

Big Five Personality on Life Satisfaction: Job Satisfaction and Job Stress as Mediators (Study on Small Enterprises in Garut Regency)

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ABSTRACT

Objective: The purpose of this study is to investigate the relationship between personality traits and life satisfaction, as well as the impact of job satisfaction on life satisfaction and work stress. While investigating the function of job stress and job satisfaction in mediating the link between these variables.

Methodology: This specific field of study adopts a quantitative research methodology and survey research techniques. A multivariate statistical method is used in the statistical tool that uses SmartPls 4 v.4.0.9.4 to compare exogenous and endogenous factors. The number of micro-enterprises in Garut Regency reached 150.557 (Garut Cooperative and SMEs Office, 2019), absorbing a total workforce of 2953 people. So, the population is the SME workforce who are still actively working. Sampling using incidental sampling and Purposive or Judgment sampling, namely sampling based on the number of respondents who filled out the instrument and must follow the sample proportions required in the SEM-SmartPls model. So, the minimum sample is 120 employee respondents. Incidental sampling can likely achieve more than 130.

Findings: According to the findings of hypothesis testing using Smart PLS, the first hypothesis (H1) is accepted, implying that personality significantly affects work stress. Since the second hypothesis (H2) is confirmed, personality affects life satisfaction. The third hypothesis (H3) is accepted which means that there is a significant relationship between job satisfaction and work stress. The fourth hypothesis (H4) is not accepted, proving that there is no discernible relationship between job happiness and life satisfaction. The fifth hypothesis (H5) is accepted which suggests that life satisfaction is significantly impacted by work stress. H9 is rejected, although H6, H7, and H8 are accepted.

Conclusion: The capacity to forecast life satisfaction which falls into the moderate group can be attributed to the Big Five personality, job contentment, and work stress. Employees of SMEs in the Garut Regency can become more satisfied at work and in general by changing their personalities. Employees of SMEs experience both distress and eustress because job satisfaction has a favorable and important effect on work stress. It has not been demonstrated that life satisfaction is significantly influenced by job satisfaction. Life satisfaction is significantly impacted by job stress, suggesting that this stress is pleasant (eustress), such as self-motivation and stimulation to achieve personal goals in the work and life domains. According to mediation tests, the effect of personality on work stress is mediated by job satisfaction.

Keywords: Personality, Job Satisfaction, Work Stress, and Life Satisfaction

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INTRODUCTION

Today, West Java Province has the largest number of creative economy businesses in all of Indonesia, recorded at 1,504,103. These types of companies include large, medium, and small companies. However, not all of them are active and can make economic contributions to the community and Original Local Government Revenue (OGR) of each region. Therefore, it is a challenge for all creative industry stakeholders, especially each local government in increasing its creative potential and economic value. The creative industry of the region can be increased through digitalization and cooperation between stakeholders (Kosasih, 2022). Creative economy centers are spread across several regions in West Java. In fact, some of them have existed since the Dutch colonial era or long before the current creative economy era. The number of SMEs in Garut Regency alone until September 17, 2020, was recorded at 150,176 SMEs, second only to Bandung City at 150,557 SMEs out of a total of 1,729,966 SMEs in West Java (Office of Cooperatives and SMEs, 2023). Based on this, the Garut District Government through the Cooperatives & SMEs Office has attempted to create an SME Gallery. The aim is to help market goods produced by SMEs. The SMEs Gallery will accommodate the handicraft products of business actors in Garut Regency and break the marketing chain so that expected market access will increase for SMEs (Office of Cooperatives and SMEs, 2023).

The description above indicates that government and business actors (SMEs) are continuously synergizing to empower and develop SMEs now and in the future. One of the efforts that need to be made by SME actors is to understand the factors that affect the physical and psychological abilities of humans in running a business. This is related to the behavior of SMEs, especially non-physical ones with the assumption that a business is not only perceived from a physical perspective such as business capital, buildings, business premises, etc., but also needs to be perceived from a psychological perspective. Therefore, this study focuses more on the factors that comprehensively influence individual perceptions of life. A family business in the form of SMEs is certainly related to life in other domains, including one's feelings in responding to his business life. One of the theoretical abilities is the satisfaction factor, namely job satisfaction and life satisfaction. According to Wexley & Yukl (2010) and McShane & Glinow (2008), job satisfaction in principle is a positive conditional feeling of employees from the results of job appraisal. Meanwhile, according to Forgeard et al., (2011), life satisfaction assessment depends on individual standards that have been determined for an individual. These two factors (job and life satisfaction) need to be understood by SME actors because they have a relationship with SMEs' performance and can be caused by various factors: big five personality and work stress.

