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**“AN APPLICATION OF COPING STRATEGY MODEL
TOWARDS WELLBEING AND PERFORMANCE”**

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Sih Darmi Astuti

AN APPLICATION OF COPING STRATEGY MODEL TOWARDS WELLBEING AND PERFORMANCE

Sih Darmi Astuti* and Kusni Ingsih**

Abstract: The aims of this study was to examine the application of the Coping Strategy model that affect wellbeing and the impact on performance is in accordance with the ideal conditions. Factors to be antecedents are religious coping, problem focus coping, and wellbeing. Wellbeing is analyzed in two dimensions, which is job satisfaction and general health. Performance has two-dimensional measured as described MacKenzie et al. and William & Anderson, namely in-role and extra-role. The respondents of this study are employees of governments banks in the Special Region of Yogyakarta in Central Java. Data collection method and survey as used in the analysis was 223 pieces. Purposive and convenience sampling was used in this study. The analysis used in this study using a Maximum Likelihood (ML). Surprisingly the results contribute to performance literature in three ways. First extra-role performance is influenced by problem focus coping which effect on in-role performance and finally to increase wellbeing. The second problem focused coping has two direction, a positive direction that directly improve in-role performance, the negative direction when it has a high concentration, it will be difficult to help a co-worker. This means that it will degrade the extra-role performance. The third was extra-role performance directly influenced by religious coping.

JEL Classification: M10, M12.

Keywords: religious coping, problem focus coping, wellbeing, and performance.

1. INTRODUCTION

Banking is currently facing a very tight competition, so the targets imposed on the organization are also higher. To be competitive, one of them is by showing better performance. Good performance is achieved when employees do not deal with too severe problems. The way how to handle problems (coping strategy) is an important factor of concern to the actors of organizations. Coping is defined as cognitive and behavioral efforts which individuals use to manage the demands considered to be beyond their personal resources (Lazarus and Folkman, 1984). Studies show that stress reduction will be achieved through effective management.

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Many studies found an association between coping strategy (strategy of handling problems) with employee's well-being, but their findings were different. Hussein, R. and Noor, NM (2006) in their study using the respondents of the nurses in Malaysia found that the problem focused coping had positive effect on well-being. One way of overcoming problems by means of focus will be able to increase job satisfaction and health. Meanwhile, Lapierre, L.M. and Allen, T.D. (2006) in their study entitled "Work-Supportive Family, Family-Supportive Supervision, Use of Organizational Benefits, and Problem-Focused Coping: Implications for Work-Family Conflict and Employee Well-Being" found different things that problem focused coping did not have any effect on well-being.

The results of focus group discussions revealed that the employment demands that burden them include: frequent meetings after working hours, lack of reliable administrative support systems, ineffective leadership in the organization, and unskilled co-workers or subordinates. The emergence of an increasingly heavy workload with increasing target as well result in the negative effects on low cooperation, difficulty of concentrating at work, working withdrawal, suffering, irritability, lack of sleep, feelings of guilt, and experiencing panic and grief.

A preliminary study conducted by researchers to 71 respondents (with the response rate of 79%: i.e. from 120 questionnaires distributed, 90 questionnaires were returned and 71 questionnaires could be processed) derived from the 5 state-owned banks, namely: BNI (20 people), BRI (18 people), BTN (16 people), Mandiri (12 people), and BPD (5 people), located in Central Java and Yogyakarta Provinces. It shows that the employees of these banks experienced quite heavy workloads. It is shown from the average value of workload which was above the neutral (using the scale of 7), accounted for 5.81. It is also supported by a number of their working hours in which the surveys show that the employees working 11-12 hours a day or 60 hours a week were more than 40 hours a week as a normal working hour standard.

Growing banking sector with the demand of high competition demands the employees to work harder and smarter in order to exist. The bank employees in present time are different from those of ten years ago in which the working demand was not significant. In addition, current technological demand makes those who are not ready have their own restlessness. For the employees in the group of officer, it will be their specific burden since they have greater responsibilities with decision making in their work implementation so that it has bigger risk. The limited research taking the object of bank employees encouraged this research to investigate deeper regarding the profession that will be significant for those who have relatively longer working hours at their workplaces. They will have difficulty to manage between their tasks and responsibilities. In other words, they will find it difficult to achieve

balance as stated by Foley and Powel. With regard to the research problems above supported by the results of previous research and the phenomena of banker profession in Indonesia, the problems that can be formulated in this research were “How to optimize the performance are realized from the way of handling the problems faced by the creation of employee welfare ? “ As far as it is known that this research has not been done , it is very necessary research on: Implementation of Coping Strategy Model Towards Welfare and Employee Performance Improvement.

