THE IMPACT OF PERSONALITY, DISCIPLINE, STRESS TOWARD PERFORMANCE OF COLLECTOR CARD CENTER AT PT. BANK MEGA Tbk. JAKARTA

Gairah Sinulingga, Ina Primiana, Ria Ratna Ariawati and Eri Febrian

Doctorate Program in Management
Faculty of Economics and Business
University of Padjadjaran

Abstract

Collector's performance, study of behavioral, work disciplineand work stress to performance. This study aimed at gaining empirical data about the influence of personality, discipline and stress working stress toward collector's performance. This study employed survey method on February 2009 – March 2009, sampling method was used random sampling method. This study involved 50 respondents. Hypothesis test drew the conclusions as followed: **First**, there is positive effect of personality toward collector's performance, stated by coefficient of determination $r^2_{x1y} = 0,339$ variation of performance can be explained by other variables. **Second,** there is positive effect of work discipline toward collectors' performance; is stated with coefficient determinacy $r^2_{x2y} = 0,390$ variation performance can be stated by work discipline 39 %, the rest are stated by other variables. **Third,** there is positive effect of work stress toward collectors' performance, is stated by coefficient determinacy $r^2_{x2y} = 0, 206$ variation performance can be stated by work stress 20,6 %, the rest are stated by other variables. **Forth,** there is positive effect of personality, work discipline, and work stress toward collectors' performance, is stated by coefficient determinacy $r^2_{x1x2x3y} = 0,524$ variation performance can be explained by personality, work discipline, and work stress **52,4** %, the rest are explained by other variables.

Key words: *personality, discipline, work stress and performance*

I. BACKGROUND

There are various banking products which are popular and have important role in facilitating people'slives in conducting financial transaction. For instance are ATM, E-channel, E-commerce, SMS banking, Bancasurrance and Credit Card. These products complete traditional banking products such as saving, giro, house ownership credit and deposit facilities.

Banking product as credit card is usually maintained by separate business unit which is called Card Center. In financial institution's organizational structure, card center banking is in a separate Division or as separate business unit. There are also financial institution nonbanking which issue credit card.

Difficulties such payment would potentially be difficult to heap an unpaid debt and potentially problematic. For Credit Card Center if the bad it will affect the formation Allowance costs for Earning Assets that potentially decreased corporate profits. Therefore formed a separate working unit that monitors the credit quality of the card holder. This unit is often called Collection or receivable clerk (Collector) banking. They served to remind fall cardholder payment due, to reschedule the repayment schedule, keeping the collectibility of loans.

In recent personal financial activities, almost everyday customers conduct transaction using credit card as a medium of exchange. Credit card is mostly called "plastic card" is a debt card without collateral with basic concept "purchase now pay latter". Variety of benefits of transactional processes are easy to conduct by credit card without bringing some cash money, transaction with special discount and can be paid in installment, save and can be brought to draw cash money, with no worry of receiving counterfeit money, can conduct transaction in the internet, it is very useful in emegency situation when cash money is unavailable.

Besides variety of benefits which are attached in that product, it also has negative its negative effects in using uncontrollable credit card. Credit card is a debt which must be paid in accordance with payment deadline which is sent by Card center every month. If it is overdue the payment deadline so the users will be charged and interest. Transaction insterest retail of credit card with a range of 2,5-3,5 % per month or per year 30-42 and 2,75-6 % per month or 33-72 per year for drawing cash money transaction in ATM (Helvi Indrawan, 2008 : 45).

Starting point from above explanation, so main duty, function and collectors' authority is connected with their job is heavy. They have to concern on collectibility level of credit card, reducing amount of cost of PPAP and be directly monitored by Bank of Indonesia. Main duty can only be achieved continuously and constantly increase the number of credit card users to conduct payment. Hence, it is important to know that the relation and impact of work and other organizational factors toward performance of collectors credit card PT. Bank Mega Tbk. Those factors such as environment, personality, work discipline, work stress, motivation and work compensation, work tools, work condition, work load, demand and life challange and work conflict which have to be maintained well.