The big five personality consists of extroversion; agreeableness; neuroticism; conscientiousness; and openness to experience is also needed by SMEs which is the most dominant characteristic used in research (Jansi & Anbazhagan, 2017). The results of the study show that only agreeableness and neuroticism can increase employee life satisfaction while extroversion, conscientiousness, and openness to experiencing low sharing of experiences also do not improve a person's life. Lachmann et al., (2018) revealed a life satisfaction model in which the overall level of life satisfaction is determined by top-down and bottom-up effects (for example life satisfaction variables and life events) but only when they occur and is not influenced by personality. Shariq & Siddiqui (2019) concluded that company managers need to identify and understand personalities to utilize their potential more effectively. Innovation and the quality of life of employees can be improved by systematically understanding personality because not all individuals are suitable for all jobs. Therefore, a better understanding of employee personality traits can help organizations use their potential more

appropriately. Bui (2017) emphasized that personality plays an important role in determining job satisfaction and organizations must pay attention to their attributes during the employee recruitment process. Salaudin et al., (2019) observed that personality plays an essential part in figuring out how to think, feel, and interact with coworkers, particularly when coping with the complexity of a job. Tham & Wong (2021) explain that open, responsible, outgoing, and pleasant employees believe that procedural justice is crucial to ensuring that their jobs are satisfying. This serves as motivation for businesses when deciding how to treat personality features, most likely offering an unreliable evaluation of job happiness. Rajak (2015) revealed that the stress experienced by a person is not just feeling nervous tension (distress) but is closely related to feeling happy about something (eustress), and one should not avoid problems because people who feel that there are no problems are the same as death. Tongchaiprasit & Ariyabuddhiphongs (2016) explained while the degree of job satisfaction does not significantly affect the intention to leave a job, a fall in employee job satisfaction is a manifestation of excessive anxiety or job pressure.

The problem in this research is related to life satisfaction faced by employees, especially in the SME sector as an effect of job dissatisfaction and negative responses to work. Therefore, employee creativity is an important factor to synergize with overall life goals. Fitriantini et al., (2020) describe how stress at work tends to lower job satisfaction in some cases and can interfere with a person's ability to enjoy their life. Fischer (2009) suggests that decisions based on the cognitive component of SWB, rather than the psychological component which emphasizes the affective component and causes numerous prediction errors, tend to be associated with optimal human behavior over the long run. Rajak (2015) emphasizes that life satisfaction felt by employees is a manifestation of overall perceptions in the work domain, for example, employees' feelings about salary have an impact on their level of satisfaction in the work and life domains. Jia et al., (2020) explained that employees who experience work stress need to get support from company management which can be done through the introduction of formal stress management, as it has an impact on the quality of life at work and in the family environment. Xu et al., (2021) concluded that apart from work stress experienced by employees, emotional exhaustion is a factor that also plays a role in contributing to the decline in employee life satisfaction. Apart from that, employees feel satisfaction in the life domain if the company evaluates and controls emotional expressions through Emotion Regulation Training (ERT). Gurkan (2021) explains that life satisfaction can be decreased in line with employees' emotions or stress.