The aims to achieve in this research were to apply the Coping Strategy model that affect the wellbeing and the impact on performance is in accordance with the ideal conditions. In other hand, this research was expected to provide an explanation on the presence of one of performance concepts viewed from two dimensions, i.e. *in-role* (related to task, authority, and responsibility commonly called trinity principle) and *extra-role* (related to the availability of an employee on his care to help his co-workers)

Central Java and Yogyakarta Provinces were the option of the researchers although they had not been included in MRI survey target. However, the researchers believed that these regions had banking distribution in the category of large banks in Indonesia so that they would represent the current banking conditions. Certainly, with no exception, it was Bank Pembangunan Daerah (BPD) which participated actively in local government-owned banks as part of the government.

2. RELEVANT LITERATURE

Coping Strategy

One way for individuals to reduce the problem of employment is to have the ability of coping effectively to the demands that lead to stress. Coping strategy is found to reduce tension, increase job satisfaction, improve health, reduce psychological pressure, lower level of employment conflict, and reduce depression, anxiety and somatization. Joseph, William and Yule (1992) and Hussin and Noor (2006) found that there are two different ways of coping strategy individuals, namely: problem-focused coping and religious coping.

Managing different demands is even contradictory to the domain of work and family describing a heavy source for many workers. Problem focused coping is found to reduce tension, improve health, job satisfaction, and other outcomes. The positive influence of religious certainty (religious coping) to well-being is found directly and substantially, i.e. a person with a strong religious faith would gain life satisfaction, high personal happiness, less negative psychosocial consequences of traumatic life events (Ross, 1990).

This study used two-factors frequently used in describing coping strategy, namely: religious coping and problem-focused coping. Religious coping is a way that someone believes in addressing the problems faced by beliefs and practices taught in his religion (Hussin and Noor, 2006). Lazarus and Folkman (1984) describe Problem-focused coping as a defense against environmental stressors that generally leads to the definition of problem, finding alternative solutions, emphasizing alternative solutions in terms of costs and benefits, selecting them, and acting. Another definition of problem-focused coping is the coping way focused on how to resolve problems through planning activities, refrain from problems, suppress competing activities, and seeking social support (Muhonen and Torkelson, 2006). Problem-focused coping is a planned activity so that it becomes an independent factor, while religious coping is a self-characteristic so that it takes a long time to change. Therefore, in this study it was placed as a situational factor to be the moderating variable.

Problem-focused coping has been proven as an effective way to manage the problem in a work role (Rotondo, Carlson, & Kincaid, 2002). Important steps taken to fulfill responsibilities at work efficiently will be able to help individuals to have a lot of time in their involvement in their roles at work. Thus, problem-focused coping theoretically helps avoid conflicts of work.

Well-Being

Well-being is a phenomenon that includes cognitive and emotional evaluation of individuals against their lives, such as the so-called by ordinary people as happiness, peace, fully functional, and life satisfaction (Diener, Oishi, and Lucas, 2003). A slightly different definition is also delivered by Biswar-Diener, Diener, and Tamir (2004) arguing that well-being is an individual evaluation to his life associated with cognitive and emotional components that includes three main components, such as: the number of positive and pleasant affect experiences like excitement, mind relief, compassion, and the least negative or unpleasant affect experience, such as: fear, anger, and sadness as well as personal opinions regarding life satisfaction.

Well-being in this study was measured using two dimensions, namely job satisfaction and mental health (scale used by Hussin, R & Noor, NM, 2006). Noor, N.M. (2004) in his study on the employees in Malaysia found that their well-beings were measured by job satisfaction and general health condition with a positive effect on their performance.

When using problem focused coping and performing a strong religious activity, particularly a prayer to face problems at work and the same kinds related to happiness and well-being, coping strategy factors as the avoidant method become the potential which might relates to this condition both directly and indirectly.