1.1 Statement of Problems

1. Is there any impact on Personality toward Collectors' performance of Card Center PT. Bank Mega Tbk?
2. Is there any impact on work Discipline toward Collectors' performance of Card Center PT. Bank Mega Tbk?
3. Is there any impact on work Stress toward Collectors' performance of Card Center PT. Bank Mega Tbk?
4. Is personality, work discipline and work stress simultaneously affected collectors' performance of Card Center PT. Bank Mega Tbk?

1.2 Aims of the Study

1. The impact of personality toward collectors' performance of Card Center PT. Bank Mega Tbk?
2. The impact of work discipline toward collectors' performance of Card Center PT. Bank Mega Tbk?
3. The impact of work stress toward collectors' performance of Card Center PT. Bank Mega Tbk?
4. The impact of jointly personality, work discipline, work stress toward collectors' performance of Card Center PT. Bank Mega Tbk?

II.   THEORETICAL FRAMEWORK AND HYPOTHESIS

2.1 Theoretical Framework

a. Employees' performance

Employees' performance is things that are done and undone by employees. Employees' performance is components which impact on how far that they can make contribution toward the company, contribution which is in accordance with the responsible of each job. One of means which can be used to monitor the progress of the company is by monitoring performance assessment result.

Employees' performance can be measured qualitatively and quantitatively through performance evaluation process. Evaluation of performance refers to formal and structured system which is used to measure, assess and affect the qualities which are connected with job, personality includes level of presence.

Performance assistance includes dimension of employees' performance. Business competition which is more strictly demands the employees of a company to have high performance. At the same time, the employees need feedback from their working result as guidance for their behavior in the future.

b.   The benefits of performance assessment

According to Veithzal Rivai (2008 : 315-316), employees' performance assessment is viewed from company development's perspective, especially human resources management, which have many benefits, such as:

a. *Compensation adjustment*
    Performance assessment assist decision making in adjusting compensation, determine who need to get salary acceleration, incentive or other compensations. Many companies fulfill bonus, their salary acceleration based on performance assessment.

b. *Performance improvement*
    Giving feedback for work implementation which benefits for employees, manager, and specialist personal is in form of activity to improve or to refine employees' performance.

c. *Training and developing*

c.   Performance assessment Criterion

According to A. Dale Timpe (1993 : 319) there are some factors which become criterions in evaluating performance:

1. Productivity improvement
2. Reducing error
3. Absteineesm and delay
4. Solving training cases
5. Reducing castoffs
6. Reducing number of customers complaints
7. Availibility to accept displease duties

d.   Personality

Personality type is characteristic, nature and character possessed by an individual that distinguish one person to another. An individual's personality type will determine the pattern of reaction to situations and events that directly and indirectly can take effect in an individual.

Friedman and Rosenman (2003: 6), to develop classification introverted personality types and personality type's extrovert, which has the following characteristics:

a) An introverted personality type is characterized, among others, aware of the time, the spirit of competition, very ambitious, very aggressive, hardworking, set high targets for himself and others, have a high emotional.

b) Type of extroverted personality traits that would tend to show a very calm, relaxed, do not have excessive ambition, less prone to work stress and heart disease

e. Work discipline

Work discipline is a tool which is used by managers to communicate with employees in order they are willing to change a behaviour and as mean to improve one's awareness and willingness to obey company's rules and prevailing social norms.

Prayudi Atmosudirjo (1982 : 84), work discipline is defined as obedience and rational self-controlling, fully aware, not emotional and without string attached. In line with above opinion, Bejo Siswanto (1989:278), defines work discipline as an attitude of respecting, appreciating, obedience toward pervailing rules, both written and unwritten as well as capable to operate and not evade to accept sanctions if he disobey the duty and authority which are given him.

Cascio (1995:505) concerns on management to do the controlling. The emphasizing of work discipline on this definition in more to set of tool which is in form of rules or policies are controlling tools toward employees' behaviour in order that employees' behaviour aor their performance is in accordance with company's rules and policies.