The various research gaps above show that there is a diversity of research on personality, job satisfaction, and work stress on employee satisfaction with their lives. Based on previous research conducted regarding the welfare or life satisfaction of employees in the private sector, the main research is to analyze research gaps theoretically where this research is a specific study analyzing empirically based on psychological (personality) and methodological observations. This research is based on the personality and job satisfaction of SME employees in Indonesia regarding stress and its impact on life satisfaction. In addition, the significance of reported life satisfaction for corporate sustainability is examined in this study.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Personality

According to Kinicki & Robert (2008), A person's physical and mental traits together make up their personality in a stable manner that provides the self-identity of the individual. It is further

noted that features and qualities, including appearance, cognition, behavior, and emotion are the result of interplaying genetic and environmental factors (Kinicki & Robert, 2008). Consistent with this opinion, McShane & Glinow (2008) define personality as follows: the consistent internal feelings and relatively steady behavioral patterns that account for a person's behavioral tendencies. For example, we can see extroversion in the way a person interacts with others. Internal personality traits include thoughts, values, and genetic characteristics (traits) inferred from observable behavior. This argument is also supported by Luthans (2008) "Personality is how people affect others and how they understand and view themselves, as well as their pattern of inner and outer measurable traits and the person-situation interaction". This means that patterns of inner and exterior quantitative features as well as the person-situation interaction and how people impact others and observe themselves have been attached to personality. The physical characteristics of a person, such as their height, weight, face shape, complexion, and other physical parameters, as well as their psychological attributes heavily impact their ability to influence others. Consequently, personality is the way an individual relates or interacts with others, such as a person's actions or communication at work. The same thing is also stated by Robbins & Judge (2013) "Personality is the sum of total of ways in which an individual reacts to and interacts with others".

According to Gibson et al., (2006), hundreds of personality dimensions or indicators have been identified by psychologists in the last 100 years. However, in the last 25 years, there has been general agreement that human personality can be described by five indicators or factors which will be described below: stable emotions, friendliness, diligence, and openness to experience which can most effectively clarify human personality.

Job Satisfaction

Retrieved from Wexley & Yukl (2010) that job satisfaction is a generalization of attitudes towards their work based on various aspects of their work. According to McShane & Glinow (2008), Satisfaction with work is an individual's assessment of their current position and their working circumstances. Meanwhile, Mathis & Jackson (2011) describe how evaluating one's job results in an enjoyable psychological state associated with job satisfaction. These definitions see job satisfaction as the behavior and cognition of people at work toward their jobs. Behavior and cognition are part of the attitude component (Robbins & Judge, 2013, Sutrisno et al., 2020). Locke cited by Luthans (2008) presents a thorough definition of job satisfaction that takes cognitive, emotional, and evaluative emotions or attitudes toward account and claims that: "a pleasurable or positive emotional state resulting from appraisal of one job experience". Also stated by Luthans (2008) that: "Job Satisfaction is a result of employees, perception of how well their job provides those things that are viewed as important" Meanwhile, Robbins & Judge (2013) stated: "positive feelings about one's job based on one's evaluation of the characteristics of the job". Meanwhile, according to Jones et al., 1999 cited by Akehurst et al., (2009); Karyatun et al., (2023) & Mujiatun et al., (2019) someone with high job satisfaction will enjoy (satisfy) their work in general when they feel treated fairly and think that their employment has many positive elements.

Work is a very important factor in determining a person's job satisfaction. In line with this George & Jones (2008) stated that "the collection of feelings and beliefs that people have about their current jobs". Therefore, an employee's job satisfaction needs to be measured (Rajak & Soleman, 2022). Information about an employee's work attitude in a special or regular manner (Wexley & Yukl, 2010). George & Jones (2008) explains that employee job satisfaction can be

considered based on: explain that employee job satisfaction can be considered based on: personality, values, work situation, and social influence.

Work Stress

The way a person responds to stress is influenced by their personality, the resources at their disposal to assist them in coping, and the environment in which the stress is occurring (Daft, 2010). According to Gibson et al., (2011) & Nanda et al., (2020), stress can be characterized from the standpoint of regular people as a feeling of tension, anxiety, or worry. These emotions are all expressions of the stress experience, a complex that is programmed to perceive threats that may have either positive or negative consequences. Consequently, stress can affect a person's psychological and physical health in a way that is beneficial or detrimental (McShane & Glinow, 2008). According to this viewpoint, stress is an adaptive reaction to circumstances that are regarded as difficult or dangerous to one's well-being. Meanwhile Robbins & Judge (2013), stress is a dynamic condition in which a person is confronted by opportunities, demands, and resources about what is desired by people whose outcomes are regarded as essential and undetermined.