Performance

Performance is often defined by task achievement in which the term of task comes from the thinking of the activities required by workers (Lindholm, 2000). Performance includes the aspects of effort, loyalty, potential, leadership, and working morale. In particular, proficiency is viewed from three aspects, i.e.: the behaviors indicated by a person at work, concrete outcomes achieved by workers, and judgments on the factors, such as: encouragement, loyalty, initiative, leadership potential, and working morale.

Williams and Anderson (1991) and MacKenzie (1999) define performance as a combination of in-role performance and extra-role performance. In-role performance is a measure of performance directly related to one's job, such as how well employees perform their works according to the job description and the results they achieve. In other hand, extra-role performance is defined by the measure of work behaviors which is not the part of job description, not associated with payroll, but makes more effective functioning of an organization. This is consistent with social resource theory (Lindholm, 2000) which states that in a social relationship there are resources that can be accessed and used by someone. One's position in an interaction structure will allow him to obtain necessary resources which allow him to work better. It is based on the assumption that everyone has limitations, so he will need support, information, and even resources of colleagues to support his work. If an employee has a good interaction with co-workers, he will have a position in the hierarchy which allows him to contact with many people; his network ties can provide access to the information and resources required to support his performance.

The Association of Religious Coping with Well-Being, In-Role, and Extra-Role Performances

The positive influence of religion is substantially found to overcome difficulties/problems. Religious activities, especially prayer, are usually regarded as a way of overcoming problems and personal growth (Folkman, *et al.*, 1986). Idler (1987) found that depression will be reduced when a person prays, both individually and praying together. Prayer allows one to face the future with optimism, having better control, more confidence, self-esteem, and sense of purpose (Dull and Skolan, 1995). Treatment with religion is a significant predictor of a problem including the issue of work. This problem will be lower for those who have high levels of religiosity so that their job satisfaction is high. Most of the studies on the handling of religion were conducted to the countries with the dominance of Christianity, and this kind of research was still limited conducted in the countries with the dominance of Moslem. Religion meaning may be different between the two

religions. Christians make a distinction between church and state, while Islam emphasizes religion as a way of life. According to Rahman (1995), Islam is two basic elements, namely beliefs and practices, both of which must be integrated to achieve success, as well as tackling a problem. Religion will be used to ask for help when facing problems in their lives. Therefore, when faced with a problem in life, one way to overcome is by seeking the help of the Lord. High level of religious coping strategy will also create high performance because they feel that working is worship. Noor and Hussein (2006) in their studies conducted to the objects of the nurses in the government hospitals in Malaysia also found that religious coping affects the employees' well-being and performance although the role of religious coping has still less attention in research, especially in the context of work in depth. Based on the above relation, the hypothesis can be outlined as follows:

Hypothesis 1 : Religious Coping has the effect on In-Role Performance

Hypothesis 2 : Religious Coping has the effect on Well-Being

Hypothesis 3 : Religious Coping has the effect on Extra-Role Performance

The Association of Problem Focused Coping with Well-Being, In-Role, and Extra-Role Performances

When employees have little social support, or not at all, they rely on themselves to solve work problems. People who tend to use problem focused coping when faced with the difficulties of life may be easier to avoid the problem of work. Folkman et al. (1986) describes problem focused coping as a defense against environment of stressors that generally leads to the definition of problem, finds alternative solutions, emphasizes alternative solutions in terms of solution costs and benefits, selects them, and acts. Problem focused coping has demonstrated as an effective way to manage the problem of work (Rotondo, Carlson & Kincaid, 2002). By taking important steps which are efficient in meeting the responsibilities at work, employees will have a lot of time to get involved in the work and not run out of energy to effectively face the challenges of career. Thus, problem focused coping theoretically helps avoid the problems of work although different findings were shown in the studies conducted by Lapiere and Allen (2006) who found no effect of problem focused coping on the problem of work.

Another argument stated by Hobfoll (1989) is that employees are usually motivated to invest some resources in their efforts to achieve an increase in their quest for resources. By using the style of problem focused coping, employees invest their time and energy to plan and face the challenges in their works to more easily meet the demands of their roles. Other findings in this study also show the influence of problem focused coping on employee performance.