Harris (1995:289), work discipline is defined as excercising process of employees, so he can build self-controlling and is more effective in his performance. The direction of work discipline which is stated in the definition is self-controlling to improve working achievement so organization's objective is achieved. Simillar opinion is stated by Werther and Davis (1995:515) that work discipline is "a mean of management to undertake in orther that the employees obey the standard/ rules in the organization". This opinion considers that work discipline as a training to change and to correct knowledge, attitude and behaviour so that the employees will try to cooperate with and improve their performance for the company. Thus, among the knowledge, attitude and behaviour must be consistance.

f. Work Stress

Mangkunegara (2001:157), defines that work stress is pressure feeling which is experienced by employees in facing job. The symptomps appear in work stress, such as, unstrabble emotion, unstable feeling, anxiety, secluded, insomnia, excessive smoking, tense, anxious nervous tension, high blood pressure, and having indigestion.

Darley, Glucksberg & Kinchla (1991: 487) in Arafah (2005:423), explain that work stress is not always negative problem for anyone. If someone does not feel disturbed toward work stress is not a problem, but if is otherwise, it can disadventage him.

Ivancevich and Mateson (2002: 400), explain that *jobstressis interaction of the individual within environment"*. Work stress is interaction between personal woth his environment. While in wide sense, that *"Job stress is an adaptive response, mediated by invidual differences and/or psychological process, that is as a consequence of any external (environment) action, situation, or even that places excesive psychological and/or physical demands upon a person"*

g. Sources of Work Stress

According to Mangkunegara (2001: 157) the cause of work stress, are: work load which is too heavy, low quality of controlling, unhealthy working climate, inadequate work authority which is related to responsibility, work conflict, different value between one employee to frustated leader in working.

Munandar (2004: 374) explains that work stress is result of incompatibility between one (interms of personality, talent, and skill) and environment, which cause inability to face variety of challange toward themselves effectivelly.

According to Veithzal Rivai (2008: 517), employees' work stress can be caused by problems which happen outside organization. Causes of *"off the job"* such as:
a) Financial awareness
b) Problems in relation to children

c) Physical problems
d) Marital problem (i.e : divorce)
e) Changes happen in dwelling place
f) Other personal problems, such as relative's death

h. Institution background

On April 15th, 1969 at Jl. Kembang Jepun 180-184 Surabaya a group of businessmen established Karman Bank which it was forerunner of Bank Mega. The bank oprational was run by traditional and familial principles. Its segment market was retail sector, especially pulses and gold trading. New commetees of Karman Bank relocated its cental office to Jakarta on March 18th, 1992 and change the name of the company into PT. Bank Mega. On March 28th, 1996 Para Group took over the whole share of PT. Bank Mega. Then, on June 18th, 1997, new era of new Bank Mega was launched, dtermination the logo and new slogan, as well as set the vision and mission of Bank Mega. In order to stengthen the structure, and capital, the company held IPO and recorded its share in Jakarta Stock Exchange and Surabaya Stock Exchange. Thus, half of PT. Bank Mega' share is owned by public so it changes its name become PT. Bank Mega, Tbk.

In 2002 PT. Bank Mega, Tbk, added new division which is special handling credit card business. Based on directors' directive number 006/DIRBM-HCMD/08 so GM card and unsecure loan have their own structure which consists of three head of divisions those are business card division, Card Operation and Risk dan Unsecured Loan Division. The writer centralizes the study on collection which attaches in Divisi Card Operation and Risk (CORD).

Head of division supervises two deputies (vice) each of Deputy Operation and Finance serta Deputy Credit and Risk. Deputy Operation and Risk supervises:

i. Empirical studies

Previous study was conducted by Dini (2008), entitled : ”*Pengaruh Kepribadian, Pengelolaan Konflik, Disiplin kerja terhadap Stres kerja*” by using 50 respondents as sample with simple random method, while data analysis technique used in this study is statistical regression. Suwarno (2006), conducted a study entitled : *”Hubungan antara Ketahanan Fisik Mental Spriual dan Kemampuan mengelola stres serta Tingkat Kepercayaan Diri dengan Motivasi Kerja”*, by using 63 respondents as sample which consist of top, middle, and low level managers and it is taken with census. Statistical analysis technique which was used is double regression model with F and T test. The result reveals that there is positive relation among those three analyzed variables, which the range of 49,20% of determination coefficient.

