

RELATIONSHIP BETWEEN OPTIMISM WITH WORK STRESS IN SALES MARKETING PT ASURANSI JIWASRAYA

Dila Dwisera, 12513458
dwiseradila@yahoo.co.id

Adviser :
Dr. Inge Andriani, M.Si

Faculty of Psychology, Psychology Major, Gunadarma University, 2017

ABSTRACT

Work stress is a condition where individuals experienced incompatibility between work with skill and ability that they have on implementing their jobs which caused discomfort on themselves. Work stress is actually determined by the sales marketing itself, besides having to adjust the existing work system, a sales marketing must also have optimistic attitude. Optimism is a one's self confidence who views a problem and difficulty will lead to a good direction.

This study aims to examine whether there is a relationship between optimism with work stress on sales marketing at PT. Asuransi Jiwasraya. Data collection was carried out by questionnaire method and processed using SPSS version 23. Total of respondents is 76 people, consisting of 25 males and 51 females. The reliability test results of the measuring instrument for work stress is 0,871 and for the optimism scale is 0,864. Hypothesis testing in this study uses Pearson Product Moment correlation. Based on data analysis, the results show that there is a significant relationship between optimism and work stress, with a significance value of -0.375 ($p < 0.01$) which means there is a negative relationship between optimism and work stress in PT Asuransi Jiwasraya sales marketing.

Key Words: Insurance, Work Stress, Sales Marketing, Optimism

PRELIMINARY

The insurance industry in Indonesia continues to experience very rapid development. The increasing growth of society in Indonesia, the more diverse insurance products and the ease of life insurance systems offered in the

market. According to Prodjodikoro (1994) insurance or in Dutch "verzekering" means coverage. In an insurance, two parties are involved, namely the one who is able to bear or guarantee, that the other party will receive compensation for a loss, which he may suffer as a result of an event that was not necessarily going

to happen or at first could not be determined when it will occur.

Based on the records of the Otoritas Jasa Keuangan (OJK), as of September 2015 there were more than 137 conventional insurance companies consisting of life insurance companies, general insurance companies and reinsurance companies. However, public interest in insurance is still relatively low. The reason, first, is the low level of public understanding of the importance of insurance. The results of a financial literacy survey conducted by the OJK in 2013 revealed that only 18 percent of 100 percent of Indonesians understood insurance products and only 12 percent of 100 percent of Indonesians used insurance products. Second, the low accessibility and distribution of insurance products in the midst of society. The presence of insurance offices in the regions is still relatively low.

Nowadays, insurance is very necessary. Insurance acts as a protection or self protection from risks in the future. These risks are uncertainties that we must prepare as early as possible to avoid risks that can be in the form of life and financial losses that can cause life discomfort.

According to Budisantoso & Triandaru (2006), insurance is a protection mechanism or protection from the risk of financial loss by transferring the risk to other parties. Insurance is considered the most effective way to handle risks because of the benefits that promise protection to the insured against

risks that will be faced by both individuals and companies. In the insurance industry, the spearhead of the company in finding customers is sales marketing. Being a sales marketing or often referred to as an insurance agent is not an easy thing. Insurance agents are required to meet the target every month. These things can cause a sales marketing experience stress at work.

Stress basically can be experienced by all individuals, one of which is a worker or employee.

According to Selye (in Munandar, 2010) we basically feel that stress is a negative condition, a condition that leads to physical or mental illness, or leads to unnatural behavior. According to a survey conducted by CareerBuilder, out of 3,200 employees, at least about one in four employees said that experiencing bad thoughts about work occurs at least once a week, or even more. Another survey conducted earlier, which involved more than 1,400 employees in various countries, even produced a higher number: three out of four employees lost sleep due to work problems.

This explains, it is very possible because work often puts pressure on employees, so employees are often trapped in a state of insomnia because of thoughts or stress about their work.

Cases of stress-related employees have risen 28 percent over the past three years, according to data from the Workplace Options employee health program, which sees data from more than 100,000 employees. (Umardini, 2016).

A job as an insurance agent will always be faced with targets every month.

In general, being an insurance agent is always fulfilled by the target demands of the company, the continuous pressure received by the insurance agent will affect the emergence of anxiety, fear and so on, these things are the initial symptoms of stress.