Another study conducted by Beehr, Johnson, and Nivea (1995) found that one of the problem focused coping strategies will increase their well-being, in the form of job satisfaction and better health. Based on the above relationship, the hypothesis formulations were as follows:

Hypothesis 4 : Problem focused coping will have the effect on in-role performance

Hypothesis 5 : Problem focused coping will have the effect on well-being

Hypothesis 6 : Problem focused coping will have the effect on extra-role performance

The Association of In-role Performance with Well-Being

An employee who has reached in-role performance as reflected in the achievement of their duties and responsibilities will be able to find work satisfaction, as a form of employee's well-being (MacKenzie, *et al.*, 1993; Podsakoff, *et al.*, 1997). Another study conducted by MacKenzie, *et al.*, (1998) by taking the objects of the salespersons also found that organizations should prioritize their attention to the performances of in-role and extra-role because they are directly related to the success of an organization. Another finding is the study conducted by Bagozzi (1980) who also found that in-role performance positively influence on job satisfaction. However, in contrast to other studies, these findings may be the most surprising that in-role performance was not significantly associated with well-being (Brown & Peterson, 1993). Based on the above association, the hypothesis can be formulated as follows:

Hypothesis 7: In-role performance has the effect on employee's well-being

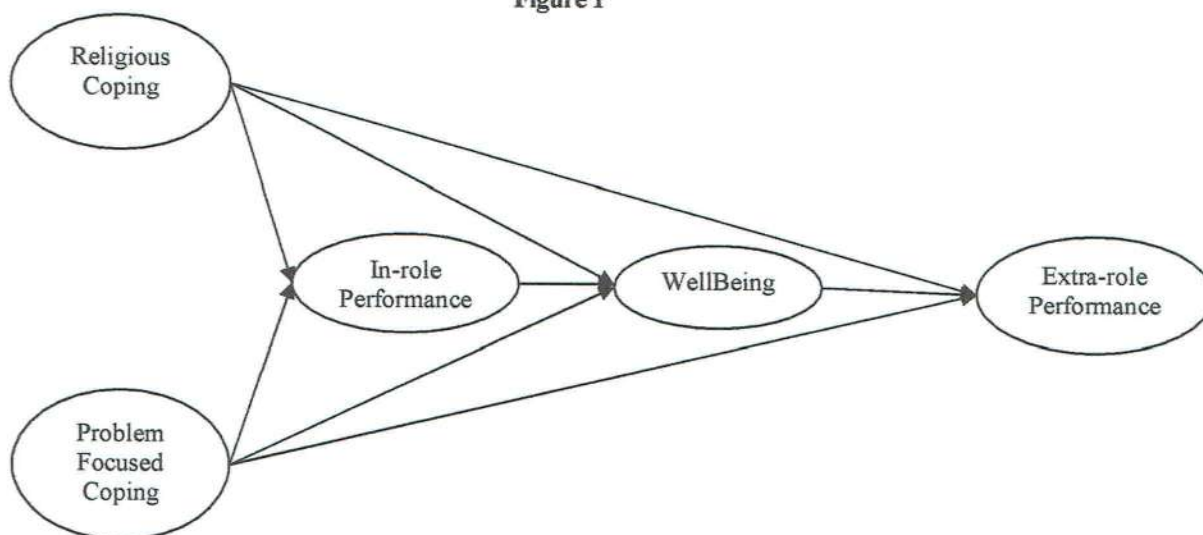
The Association of Well-Being with Extra-role Performance

Well-being is a combination of one's job satisfaction and perceived health as a complex emotional reaction, which is a result of the encouragements of desires, demands, and expectations felt by employees causing happy, satisfied or dissatisfied feeling. Employees who do not obtain employment well-being will never achieve psychological maturity and in turn will become frustrated. Such employees would often daydream, have low morale, tired and bored, emotionally unstable, often absent, do the activities that has nothing to do with their works/responsibilities that must be done. Besides, the employees who get employment well-being will usually have better attendance record and turnover, less active in union activities, and sometimes perform better than the employees who do not employment well-being. Therefore, employment well-being has significance for employees and company/organization because it can create positive conditions in working environment that can encourage employees to achieve optimum performance. Optimum performance is the performance that can reflect the achievement of employees' duties and responsibilities, as the form of in-role performance, and also the creation of extra-role performance.