2.2 Framework

a. The impact of personality toward collectors' performance

Personality is human's characteristic (employees) which can affect performance. Employees who are opened are willing to cooperate with their colleagues can improve their performance. Personality which its elements is duty awareness, always work with target, work step by step, have working spirit, work agressive, calm, relaxed, ambitious, like their job can improve employees' performance.

b. The impact of work discipline toward collectors' performance

Work discipline which its elements are awarness of obeying the rules, work standard, consistence in working, consistance in using and maintaining work tools, and be able to self-correcting will influence performance. Employees will have good performance in doing their job if they obey the rule and work standars. The higher they obey the rule and work standard, the higher work achievement.

c. The impact of work stress toward collectors' performance

Work stress is caused by overload and overworking, achievement target, job's condition which is not conducive, conflict of role, carreer development, work patent, conflict of ambiguity will impact on performance. In working, employees who determines how far those factors bacome the situation or work stress or, in contrast, those factors are considered as tools to motivate employees' work thus they can enjoy their work without feeling burdened.

2.3 Research hypothesis

Based on elaboration of some theories which have been mentioned above, thus the hypothesis of this study are elaborated as followed:

H_1 : there is significant effect of personality toward performance of Collector Card Center PT. Bank Mega, Tbk.

H_2 : there is significant effect of work discipline toward performance of Collector Card Center PT. Bank Mega, Tbk.

H_3 : there is significant effect of work stress toward performance of Collector Card Center PT. Bank Mega, Tbk.

H_4 :   there is significant effect of personality, work discipline, work stress simultaneously toward performance of Collector Card Center PT. Bank Mega, Tbk.

2.4 Definition of Operational Variable

Varibales which are used in this variable consist of three independent variables and one dependent variable, which is briefly operated as followed :

1. Employees' performance (dependent variable, Y) is size which give the idea of how far the work target can acheved, direct to the achievement of maximum work objective that is target achievement which is related to quality and quantity and time.
2. Personality (independent variable, $_{X1}$) is task awarness, work step by step, have competitive sense, have working spirit, work agressive, calm, relaxed, ambitious, and like working.
3. Work discipline (variabel bebas, X_2) is awareness of obedience to the rule, work standard, work consistency, consistance in using and maintaining tools and be able in self-correcting.
4. Working Stress (independent variable, $_{X3}$) is ability of employees in mainating emotion. That condition is caused by calm feeling and like working, sociable, and be able to solve personal problem, like discussing if there is a porblem, comfort working environment, woar load is inline with capability.

III.   RESEARCH METHOD

Research method employed in this study are survey and quetionaire which is distributed to Collector Card Center PT. Bank Mega, Tbk. Jakarta. Survey method toward the relation pattern among variable is presented in picture as followed:

Relation pattern among variables
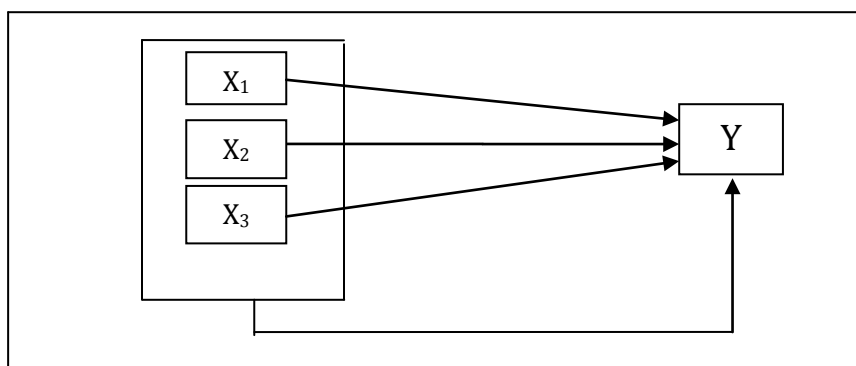
3.1 Population and Sampling

Population of this study are employees of Collector Card Center at PT. Bank Mega, Tbk. The sample of the research are 50 people, this study employs random sampling technique. All questionnaires in submitting and all can be used well in this study.

