lot of stressors from their work, stress or not returns to how individuals respond to these stressors. The better the ability of adversity quotient possessed is known to reduce job stress that will be experienced.

H1. There is an effect of adversity quotient toward job stress on tellers.

METHODS

Sample

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Sample collected using purposive sampling with total 51 tellers who worked at PT Bank Rakyat Indonesia (Persero) Tbk in the Greater Jakarta area, with demographic variables, included: age, gender, marital status, education, domicile, length of work, BRI office unit, and working area can be seen in Table 1.

Table 1: **Demographic variables**

Variable	Categories	Variable	Categories
Age	21 – 24 years old 25 – 28 years old 29 – 33 years old	Education	S1 (bachelor's degree) D3 (diploma)
Gender	Female Male	Length of work	6 – 11 months 1 – 3 years 4 – 6 years 7 – 9 years
Marital status	Married Unmarried	BRI Office Unit	*Kantor Cabang*, *Kantor Cabang Pembantu*, *BRI Unit*, *Kantor Kas*, *Teras BRI*
Domicile	Jakarta Bogor Depok Tangerang Bekasi Sukabumi	Working area	Central Jakarta, East Jakarta, South Jakarta, Bogor, Bekasi

Measures

Hypothesis testing in this study using product moment pearson to examine the relationship between adversity quotient with job stress, and regression analysis to examine the effect of adversity quotient toward job stress.

Data collection techniques in this study using questionnaire method. The questionnaire is consists of 30 items for job stress and 24 items for adversity quotient. Both of these questionnaires using Likert scale format with option of answer 6 (Strongly Agree), 5 (Agree), 4 (Quite Agree), 3 (Quite Disagree), 2 (Disagree), 1 (Strongly Disagree).

Job stress scale in this study is based on aspects of job stress according to Robbins and Judge (2015), these aspects consist of physiological, psychological, and behavioral aspects. While, adversity quotient scale in this study based on adversity quotient dimensions according to Stoltz (2004) namely Control, Origin and Ownership, Reach and Endurance.

RESULT AND DISCUSSION

This study aims to empirically examine the effect of adversity quotient toward job stress on tellers at PT. Bank Rakyat Indonesia (Persero) Tbk. Based on data from 51 tellers in Greater Jakarta area, it shown that the hypothesis in this study in accepted. There is a very significant effect from adversity quotient toward job stress on tellers at PT. Bank Rakyat Indonesia (Persero) Tbk, with correlation coefficient value of $r = 0{,}712$, significance value of 0,000 ($\rho < 0{,}01$) and the value of r square = 0,507.

The results indicate that respondents in this study tend to have control over the difficulties faced, able to put their own role properly, have a sense of responsibility, able to limit the range of problems faced, and assume that the difficulties that occur are only temporary that is possible influence the job stress experienced by the subject, so the results of this study show that adversity quotient is very influential toward job stress.

The results of this study are in line with research that conducted by Pensirikul (2016) that adversity quotient with job stress has a statistically significant negative relationship, another study conducted by Shen (2014) shows that adversity quotient significantly influences job stress, the results show that when adversity quotient score is higher, then the job stress score will be lower.

According to Rosita (2015) in her research, that if an employee has a high adversity quotient will make employees have persistence in every aspect of their lives and not easily give up, then have the ability to deal with problems and not easily trapped in a state of despair. Because if an employee has a low adversity quotient, he will have the feeling of giving in to their helplessness so that he is vulnerable to job stress.

According to Azwar (2012) a measuring instrument can be considered reliable if the reliability coefficient is above 0,70. The result of reliability test on the job stress scale and the adversity quotient scale can be seen in Table 1.

Table 1: Reliability Test Results

Variable (s)	Number of Items	Cronbach's alpha reliability coefficients
Job Stress	30	0,909
Adversity Quotient	24	0,860

Linearity test aims to determine whether two variables have a linear or not significant relationship. A data is said to be linear if the significance value is less than or equal to 0,05 ($\rho \leq 0{,}05$). The results of linearity test can be seen in Table 2.