Recent developments indicate that the current understanding is antecedent, and the consequences of performance should be modified to take into account the differences between role/ main duty and extra-role performance. The new focus on extra-role performance is an important development for several reasons: (1) extra-role performance has been shown to affect the evaluation of employee's performance (MacKenzie, *et al.*, 1993); (2) extra-role performance has been found to affect the effectiveness and/ or success of an organization as a whole (Podsakoff, *et al.*, 1997); (3) The most important is that extra-role performance has a fundamentally different relationship with in-role performance in terms of working attitudes, role perceptions, and labor turnover (Organ, 1990). An employee will be willing to do extra-role performance when satisfied of what he gets from the organization. Based on the above association, the hypothesis can be formulated as follows:

Hypothesis 8: Well-being will have the effect on extra-role performance

Figure 1



3. METHOD

The populations in this study were the permanent employees of the state-owned banks located in the regions of Central Java and Yogyakarta. The state-owned banks were Mandiri, BNI, BRI, BTN, and BPD of Central Java and Yogyakarta. The sampling technique in this study used purposive sampling method which is the samples taken with certain criteria in accordance with the purposes of a research. The sample criteria in this research were:

1. The respondents should have been married
2. They have children

3. They are as dual-career couples/have a spouse who also works.

The considerations to these criteria were selected on the grounds that they would have a great responsibility that tends to have high level of conflict. The number of samples that meet these criteria were unknown, so they cannot be calculated. Then, the sample size was determined in accordance with the use of AMOS analysis tool that accounted for 200-400 respondents (Hair, et al., 2006). The survey method used to obtain the primary data was through questionnaires given directly by asking the permission through the personnel departments at the banks in the regions of Central Java and Yogyakarta, to be forwarded to the employees in accordance with the predetermined criteria, which were the husbands and wives who worked and had children. The filling of questionnaire data did not point the level of employment (both managerial and non-managerial).

The measurements of research variables and indicators used in this research were: Religious Coping was measured using nine statement items developed by Hussin, R. and Noor, NM (2006), Problem Focused Coping was measured using five statement items developed by Joseph, *et al.* (1992), Well-being was measured from two factors: Job Satisfaction measured using five statement items developed by Lindholm (2000), and General Health was measured using eight statement items developed by Noor, NM (2004), Employee's performance was measured from 2 dimensions, i.e. in-role performance measured using seven statement items developed by William and Anderson (1991), and Extra-Role Performance was measured using 4 statement items developed by MacKenzie *et al.* (1999). Validity testing used confirmatory factor analysis. The test performed by classifying into exogenous and endogenous factors.

This research used the direct structure measurement with closed questions. The measurement scale used was Likert scale. The respondents were asked to evaluate the objects in the scale of 10 levels in which each level was weighted by numerical values of each object in question (Ghozali, 2004). The technique is considered to be simpler and easier for management recording and recognized as a reliable research tool and can differentiate.

4. RESULT

A number of 350 questionnaires distributed can be received by the researchers as many as 311 pieces, so the response rate obtained was 88%. This indicates a fairly good response, considering in the independent research, the response rate is generally around 20% -25%. Based on this, the researchers had managed to collect expected questionnaires. Of the questionnaires returned, a number of 88 questionnaires could not be included in the analysis because they were not filled out completely, so that only 223 questionnaires that can be analyzed further.

The respondents obtained from six government banks were almost evenly targeted this study, which were derived from BPD as many as 53 people (23.8%), from Mandiri 52 people (23.3%), from BRI 51 people (22.9%), from BNI 29 people (13%), and from BTN 38 people (17%).

The processed demographic data of 223 respondents indicates that more women than men respondents; 129 women (57.8%) and 94 men (42.2%). The majority of the respondents were still in productive age both at work and family, which still always tried to achieve good performance. People who always try to perform well will do anything to support their performance, including the ability to maintain balance in their family needs. Such respondent conditions were appropriate to the research on work-family conflict. In addition, the respondents were dominated by the officers with 137 people (61.4%), and only 86 people (38.6%) were non-officer. This condition indicates that the respondent had a heavier load because with greater responsibility, with those who involved as respondents were mostly as officers. With an average of respondents' working hours to 11 hours a day, equivalent to 55 hours a week, plus it might be longer working hours when some banks have opened the week-end banking services, so their duties and responsibilities will be heavier. This condition will be a burden for the employees and did not seem easy to do, so that this condition was suitable for the research on the achievement of performance based on problem coping.

