ABSTRACT

Work stress is a persistent challenge in the banking sector, where employees must meet performance targets while adapting to digital transition. This study aims to describe the subjective experience of Bank X employees in Semarang City in facing work stress, to identify the coping strategies actually applied by employees who have successfully persisted and excelled, and to analyze how they interpret the organization's reward system in relation to their decision to stay and improve their performance.

This research employs a qualitative approach with Max van Manen's phenomenological design. Data were collected through in-depth interviews with seven informants representing four job levels, namely Operational Staff, Officer, Manager, and Branch Head, all of whom are recipients of the internal Best Employee award in either the Best Service or Best Performance category. Two comparison informants who chose to resign were also interviewed. The data were analyzed through open, axial, and selective coding. The findings show that sources of work stress are multi-dimensional and vary across job levels, encompassing Key Performance Indicator-based target pressure, limited structural authority particularly at the operational staff level, and the burden of digital transition that ultimately turns into a work enabler. Coping strategies follow a gradation pattern, shifting from personal emotion-focused coping at the operational staff level toward more structured problem-focused coping at the managerial level, with family support emerging as the most consistent contextual factor shaping resilience. The reward system is interpreted not merely as a material incentive but as recognition that strengthens intrinsic motivation and reinforces the decision to persist. For the two informants who resigned, the decision was related to a mismatch between role and competence and to disrupted family-career balance, and stress did not necessarily disappear after resigning but could change form.

In conclusion, work stress among Bank X employees is shaped by job level, and the ability to persist and excel depends on coping strategies, family support, and the meaning employees attach to organizational recognition. This study recommends expanding access to formal psychological support down to the operational staff level, as well as strengthening authority delegation to reduce relational pressure with customers.

Keywords: work stress; coping strategy; reward system; phenomenology; digital banking.