Table 2: Linearity Test Results

Variable	F	Sig.	P	Notes
Job Stress and Adversity Quotient	50,454	0,000	< 0,05	Linear

Based on the correlation analysis of job stress scale and adversity quotient scale data obtained a significance value of 0,000 ($p < 0{,}01$) with $r = -0{,}712$. These results indicate that there is a very significant negative relationship between variables. Negative scores indicate that the relationship is opposite direction, in the meaning that the higher the adversity quotient score, the lower the job stress score, and vice versa.

Table 3: Correlation Test Results

Variable	r	Sig.	Notes
Adversity Quotient and Job Stress	-0,712**	0,000	There is a very significant negative relationship

Furthermore, based on the results of a simple regression analysis of job stress and adversity quotient data, obtained the correlation coefficient value of $r = 0{,}712$ with a significance value of 0,000 ($\rho < 0{,}01$) and the value of r square = 0,507. These results indicate that there is a strong and very significant relationship between job stress with adversity quotient. The magnitude of the effect of adversity quotient toward job stress is 50,7%

where the remaining 49,3% is influenced by other factors outside the research. The results of simple regression test can be seen in Table 4.

Table 4: Simple Regression Test Results

Variable	R	R Square	Sig.	Notes
Adversity Quotient and Job Stress	0,712	0,507	0,000	There is a very significant effect

Based on the empirical mean, job stress on the teller at PT. Bank Rakyat Indonesia (Persero) Tbk has a value of 67,29 which is included in the moderate category. It shows that the subject despite having job stress but they can still face and overcome it. While, adversity quotient has a value of 85,59 which is in the high category. Budiada (2011) in his research stated that individuals who have high adversity quotient are individuals who have a strong level of control over bad events, tend to behave optimistically, confident of being able to overcome difficult work and always motivated to find a way out of difficult situations, not blaming others, having good responsibilities, and responding to difficulties as specific and limited.

This study has respondent's description based on age, gender, marital status, education, domicile, length of work, BRI office unit, and working area. Based on the empirical mean, female subjects have higher job stress than men, according to Rice's research results (in Junita, 2011) which states that women who work experience higher stress compared to men. This is because women who work face role conflict, where women must do chores at home and working at office. This demand has the potential to cause women who work to experience stress.

Unmarried respondents have higher job stress than those who are married. Evayanti (in Rivai, 2014) states that for workers who are married, family conditions can be a barrier, speed up or become an antidote to the process of stress. While those with higher adversity quotient are married respondents.

The empirical mean result of job stress based on the education, the teller whose D3 has higher job stress than the teller whose S1. The higher education is, the more knowledge and experience will increase, so that respondents with S1 education tend to be more able to cope with the stress experienced by respondents than D3 education.

Empirical mean results of job stress based on length of work, tellers who have only worked for 6-11 months experience higher job stress. As stated by Sartika (in Irkhami, 2015) that respondents who have a short working period are more likely to experience high job stress. This is due to increased expertise and concomitant experience with increasing service life.

CONCLUSION

Based on the results of the analysis described in this study, it can be concluded that the hypothesis is accepted, which means there is a very significant effect on adversity quotient toward job stress on teller at PT. Bank Rakyat Indonesia (Persero) Tbk.

The empirical mean value shows that the respondents in this study experienced job stress that was categorized as moderate and had a high adversity quotient. Job stress that categorized as moderate indicates that respondents experienced job stress, they feel the pressure of being a teller, but not excessive, while adversity quotient is categorized as high indicating that respondents have good ability in dealing with every problem and obstacle in their lives.

Then the results of the study show that there is an effect of adversity quotient toward job stress on tellers at PT. Bank Rakyat Indonesia (Persero) Tbk. That's mean teller at PT. Bank Rakyat Indonesia (Persero) Tbk is expected to continue to improve their adversity quotient related to facing all the difficulties and obstacles that occur at work so the level of job stress that occurs can decrease.

SUGGESTION

Future researchers are suggested to conduct research with other factors that can cause job stress and with a broader range of respondents, or further to deepen the results of this study.

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