Optimism is a positive form of coping mechanism in dealing with stress at work. Positive employee expectations of the results that he does can gradually reduce the level of stress on his work. According to Reivich & Gillham (in Lopez & Snyder 2003), individuals who have optimism will tend to experience fewer symptoms of depression and physical symptoms, as well as more effective use of coping strategies than individuals who do not have optimism (pessimism). The average optimistic person is healthier because they care about themselves, for example like students who are optimistic about getting better grades, because they attend college.

Similarly, if insurance agents are optimistic, they will sell more policies because they make routine calls and good persuasive communication (Peterson, 2014). According to Seligman (in Goleman 2001) someone who is optimistic is able to produce something better than before, not afraid of failure and trying to stay up from the failures experienced. Optimism encourages someone to always think that something that happens is the best for him.

When experiencing failure, optimistic people tend to respond with an active response and not give up hope, plan an action or try to seek help and advice. Optimists also think that failure is caused by something that can be changed so that they can succeed in the future.

Based on the description of the problems above, the demands as a sales marketing to improve its performance in meeting the targets set by the company so that the company is progressing can make a sales marketing person experience stress at work, so to reduce the stress experienced by sales marketing at work requires an attitude of optimism from marketing sales in order to carry out their work as well as possible.

LITERATURE REVIEW

1. Work Stress

Work stress according to French, Rogers & Cobb (in Wijono, 2010) is a misfit between one's skills and abilities and the demands of the job misfit that a person gets from his work environment. Then Van Harrison and Pinneau (in Wijono, 2010) change the definition of work stress is every characteristic of the work environment that processes threats to individuals.

Furthermore according to Beehr and Newman (in Wijono, 2010) defines that work stress is a condition that arises in interactions between humans and work. Then according to Selye (in Wijono, 2010) job stress is a concept that continues to increase. This occurs because the more demand, the more

potential job stress will arise and the opportunity to face tension will also increase.

According to Selye (1976) with the concept of GAS (General Adaptation Syndrome) in individuals experiencing stress, it gradually appears in three levels, namely:

- a. Alarm Stage (The Alarm Reaction), which is the stage where the initial response appears which is the body's expression of a sign of stress and the body immediately forms a defense.
- b. Resistance Stage (The Stage of Resistance), which is the stage where the body is able to adapt to prolonged stress.
- c. Fatigue Stage (The Stage of Exhaustion), which is a condition that arises if stress continues so that the individual becomes brittle or exhausted.

There are many factors that can cause stress at work according to Davis & Newstorm (1995) states that the causes of stress consist of six things, namely:

- a. Work Conflict, which is an inconsistencies between two or more members of an organization or groups within an organization that arise because they use resources together, carry out activities together or because they have different status, goals, values and perceptions.
- b. Workload, which is a situation where employees are faced with a lot of work to be done and do not have enough time to complete the workload.

Workers feel they do not have the ability to complete the job because the standard is too high.

- c. Working Time, namely the period of time in completing the task. Workers are required to immediately complete work according to a predetermined period of time in order to achieve work targets. Task Characteristics, namely the various attributes that are attached to a job task and are needed by someone to carry out their job.
- d. Group support, which is a situation where there is a feeling of similarity among group members who experience stress at work. Low group support can cause stress at work, while high group support can reduce stress at work.
- e. Leadership Influence, namely a leader through its influence can have a very significant impact on the work activities of its employees. In work that is stressful, employees will work better if the leader takes greater responsibility for providing direction.

According to Ross & Altmaier (1994), the impact of job stress is:

- a. Psychological impact, which is the impact of cognitive and affective problems that arise due to stress. The most frequent consequence of stress is job dissatisfaction, where employees become dissatisfied with their work, do not like to come to work and begin to find few reasons to do their best in the workplace. Apart from job

dissatisfaction, other effects include depression, anxiety, boredom, frustration, feelings of isolation and anger.

- b. Physical Impact, namely the most common physical impact of stress is cardio vascular disease, apart from allergies and skin disorders, sleep disturbances, headaches and respiratory problems.
- c. Behavioral Impact, namely the impact which consists of two categories, namely the impact on workers and the impact on the organization. The impact on workers includes avoidance of work, increased use of alcohol and drugs, overeating or severely eating less, aggression towards co-workers and family members and interpersonal problems. Whereas the impact of behavior on the organization is workers who are absent, leave work (resign), decrease productivity of workers and experience work accidents.