3.2 Data Analysis Techique

The data is analysed by using SPSS (Statistical Product Service Solution) release 18.0 (Stanislus S Uyanto, 2006) which is presented as followed:

1. **Realibility Analysis,** using coefficient of koefisien Alpha Cronbach. If value of Cronbach's Alpha if Item Deleted is lower than value of total Alpha Cronbach, so that the measurement scale has good realibility.
2. **Normality test, using** Kolmogorov-Smirov test (K-S) or Liliefors and Shapiro Wilks, to find out the data distribution, whether it is normally distributed or not.
3. **Heteroskedastistas** test requirements are:
   a) There are none of points in scatterplot which form a certain even, waved, widened then narrowed pattern.
   b) There are none of clear pattern, and points in scatterplot scatter on above and below 0 in axis Y. Axis X is Y which is predicted, and Axis Y is residual, that is difference of predicted Y is diminished actual Y (Wahid Sulaiman, 2004:16).
4. **Autocorrelation test** to find out whether there is autocorrelation among analyzed variable in regression model, is conducted to Durbin-Watson test. Good Model is estimated parameter within quality of model (*Best Linear Ubiased Estimator)* or *BLUE,* which means ther is no correlation among variables. The conditio is calculated DW must be lower than 2,35 means there is no autocorrelation (Wahid Sulaiman, 2004:16).

5. **Value of t-calculated Test** to examine the impact of regression coefficient of independet variable (X) to dependent variable (Y), toward the condition that t-calculated must be higher than t-table.
6. **Value of F-calculated test** to examine regression model toward the condition of F-calculated must be higher than F-table's; F-calculated test is commonly called *Analisis of Variances.*

3.3 The Analysis of double regression

Common equation of simple regression is $Y = a + bX,$ in which a is intercept (constanta) and **b** is slope (coefficient regression). Stanislus S Uyanto (2006:209) explains R-square shows that description of dependent variable can be explained by independent variable. Regression statistically is considerebly significant if F value and Sig. Value is lower than $\alpha = 0,05$. To test the signification of each regression coefficient is used T-test. Value of t and sig. Value, must be lower than $\alpha = 0,05$.

The Analysis of double regression
Common forms of simple equation regression Y of X_1, X_2 and X_3 are:
$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \varepsilon$. Stanislaus S Uyanto (2006: 218-223) explains that:
1. R square value shows from Y variant can be explained by variable change of X_1, X_2, X_3.
2. Value of Durbin-Watson statistical test about 0 and 4; if test value is lower than 1 or higer than 3, so residual or error from double regression model is not independent or there is autocorrelation (Stainislaus S Uyanto, 2006:218).
3. ANOVA table states that double regression statisticaly significant with statistical test F and P-value or Sig., is lower than $\alpha = 0,05$.
4. Test F examines hypothesis H_0 : $\beta_1 = \beta_2 = 0$ to H_1 : β_1 and β_2 is not totally 0. From P-value or Sig., is lower than $\alpha = 0,05$, so H_0 : $\beta_1 = \beta_2 = 0$ is rejected significantly.
5. Double equation regression is gained by using least quation suare, that is : $Y = a + b_1X_1 + b_2X_2 + b_3X_3$.
6. From Coefficients table it have to be viewd that value of VIF forX_1, X_2, X_3, must be about 0 – 4, is considered as there is no multicollinearity occurred.
7. From Normal Probability Plot is seen that data points form linear pattern so it is consistance with normal distribution.
8. Scatter plot between standarzized residula "ZRESID" and standarzized predicted value " ZPRED" do not form certain pattern, so that it can be considered as residual which have constant variant (homoscedasticity).

IV. STUDY RESULT

a. Validity test

The result of validity test toward questions of each investigated variable, are, personality, work discipline, work stress, and performance, is conducted based on repondents' response.

The Result of Validity Test of Research Instrument

Statement number	Value r-calculated Research Variable	Testing with r	Test result

	Personality	Work discipline	Work stress	Perfromance	critical test = 0,3*	
1	0,37	0,35	0,35	0,53	0,3	Valid
2	0,43	0,54	0,36	0,52	0,3	Valid
3	0,44	0,51	0,33	0,36	0,3	Valid
4	0,32	0,32	0,38	0,33	0,3	Valid
5	0,34	0,44	0,61	0,37	0,3	Valid
6	0,35	0,35	0,51	0,42	0,3	Valid
7	0,41	0,41	0,34	0,42	0,3	Valid
8	0,51	0,50	0,48	0,35	0,3	Valid
9	0,35	0,52	0,52	0,34	0,3	Valid
10	0,75	0,38	0.33	0,36	0,3	Valid

* if value of r-calculated is higher than r-critical 0,3 or above so the research instrument has strong validity. (Prof. Dr. Sugiyono, Metode Penelitian Bisnis, Cetakan 13. Hal.178. Bandung: Alfabeta,2009).