Based on the definition above, it is clear that everyone must experience stress, both outside the organization and within any organization. In other words, although stress is unavoidable, both employees and managers must learn to effectively manage it. When a management or employee can effectively manage their stress, the results are beneficial (functional); but, if they ignore the stress that emerges, the results are detrimental to both individuals and companies. As a result, stress affects people in both positive and harmful ways. This is consistent with the assertion made by Hans Selye, reported by Hans Selye cited by Kinicki & Robert (2008), which states that stress is not only nervous tension, that stress can have good effects, that stress shouldn't be avoided, and that the absence of stress is equivalent to death. Gibson et al., (2011) assert that there are numerous and diverse impacts of stress. Positive benefits include self-motivation and stimulus for achieving personal objectives, of course. Meanwhile, McShane & Glinow (2008) suggest that stress can have negative consequences on the human body (physiological). Thus, an individual experiencing stress (distress) will feel excessive tension, while a person experiencing stress (eustress) will experience less tension (McShane & Glinow, 2008). The difference between the two situations indicates that people who are stressed (distress) store in themselves tense energy while people who are stressed (eustress) store in themselves calm energy.

A person's adaptive response can be seen from psychological (emotional) and physical (physiological) reactions, which is one of the various techniques for evaluating stress. The PSQ (Perceived Stress Questionnaire) was created by Fliege et al., (2005) and includes two measuring dimensions: perceived environmental stressors or demands and stress reactivity. Furthermore, the author clarified that stress reactions are the anxiety, tension, and excitement that a person feels at work, whereas demands are the requirements of the work environment.

Life Satisfaction

Suggested that, according to his chosen criteria, life satisfaction is a comprehensive assessment of a person's quality of life (Forgeard et al., 2011). The author contends that the evaluation of life satisfaction therefore rests on the unique standards that have been established for each individual. Many people promote the use of objective assessments of subjective well-being where life satisfaction can be quantified using a satisfaction with life scale. This is because

individuals with the same objective conditions may judge their lives to be more or less satisfying. Fischer (2009) argues that life satisfaction is a broad, multifaceted, and multi-domain encompassing notion that represents an individual's overall judgment of the quality of their existence. The domain of satisfaction is analogously an appraisal of a specific area of life however life satisfaction reflects an overall evaluation of life in general. According to some academics, happiness and overall life satisfaction can be calculated using data from different satisfaction areas, such as the Comprehensive Quality of Life Scale, an objective assessment of life quality (Fischer, 2009). Furthermore, life satisfaction is related to or can be measured by quality of life. The measurement of life satisfaction is a cognitive evaluation of a person's overall quality of life. Therefore, quality of life needs to be defined so that there is no overlap in the use of the two terms, namely life satisfaction and quality of life. Pavot & Diener (1993) proposed that life satisfaction is a conscious cognitive evaluation of one's life, with the individual determining the evaluation criteria.

According to McMillan (2011) initially, a cognitive comprehensive assessment of a person's life as a whole based on a set of pre-established norms defines life satisfaction. Furthermore, according to Veenhoven (1996), life satisfaction is the level of an individual's justification regarding the overall quality of his overall pleasant life. An individual's overall quality of life is closely related to well-being because well-being indicates something that is in good condition. An individual's overall quality of life is closely related to well-being because well-being indicates something that is in good condition (Samman, 2007). Veenhoven (1996) how individuals regard their own lives as their subjective quality of life, or Subjective Well-being (SWB). For instance, how confident they feel about their financial situation, how secure they feel while driving, how happy they are with their health and education, and many other factors. Due to the subjective nature of the initial assessment, each individual may have different standards. Standards are ambiguous in this situation, and external evaluation is not an option. The degree to which living conditions satisfy the recognized standards of a good life, such as economic security for all, road safety, access to high-quality medical care, and adequate level of education, is known as objective quality of life (AQL) or objective well-being (OWB).