2. Optimism

According to Chang (in Taylor, 2009) optimism is someone to assess events more positively and help mobilize resources to take steps to deal with stressors. According to Scheier and Carver (in Hefferon & Boniwell, 2011) states that all human activities are based on a goal, and to achieve that goal it is necessary to regulate our actions and behavior. When experiencing difficulties, optimistic people will continue to try and push themselves to achieve these goals. Then according to Seligman (1991),

optimism is a comprehensive view, seeing good things, thinking positively and easily giving meaning to oneself. Optimism encourages individuals to always think that something that happens is the best thing for them. According to Seligman (1991), optimism is divided into three dimensions, namely:

- a. Permanence, is a pattern of thinking about how often or how long a good or bad condition will be experienced. Permanence consists of two, namely Permanence Good (PmG) and Permanence Bad (PmB). Permanence Good shows the mindset of how long good events will be experienced, while Permanence Bad shows the mindset of how long bad events will be experienced. In a bad situation, an optimistic person will think that the incident is only temporary, while a pessimistic person will think that the event will be permanent and can affect their life.
- b. Pervasiveness, is a pattern of thinking about the occurrence of an event because of its scope. Pervasiveness consists of two, namely Pervasiveness Good (PvG) is a mindset regarding the scope of the occurrence of good events, while Pervasiveness Bad (PvB) is a mindset regarding the scope of bad events. An optimistic person will think that a good situation (good situation) will happen to everything that is done (universal), while a pessimistic

person will think that a good situation will only happen on certain occasions.

- c. Personalization, is a pattern of thinking about who is the cause of an event he experiences. Personalization is divided into two, namely Personalization Good (PsG) and Personalization Bad (PsB). Personalization Good is an individual who thinks about who causes a good event to occur, while Personalization Bad is an individual who thinks about who causes a bad event to occur. In a good situation, an optimistic individual will think that the cause of a good event is himself (internal), while an individual who is pessimistic will think that the cause of the good event he has experienced is due to his external environment.

According to Mc. Ginnis (1995) revealed that there are several factors that influence optimism, namely:

- a. Pessimistic attitude, many people who say they want to be more positive, but think they are doomed to be pessimistic, and to be able to change themselves from pessimism to optimism can go through self-defined action plans.
- b. The experience of socializing with others, the ability to admire and enjoy things in others is a very powerful force, so it can help them gain optimism.
- c. Prejudice, according to Seligman (Mc Ginnis, 1995) prejudice is a feeling that the

truth is not yet known, it can be a fact or not.

Based on the explanation above, it can be concluded that the factors that influence optimism are pessimism, experiences with others and prejudice.

RESEARCH METHODS

Collecting data in this study using a questionnaire method with a sample of 76 employees of sales and marketing at PT Asuransi Jiwasraya Bekasi Branch. The work stress measurement tool consists of 35 statement items based on the factors that cause work stress from Davis & Newstorm (1995) and the optimism measuring instrument consists of 41 statement items based on the dimensions of optimism and refers to Seligman (1991). On the work stress scale and Optimism scale uses a Likert scale which consists of four points, namely very suitable (SS), suitable (S), not suitable (TS), and very unsuitable (STS). Data analysis techniques used in this study to examine the relationship between optimism. with the level of work stress in the sales marketing of PT Asuransi Jiwasraya, namely, the Pearson Product Moment correlation analysis technique with the help of the Statistical Product and Service Solutions (SPSS) computer program for Windows version 23.

RESULTS AND DESCRIPTION

RESULTS

On the work stress scale, there are 35 items that have been tested for three times and the results are 10 out

of 35 items with poor discrimination. So that the total items with good discrimination are 25 items consisting of 23 favorable items and 2 unfavorable items. The correlation coefficient on items with good discriminatory power moves between 0.221 - 0.619.

On the emotional maturity scale, there are initial items, namely as many as 41 items that were tested twice in the calculation and the results obtained were 13 out of 41 items with poor discrimination. So that the total items with good discrimination are 28 items consisting of 13 favorable items and 15 unfavorable items. The correlation coefficient on items with

good discriminatory power is between 0.222 - 0.575.

In the reliability test of the work stress scale, the coefficient value was 0.871, which means that the scale was reliable, while in the optimism scale reliability test the coefficient value was 0.864, which means the scale was reliable.

In the work stress variable, the significance value is 0.193. This shows that the data on the work stress variable is normally distributed, while the optimism variable shows a significance value of 0.068. This shows that the data on the optimism variable are also normally distributed.

Table 1 Normality Test Results

Variable	Sig	P	Remark
Work Stress	0,193	$\geq 0,05$	Normal
Optimism	0,068	$\geq 0,05$	Normal

The linearity test results obtained a significance value of 0.001, thus it can be concluded that there is a

linear relationship between optimism and work stress.