The result of validity variable testing of investigated personality, work discipline, work stress which is gained from result of validity test in which value of r-calculated to all investigated questions variables are higher than value of r-critical =0,3 in which the lowest number of r-calculated 0,32 and the higher 0,75. Testing criterions are if value of r-calculated > r critical, so the questions are valid, if r-calculated < r so the questions stated are not valid. It means that personality variable, work discipline, work stress are valid construction for collectors' performance variable and can be used in further statistical analysis.

b. Realibility Test

Besides the validity test, an research instrument needs other test such as reability. Realibility test toward research quetionaire is meant to analyze whether research quetionaire is statistically used from each variable which is investigated is stated reliable. Rability analysis uses koefisien Alpha Cronbach's. If value of Cronbach's Alpha if Item Deleted is lower than the total Alpha Cronbach's value, so measurement scale has good realibility. Test toward the variable is based on output, the result is shown on table 4.2, as followed:

Research Instrument Realibility Test Result

No	Variabel	Nilai r		Test result
		Total Alpha	Alpha If Item Deleted	
1	Personality	0,7859	0,7263	Reliable
2	Work discipline	0,7859	0,7419	Reliable
3	Work stress	0,7859	0,7799	Reliable
4	performance	0,7859	0,6794	Reliable

Source: Tabulation Resul of SPSS

On Tabel 4.2. above, based on the result of realibility analysis from investigated quetionaire based on each Cronbach's Alpha value. Four variables which are investigated or used questionaire is realible, because Personality, work discipline, work stress and Performance have lower value of Cronbach's Alpha If Item Deleted than the total value of Cronbach's Alpha. It shows that the sample that is taken from population is normal distribution. Based on the realibility test, so the instrument (variables) can be used in further statistic analysis, or can be stated that those variable can be used as research instrument.

c.   Analysis Requirement Test

Normality test:
Remark: X_1 = personality, X_2 = work discipline, X_3 = work stress and Y= performance.
Asymp.Sig. value (2.-tailed) shows: (X_1) = 0,585 (X_2) = 0,364 (X_3) = 0,354, and (Y) = 0,193 is higher than α = 0,05, it shows that sample taken from population is normal distribution.

Heteroskedastisitas Test
Decision making to heteroskedastisitas test based on condition:
   i. If there is certain pattern, such as points which form a particular regular pattern (wave, widened then narrowed) so *heteroskedastisitas* has occurred.
   ii. If there is not clear pattern, and points are scattered above and below 0 on axis Y, so *Heteroskedastisitas*has not accurred. From the test result, it is gained scatter plot as followed :

Heteroskedastisitas Test Result
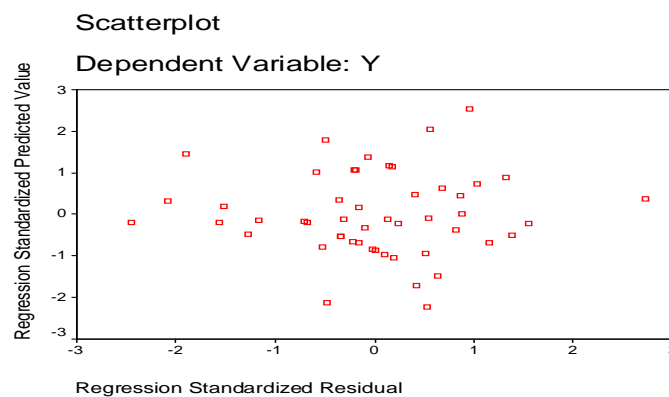
The result of test on Picture above, thus it is known that independent variable data (points) scaterred randomly, and they do not form a certain clear pattern, and the data are scattered both above and below 0 on axis Y so what happen is *homoskedasitas*.