According to Cummins cited by Rajak (2015) additional criteria for the selection of life-related satisfaction domains, namely: (1) domains must be able to contribute distinctive variations to predict overall life as determined by the reduction of potential domains to overall satisfaction with life indicators; and (2) that they must have capable being represented both objectively and subjectively. The following areas (domains) were used in his research for assessing overall life satisfaction: (1) material well-being, which included things like food, housing, and income; (2) health and productivity, which included things like health and homework; (3) security and intimacy, which included things like social security, family life, and friendships, as well as a spouse; (4) community, which included things like social life, education, and volunteer work; and (5) religion, which included things like worship, time off, long life, politics, work-life.

Research Hypothesis and Framework

The influence of personality toward Job Satisfaction

Personality is a combination of psychological and physical characteristics of an individual or employee in a stable manner that can provide self-identity (Kinicki & Robert, 2008; Sunatar, 2023; and Rizana et al., 2023). This means that personality is related to how employees influence each other, as well as how character measurement patterns measure the nature and interactions between employees. Meanwhile, job satisfaction is the positive or negative attitude

of individuals towards their work (Ghazzawi, 2008). Therefore, the perception of an employee within the company will always be influenced by the personality of each employee. This means that employees feel job satisfaction is a contribution to every job and interaction between fellow employees. Previous research has proven that the big five personality has a meaningful influence on job satisfaction (Bui 2017; Salaudin et al., 2019; Li, 2020; Awan et al., 2022; Wang & Lei, 2021; and Chandrasekara, 2020). Tham & Wong (2021) personality traits (extroversion, agreeableness, neuroticism, conscientiousness, and openness to experience) have a positive effect on job satisfaction while neuroticism has a negative effect on job satisfaction. Similar research was conducted by Kang (2023) but his findings were different in that they showed that neuroticism consistently has a negative impact on all aspects of job satisfaction, while agreeableness and conscientiousness consistently have favorable effects on those same aspects. Extraversion includes some weakly negative impact on satisfaction through overall salary. This justification leads to the following hypothesis:

H₁ : Personality has a significant influence on Job Satisfaction.

The influence of Personality toward Life Satisfaction

Beyond influencing job happiness, personality can also influence life contentment. The concept of life satisfaction emphasizes that life satisfaction is the level of an individual's justification of the overall quality of his overall pleasant life. This means that an employee assesses the quality of personal life using personality characteristics. The results showed that personality has a significant influence on life satisfaction (Zalewska & Zwierzchowska, 2022), and also confirmed that the big five personality has positive and negative influence on life satisfaction. Other studies have also revealed that personality has a significant effect on life satisfaction (Dami et al., 2022; Mercader-Rubio et al., 2023; Mercader-Rubio et al., 2023); and Korkmaz & Brandt, 2023). Supporting this explanation, the thesis Esteriyanah (2022) concluded that a person who works earnestly and feels happy with his job causes him to feel life satisfaction, and can happen on the contrary to feel dissatisfied with life because he is doing something wrong. Based on this explanation, the hypothesis is:

H₂ : Life satisfaction is significantly influenced by personality.

The Relationship Between Job Satisfaction, Stress, and Life Satisfaction, and The Impact of Job Satisfaction on Job Stress

The variety of thoughts and emotions people have towards their present employment (George & Jones (2008). According to McShane & Glinow (2008), stress is an adaptive reaction to a circumstance that is viewed as demanding or threatening to a person's well-being. Stress is more than just nerve tension; it can have good effects; it shouldn't be avoided; and death results from no stress at all (Luthans, 2008). Stress is more than simply nervous strain; it can have beneficial effects; it shouldn't be avoided; and the absence of any stress is death (Luthans, 2008). A distressed individual will feel excessive tension, while eustress people will experience less strain. Thus, job satisfaction can negatively or positively impact job stress. Previous research found that job satisfaction has a significant effect on job stress (Tongchaiprasit & Ariyabuddhiphongs, 2016; Xie et al., 2021; Panggabean, 2022; Fitriantini et al., 2020; Jessica et al., 2023; Johan & Satrya, 2023; and Fauziek & Yanuar, 2021). According to Mathis & Jackson (2011) when an employee's expectations are not met, job discontent results. Job satisfaction is a good emotional state that results from an evaluation of the work experience. This condition according to Mathis & Jackson can cause loyalty, which shows that an employee will experience or feel life satisfaction. Previous studies' findings demonstrate that life satisfaction is significantly influenced by job satisfaction (Rajak, 2015; Jensen et al., 2017;