The first stage in this study was to look at the mean, correlation, standard deviation, and reliability. The reliability test used the minimum loading value of 0.6, then the need for acceptable Alpha Cronbach minimum was as many as the square of alpha of 0.7 (Hair, *et al.*, 2006). The reliability test results for each of the latent variables were: religious coping (0.86), problem focused coping (0.86), well-being (0.87), in-role performance (0.87), and extra performance -role (0.86).

Table 1 Means, Standar Deviasi, Reliability, and Correlation

No	Variable	Means	SD	RC	PFC	Kin	K	K
1	Religious Coping (RC)	7,92	1,174	0,857				
2	Problem Focus Coping (PFC)	7,53	1,352	0,482	0,858			
3	In-role Performance (Kin)	7,80	1,226	0,453	0,601	0,871		
4	Wellbeing (K)	7,36	1,434	0,537	0,697	0,749	0,873	
5	Extra-role Performance (Kex)	7,85	1,307	0,523	0,577	0,750	0,710	0,859

Note: main diagonale was alpha cronbach

This measurement model testing was conducted using Confirmatory Factor Analysis (CFA). Confirmatory Factor Analysis was conducted to determine the

unidimensionality of the indicators that described a factor or forming variables. Confirmatory Factor Analysis was conducted on exogenous or endogenous variables in the research, then just the test of structural model was conducted.

Table 2 Goodness of Fit Index

No	Indicator	Confirmatory Exogen	Confirmatory Endogen	Structural Model
1	Chi Square	38,068	62,654	229,028
2	Probability	0,006	0,001	0,000
3	GFI	0,960	0,949	0,902
4	RMSEA	0,067	0,066	0,061
5	AGFI	0,925	0,913	0,867
6	CFI	0,979	0,981	0,962
7	TLI	0,969	0,973	0,954
8	CMIN/DF	2,004	1,958	1,818

The constructs of the exogenous variables in this research consisted of two variables: religious coping and problem focused coping. The results of the confirmatory analysis in the form of factor loading value of each indicator of the variable constructs refers to the recommended value of Hair, *et al.* (2006) that the lowest value is 0.5, and ideally 0.7 or more. The research took the provision median of Hair, *et al.* (2006) by taking the value of minimum loading of 0.6. The fit model test results were indicated with a probability value = 0.006; CMIN/ DF = 2.004; GFI = 0.960; AGFI = 0.925; CFI = 0.979; TLI = 0.969. The results of the confirmatory analysis in the form of loading value of each show that not all items of the statement for each variable can be used because they were not valid. The loading factor in this research ranged from 0.578 to 0.945.

The constructs of the endogenous variables in this research consisted of three variables: well-being, in-role performance, and extra-role performance. The fit model test results indicate the probability value = 0.001; CMIN/ DF = 1.958; GFI = 0.949; AGFI = 0.913; CFI = 0.981; TLI = 0.973. The results of the confirmatory analysis in the form of loading value of each show that not all items of the statements for each variable can be used, because they were not valid. The loading factor in this research ranged from 0.756 to 0.920.

The model test results by looking at the values of absolute fit show that in general the model has good goodness of fit, so the hypothesis testing can be conducted using the existing model. The absolute fit value shows generally good results. GFI value (Good of Fit Index) of 0.902 meets the model acceptance criteria

for approaching the suggested value of 0.90. This shows the model fitness with the data. The value of RMSEA (Root Mean Square Error of Approximation) of 0.061 also meets the model acceptance criteria for it is smaller than the recommended limit of lower than 0.08 (Arbuckle, *et al*; 2005).

The incremental fit values show generally good results. The incremental fit size that meets the standards was met by AGFI (Adjusted Goodness of Fit Indices) at 0.867, equal to the minimum limit of 0.8 (Sharma, 1996), CFI (Comparative Fit Index) of 0.938, and TLI (Truckler Lewis Index) of 0.954 which is more than the minimum limit of 0.9 (Hair, *et al*, 2006). Besides, parsimonious fit size indicated on the value CMIN/ DF (The Minimum Sample Discrepancy Function) of 1.818 also has a value below the maximum limit specified at < 2 (Hair, *et al*, 2006), it can be said that the model has parsimony element. Hypothesis testing on the role of coping strategy for employees well-being and performance was conducted by looking at the presence of significant path in the model. The analysis results show that 7 out of 8 hypotheses were supported, and one hypothesis was not supported.