Multicollinearity Test

Remark: X_1 = personality, X_2 = work discipline, X_3 = work stress and Y= performance. Collinearity statistic: Tolerance about 0-1, with 0=high collinearity and 1=low collinearity. VIF = Variance Inflantion Factor, about 1 – Infinity, dengan 1 = low collinearity. Stanislaus S. Uyanto (2006:224) states that VIF = 2 - 4 is still considered as low collinearity. Based on above data VIF value shows: (X_1)= 1,415 (X_2)= 1,313 (X_3)= 1,270 all are about 0 – 4 and tolerance value show (X_1)= 0,707 (X_2)= 0,762 (X_3)= 0,787 all are near 1. It show that there is no multicollinearity

Autocorrelation Test
Remark: X_1 = personality, X_2 = work discipline, X_3 = work stress and Y= performance.
Collinearity statistic: To detect the presence or the absence of autocorrelation according to Wahid Sualiman(2004:89) is conducted by Durbin-Watson test (DW), through following condition as folowed:
   a) DW < 1,21 or DW > 2,79, means there is autocorrelation.
   b) 1,65 < DW < 2,35, there is not autocorrelation.
Based on analysis result, DW value is 2,097 < DW 2,35, means there is not autocorrelation.

Linearity Test

Remark: X_1 = personality, X_2 = work discipline, X_3 = work stress and Y= performance.
Regression model is in form of linear if Sig. deviation from linearity higher than $\alpha = 0,05$.

Hypothesis Test

The purpose of hypothesis is to gain the conclusion whether the hypothesis of this study has been formulated and supported by collected empirical data. This hypothesis test is conducted by statistic approach, thus tested hypothesis is statistical hypothesis which is stated in form of null hypothesis (H_0)

The impact of personality (X_1), toward collectors' performance (Y)

Regression equation: $\hat{Y} = 14,976 + 0,567X_1$, means every addition of a unit (one unit) of independen variable of work stress (X_1) will impact on collectors' performance (Y) by 0,567 unit. Coefficient determination (R Square) 0,339 means by 33,9 % of performance can be affected by work stress. Based on ANOVA table gained calculated F value = 24,587, Sig $0,00 < \alpha$ 0,05, means H_0 is rejected, thus there is an effect of work stress (X_1) toward collectors' performance (Y).

The impact of discipline (X_2), toward collectors' performance (Y)

Regression equation: $\hat{Y} = 8,004 + 0,840X_2$, means every addition of a unit (one unit) of independen variable of work stress (X_3) will impact on collectors' performance (Y) by 0,840 unit. Coefficient determination (R Square) 0,390 means by 39% of performance can be affected by work stress. Based on ANOVA table gained calculated F value = 30,651, Sig $0,00 < \alpha$ 0,05, means H_0 is rejected, thus there is an effect of work stress (X_2) toward collectors' performance (Y).

The impact of work stress (X_3), toward collectors' performance (Y)

Regression equation: $\hat{Y} = 16,779 + 0,523X_3$, means every addition of a unit (one unit) of independen variable of work stress (X_3) will impact on collectors' performance (Y) by 0,523 unit. Coefficient determination (R Square) 0,206 means by 20% of performance can be affected by work stress. Based on ANOVA table gained calculated F value = 12,480, Sig $0,001 < \alpha$ 0,05, means H_0 is rejected, thus there is an effect of work stress (X_3) toward collectors' performance (Y).

The impact of personality (X_1), work discipline (X_2), and work stress simultaneously toward collectors' performance (Y)

Regression equation: $\hat{Y} = 0,858 + 0,307X_1 + 0,564X_2 + 0,200X_3$, means all independent variables positively jointly impact on collectors' performance (Y). Intercep value 0,858 means that if personality (X_1), work discipline (X_2) and work stress (X_3) on the value of 0, so performance (Y) = 0,858. That interpretation is meaningless because there is not collectors' performance which is influenced because personality, work discipline, works stress is negative. Theoretically, it is not justified because this study does not involve (X_1), (X_2), (X_3), which have value of 0. Partial regretion coefficient (X_1) = 0,307 can be interpreted on (X_2), (X_3), which constant to the improvement (X_1) one unit can improve Y by 0,307 unit. Partial regretion coefficient (X_2) = 0,564 can be interpreted on (X_1) and (X_3), which constant to the improvement (X_2) one unit can improve Y by 0,564 unit. Partial regretion coefficient (X_3) = 0,200 can be interpreted on (X_2) and (X_3), which constant to the improvement (X_1) one unit can improve Y by 0,200 unit. Coefficient determination (R Square) 0,524 means 52,4 % all independent variables jointly impact on dependent varibale (Y). While, the rst is 47,6 % is affectedby other factors. Based on ANOVA table gained calculated F value =16,883, sig $0,000 < \alpha$ 0,05, means H_0 is rejected, thus there is an effect of (X_1), (X_2), and (X_3) jointly toward collectors' performance.