Table 2 Linearity Test Results

Variable	Sig	P	Remark
Relationship between optimism and work stress	0,001	$< 0,05$	Linear

The hypothesis to be tested in this study is "there is a negative relationship between optimism and job stress in PT Asuransi Jiwasraya's sales marketing" based on the data

analysis, it is known that the correlation coefficient between optimism and work stress is -0.375 with a significance level of 0.000 ($p < 0,01$).

Table 3 Hypothesis Test Results

		Work Stress	Optimism
Work Stress	Pearson Correlation	1	-0,375**
	Sig. (1-tailed)		,000
	N	76	76
Optimism	Pearson Correlation	-0,375**	1

Sig. (1-tailed)	,000	
N	76	76

**. Correlation is significant at the 0.01 level (1-tailed).

DESCRIPTION

Based on descriptive calculations, sales marketing at PT Asuransi Jiwasraya Bekasi branch tends to have work stress which is in the moderate category (ME = 59.50). This can be possible because of the adjustment to the work system which is influenced by the length of service a sales marketing has. In accordance with what was said by Zuyina and Bandiyah (2011) that every human being is always in a two-way interaction situation with their environment, but when an individual gets pressure that exceeds his ability to adapt, the individual reacts which we call stress.

Another factor that allows work stress to occur according to Munandar (2014), namely that every aspect of work can be a stress generator and the intrinsic aspects of work related to work stress are physical demands and task demands, then in the end the workforce itself determines the extent of the situation. faced is a stressful situation or not. Stress at work is determined by the sales marketing itself, besides having to adjust to the existing work system, a sales marketing person must also have an optimistic attitude so that every bad thing he experiences can be handled well. Optimism is a positive coping mechanism in dealing with stress at work. Optimism will guide employees to a sense of belonging to their job and

feelings of success according to organizational goals (Harter, Schmidt and Hayes, 2000). Based on descriptive calculations, sales marketing at PT Asuransi Jiwasraya Bekasi branch tends to have an optimistic attitude which is included in the high category (ME = 90.89). This is in line with the statements of Carver and Scheier (2002) which reveal that optimism is a basic personality quality that affects how a person is oriented towards events in his life, faces problems and their actions are bound to solve these problems.

Based on the results of the descriptive calculation of demographic data, it shows that male sales marketing tends to have a higher level of work stress than female sales marketing. This is reinforced by the opinion of Hamilton & Fagot (1988) that gender differences certainly result in both emotional and intellectual differences, men tend to use their ratios or logic so they prefer to directly solve problems faced or directly face sources of stress, while women are more likely to use her feelings so rarely use logic that makes women tend to regulate emotions in dealing with sources of stress. Then, based on the results of descriptive calculation of demographic data, it shows that sales marketing women tend to have a higher optimistic attitude than men. This is reinforced by the opinion of Goleman (2001) that generally, women have the ability to empathize better than men. When experiencing a

problem, women are more likely to stick with the feelings they are experiencing, while men immediately feel "insecure" so they are quicker to find ways to solve them. This is also reinforced by the opinion of Rottinghaus, Day, and Borgen (2005) who explain that optimism is related to self-regulation in achieving goals and how expectations affect the goals to be achieved.

CLOSING

CONCLUSION

Based on the results of research data analysis, it can be concluded that there is a relationship between optimism and job stress in the sales marketing of PT Asuransi Jiwasraya Bekasi branch with a significance value of -0.375. The direction of the relationship in which this research is negative shows that the higher the level of work stress, the lower the optimism. Vice versa, if the lower the level of work stress, the higher the optimism attitude in the sales marketing of PT Asuransi Jiwasraya Bekasi branch.

SUGGESTIONS

For The Company

The company is expected to be able to maintain the existing attitude of optimism and strive to increase the attitude of optimism in employees, especially in the sales marketing division by conducting trainings that can increase employees' self-confidence in their abilities and have a positive mindset that always

expects good results from each. what was done.

For The Employees

Employees are expected to increase their optimism by thinking positively and continuing to recognize their potential as an ability to carry out work activities. In addition, employees are expected to increase the tendency to expect success from every effort they make by cultivating positive thoughts about the future.

For Further Researchers

The next researcher is expected to be able to make improvements to the parts that are weaknesses in this study, for example the scope of the respondents specification.

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