Üstgörül & Popescu, 2023; Gillet et al., 2022; and Zammitti et al., 2022). In addition, different things happen when an employee experiences work stress. Gibson et al., (2011) assert that stress has a wide range of impacts, some of which are undoubtedly advantageous, such as stimulation and self-motivation for achieving personal objectives. Stress can have negative physiological consequences (McShane & Glinow, 2008). High levels of stress are always accompanied by various bodily health problems that ultimately cause dissatisfaction with life as a whole. The results of the study also revealed that life satisfaction is significantly impacted by job stress (Gurkan, 2021; Jia et al., 2020; Akgunduz et al., 2021; Xu et al., 2021; Larasati, 2023; and Zammitti et al., 2022). Based on this explanation, the hypothesis is:

H₃ : Work Stress is significantly influenced by Job Satisfaction.

H₄ : Life satisfaction is significantly affected by job satisfaction.

H₅ : Life satisfaction is significantly impacted by work stress

Job Satisfaction Provides a Mediator Between Personality and Work Stress

Previously, it was stated that personality has an impact on work stress, and personality also affects job satisfaction. However, the relationship can also be indirectly affected by other variables (e.g., job satisfaction). The point is that job satisfaction can act as an intervening variable in the relationship between variables in the human resource management perspective. Research findings from Widodo & Damayanti (2020) demonstrate a significant effect is present when job satisfaction serves as a mediating variable in the link between reward and commitment. Additionally, personality significantly influences commitment, which can also be mediated through job satisfaction. (Widodo & Damayanti, 2020). Maharani & Surabaya (2020) discovered that job satisfaction mediates the influence of work stress on turnover intention as a mediating link between factors. Other authors have also found (such as Aprilianti et al., 2023; and Riana et al., 2018) that job satisfaction significantly mediates the effect of job stress on employee performance. Based on this explanation, the hypothesis is:

H₆ Through job satisfaction, personality has a substantial impact on job stress.

The effect of personality on life satisfaction is mediated via the chain between job satisfaction and work stress.

Preceding research found a substantial relationship between life happiness and personality, job satisfaction, and work stress (see preceding description). The role of chain mediation (2 mediating variables) affects the relationship between two variables. The results of Gong et al., (2020) show that Emotional intelligence (EI) can affect job satisfaction through the mediation of Work Engagement (WE) and Job Satisfaction (JS). In essence, some studies are similar to our research model. If job satisfaction has a direct impact on job stress and life contentment, it will inevitably operate as a mediator between personality traits and life satisfaction. This justification leads to the following hypothesis:

H₇: Job Satisfaction & Work Stress Chain Mediating the effect of personality on life satisfaction.

Personality and Job Satisfaction on Life Satisfaction Mediated by Job Stress

The study results from Dodanwala & Santoso (2022) show the intention to leave a job is highly mediated by work stress. In different studies, however stress and depression play a substantial mediation role in the relationship between academic helplessness and life happiness (Kim et al., 2023). The point is that job stress can mediate the relationship between two variables. The quality of life of an employee can be influenced both favorably and unfavorably by their personality. The study's findings also indicate that job stress considerably modulates the impact

of workplace support on life happiness (Adhikari, 2023); and job satisfaction mediates the effect of happiness on life satisfaction (Jia et al., 2020). Therefore, the hypothesis is:

H₈ : Work Stress Significantly Mediates the Effect of Job Satisfaction on Life Satisfaction.

H₉ : Work Stress Significantly Mediates the Effect of Personality on Life Satisfaction.