Discussion

The impact of personality toward collectors' performance

Personality (independent variable, X_1) impacts on performance because employees who have duty awareness, they work with achieved targets, they work step by step, reasonable competition, they work with high spirit, they are aggressive in doing their work; they are calm and relaxed in doing their work, they are not too ambitious, they like working. Those factors improve their performance.

The impact of work disciplinetoward collectors' performance

Work discipline (independent variable, X_2) impacts on collectors' performance. Employees who obey the rules will impact on their own performance, and the employees who follow the standard performance well will also impact on their own performance. Likewise, employees who are consistence in working can improve their performance and they are who consistence in keeping and maintaining working tools will also improve the performance.

The impact of work stress toward collectors' performance

Work stress (independent variable, X_3) impacts on collectors' performance. Employees who can cope with personal problem will impact on their performance, and employees who can manage their emotion well while they are communicating with customer also can improve their performance. Likewise, employees who are please to discuss if there is a problem will also improve their performance and they who have reasonable expectation. The most important, employees enjoy working not burden but it is a noble task which can improve their performance.

The impact of personality, work discipline and work stress simultaneously toward collectors' performance

The concept of performance stands for kinetic working energy. Performance (dependent variable) is output of functions or indicators of an occupations or a profession in certain period. Employees' performance is a component which influences how far they can make contribution for the company.

That contribution is influenced by personality, work discipline and stress. Employees who have good personality, maintaining work discipline and being able to maintain work stress will be able to improve their performance.

The result of this study shows that personality, work discipline and stress partially impact the improvement of performance. It can be implicated that to improve collectors' performance it is required at least 3 factors which have to be improved, those are, personality, labor discipline, and stress. Those three factors have positive effects toward the improvement of performance.

V. CONCLUSIONS

Level of accomplishing of collecting funds from debtors will make contribution toward the level of achieving profit which can be recorded by the company. From the result of this study, to support that accomplishment, there are some efforts which can be done as followed:

1) Improving the performance of collectors i.e. through compensation adjustment and commission, training, making planning and good career development.
2) Improving level of maturity of personality of collectors continuously so that they focus only on billing effort and they are not disturbed by other activities. For instance, sending collector staff to participate in training about interpersonal and social skill, negotiation and so on.
3) Maintaining and improving collectors' level of discipline. It can be done by making standard and clear working procedures, implementation of punish and reward systems for indiscipline employees, and disciplined and employees achievement in accomplishing the target set.
4) Reducing the level of stress on the collectors in working. It can be done by creating conducive working atmosphere, avoiding, as small as possible, conflict among employees or with the leader. Unit leader

should be able to identify factors which cause stress and control it appropriately so the collectors can work comfortably.

VI. IMPLICATION

Based on the results obtained in this study, the researchers gave the following suggestions:

1. The Company should increase the maturity of the employee's personality through the way of increasing the awareness of a member organization. They should be increased knowledge that they are part of the organization, the Collector shall be subject to the norms of the organization and uphold the high values of the organization.
2. Companies should regularly monitor the level of discipline Collector developments in work so that they work more efficient and effective in carrying out the tasks given.
3. Based on the findings that contribute to the improved performance of work stress has a small effect compared to the other independent variables. The trick is to frequently review the daily and monthly targets.
4. Companies should increase the maturity of personality, work discipline to manage the level of work stress the Collector in order to improve their performance in collecting funds from customers.
5. Companies must increase Collector active role in collecting such as asking them to contribute billing how most favorable to the debtor. This will increase the impact of their competence and loyalty to the company

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