Table 3 Hypothesis Testing

<i>No</i>	<i>Hypothesis</i>	<i>C.R</i>	<i>Probability</i>	<i>Result</i>
1	Religious Coping - in-role Performance	2,888	0,004	Supported
2	Religious Coping – Wellbeing	1,000	0,317	Not Supported
3	Religious Coping –extra-role Performance	2,126	0,034	Supported
4	Problem Focus Coping - in-role Performance	5,988	0,000	Supported
5	Problem Focus Coping – Wellbeing	5,209	0,000	Supported
6	Problem Focus Coping –extra-role Performance	-2,213	0,027	Supported
7	In-role Performance – Wellbeing	8,126	0,000	Supported
8	Wellbeing - extra-role Performance	7,606	0,000	Supported

5. DISCUSSION

These research findings made it clear that extra-role performance was achieved by prosperous employees, and well-being was created after they first could complete their in-role performance. One way to generate faster in-role performance was when they faced conflicts resolved by focusing on the problems they faced.

The Factors Influencing In-Role Performance

The empirical testing results show that the factors affecting in-role performance were religious coping and problem focused coping. This finding supported the studies conducted by Noor and Hussein (2006). The study found that problem focused coping had stronger effect than religious coping. This means that when the employees faced problems and solved by focused coping, the in-role

performance or the performance related to the duties and responsibilities was more quickly achieved

The findings of this research also supported the studies conducted by Hobfoll (1989). The forms of problem focused coping they usually used were that they would concentrate when resolving a problem, they would also take additional measures when necessary to resolve a problem, and they will stay focused on the problem before it is completed with the exclusion of other matters deemed unnecessary. The efforts that can be done to improve problem focused coping were to make priorities, discuss in advance with the people who knew better, understand the problems better, enforce the hearts and minds, etc.

The finding that supported this research was a study conducted by Skattebo and Butler (2004). In this study, it was found that the three factors that affect in-role performance with the most powerful influence were problem focused coping, then religious coping, and the smallest effect was superior's support.

The Factors Influencing Employee's Well-Being

This research found that the factors affecting employee's well-being were problem focused coping and in-role performance, but religious coping had no effect on well-being. Based on these two factors, it was found that in-role performance had stronger effect on employee's well-being than problem focused coping.

The findings of the analysis in this study show that in-role performance had positive effect on employee's well-being. This shows that when an employee could complete the work in accordance with the duties and responsibilities, he felt more satisfied and happy. This condition reflects their well-being was also improved/ increased. The forms of in-role performance that can improve the employee's well-being were when they could carry out the tasks which they were responsible for, when they could meet the demands of performance given by the office, and when they never failed to perform important tasks given to them. Besides, there were some efforts made to meet their targets/ tasks and responsibilities, such as working with full responsibility, working quickly and accurately, working carefully, arriving early to prepare a strategy, using innovations in completing tasks, motivating themselves to continue to grow. This finding supported the studies conducted by MacKenzie, SB, Podsakoff, PM, & Ahearne, M. (1998). However, in contrast to other studies, these findings may be the most surprising that in-role performance was not significantly associated with well-being (Brown & Peterson, 1993). The employees who were unable to achieve this would be more likely to experience interference in their well-being and unable to make decisions and to feel the excitement for what they have done.

The other findings from the analysis in this study show that there was the effect of problem focused coping on the employees' well-being with positive direction. This shows that when problem focused coping is higher, their well-being was also improved. The forms of problem focused coping they usually used were that they would concentrate themselves when resolving a problem, they would also remain focused on the problem before completion to the exclusion of other things considered unnecessary, and they would take additional measures when necessary to resolve the problems. This findings supported the studies conducted by Beehr, Johnson, and Nieva (1995); Rotondo, Carlson, and Kincaid (2003), which indicate that problem focused coping was shown to improve employee's well-being through increased job satisfaction and improved health.

The Factors Influencing Extra-Role Performance

This research found that the factors influencing extra-role performance were religious coping, problem focused coping, and employee's well-being. Religious coping and well-being had positive effect, while problem focused coping negatively affected extra-role performance. The strongest factor that influenced in-role performance was employee's well-being, the second strongest factor was problem focused coping, and the factor with the weakest effect was religious coping.

The first factor with the strongest effect on extra-role performance was employee's well-being. Their well-being forms that can improve extra-role performance were that they could enjoy their current jobs, they felt to have done something very valuable when doing their jobs, they were also able to make decisions, and they were quite happy with what they did. The things mentioned above will increasingly give employees the confidence to continue to work, so it will create their willingness to cooperate with fellow co-workers in which this will be the size of extra-role performance. This finding supported the study conducted by Organ (1990).

In this study, it was found that the strongest factor affecting extra-role performance was problem focused coping with negative direction. This means that when one is dealing with more focus and higher concentration, even to take additional measures to overcome them, it will be increasingly difficult for him to be able to help his co-workers and do not have much more spare time. This finding supported the studies conducted by Rotondo, Carlson and Kincaid (2002).

The analysis results show that the third factor that affects extra-role performance was religious coping with positive direction. This reflects that the higher level of religiosity in the face of problems, the higher the extra-role performance achieved by an employee. This finding supported the studies conducted by Noor and Hussein (2006). The forms of the religious coping they used were that in their

prayers they always hoped to get assistance and protection in the face of work, their happiness in worship was because it can break away from their routine, when experiencing an adverse event in their work they remained to believe that it was a test from God, and when they made a mistake they would soon regret. The evidence against the creation of extra-role performance was that they would try to avoid conflicts between co-workers, their willingness to take the time to help colleagues who had difficulties in their jobs, and would talk with their co-workers before taking action that might affect them.

6. CONCLUSION

Performance achievement by means of in-role and extra-role requires resources that cannot be ignored. This is consistent with the social resource theory (Lindholm, 1999) which states that in a social relationship there are resources that can be accessed and used by anyone. One's position in an interactional structure will allow him to obtain the necessary resources which allow him to work better. It is based on the assumption that everyone has limitations, so he will need the support, information, and even the resources of various parties to support his work. If an employee has a good interaction with co-workers, he will have a position that allows him to contact with many people, his network ties can provide access to necessary information and resources to support his performance. Thus, one's position in an interactional structure will cause him to be able to gain greater support so that he is able to perform his job well. This happens because he has proper way to deal with problems that make him possible to use working time more effectively, so that his performance is better.

Surprisingly extra-role performance can be achieved in three ways, i.e.: (1) when facing problems is solved by means of focus and concentration, it will improve in-role performance. Then, when in-role performance is achieved, it will improve employee's well-being, which in turn will have an impact on the achievement of their extra-role performance. (2) Although the way to overcome problems with concentration and focus can improve in-role performance, this is a two-edged. It means that, on the other hand, the higher the concentration, it will reduce extra-role performance. This condition occurs when a person is focused on a problem, automatically the time and effort to help other people will be smaller. (3) Extra-role performance can also be achieved from someone who has a strategy for dealing with a problem by his religiosity. An employee who has the ability to resolve problems faced at work in religious way, the sooner he will reach in-role performance, which will further improve his well-being, and will ultimately improve extra-role performance.

There two theoretical implications of this research; First, expanding employee's performance measurement into two dimensions, in-role and extra-role. The second implication is that performance can be achieved depending on how employees resolve the problems they face. Meanwhile, the practical implications of this research also provide two implications for decision makers in the banking sector, especially in Central Java and Yogyakarta with relatively similar settings. First, superiors need to be aware of their employee's conditions in addressing the problems of work, especially those who use focus/ high concentration that occurs at this time, because it has two different sides. The one hand has the positive impact that can improve employee's performance, especially in-role performance, but on the other hand it has the negative impact on the decline in extra-role performance. Second, the management needs to measure employee's performance in two sizes, that is, the implementation of work in accordance with the descriptions as well as the achievement of employee's target (in-role performance), and how well the employees are willing to work and support their colleagues (extra-role performance).

7. LIMITATION AND FUTURE RESEARCH

Another limitation of this study is that survey design used cross-sectional. Therefore, this method cannot fully explain the common method variance and causality although it is still consistent with previous research. The future research is recommended to use longitudinal and qualitative research in order to provide a more complete understanding of how employees can cope with work problems effectively.

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