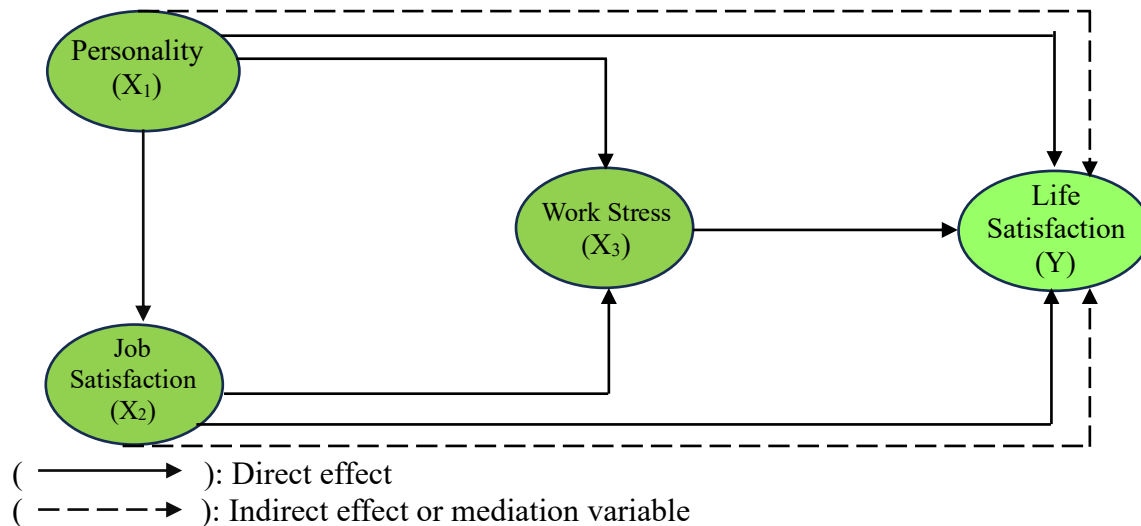


Figure 1.1. Research Framework

RESEARCH METHODS

This study's descriptive-verification research design seeks to give a well-organized, factual, and accurate picture while also testing several hypotheses. The research method used is an explanatory survey method, which aims to collect data on objects in the field by taking samples from a population and using a questionnaire as the primary data collection tool. This research is descriptive and verification, which is carried out through primary data collection in the field. This kind of study adopts a quantitative research methodology and survey research techniques. Using the SEM-PLS paradigm, survey research aims to clarify causal linkages and evaluate hypotheses. The test tool using SmartPls 4 v is a multivariate statistical technique that compares exogenous variables and endogenous variables. Personality as an exogenous variable, Job satisfaction and work stress as an exogenous, endogenous, and mediated variable, and life satisfaction as an endogenous variable.

The score on each question item for variables X₁, X₂, X₃, and Y uses a weighting approach of 1 to 5. The weighting numbers have meaning: 1 (strongly disagree); 2 (disagree); 3 (disagree); 4 (agree); and 5 (strongly agree). According to Hair et al., (2014) the minimal sample size for SEM analysis is between 100 and 300 observations if there are 5 (five) constructs or less in the model being evaluated and each construct is measured by at least 3 (three) indicators. The sample size in this study is based on the opinion of Hair et al., (2014) that the research sample is obtained from the number of research indicators of exogenous variables (the largest number) multiplied by 10. The number of micro-businesses in Garut Regency reached 16,440 (Office of Cooperatives and SMEs Garut, 2019), absorbing a total workforce of 2953 people. So, the population is the SME workforce who are still actively working. Sampling using incidental sampling and Purposive or Judgment sampling, namely sampling based on the number of

respondents who filled out the instrument and must be in accordance with the proportional sample required in the SEM-SmartPLS model. In this study, the number of indicators with the most arrows on the exogenous variable is work competence, namely 13 multiplied by 10 (12 x 10) equals 120. So, the minimum sample is 120 employee respondents. Incidental sampling can be conducted at more than 130 (between 120-1000).

According to Hair et al., (2019) Indicator loadings, convergent validity, discriminant validity (Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT) 0.90), and composite reliability are all included in the PLS-SEM used to evaluate the measurement model (outer model). The structural model's (inner model) evaluation consists of Collinearity (VIF 3-5), R2 value (values of 0.75, 0.50, and 0.25 are regarded as significant, moderate, and weak), Q2 value (values higher than 0, 0.25, and 0.50 depict small, medium, and large), PLSpredict (Compare the MAE (or the RMSE) value with the LM value of each indicator), and Goodness-of-fit are other factors to consider.

RESULT AND DISCUSSION

Result

Outer Model Evaluation

The first step to assessing a reflective measurement model involves assessing indicator loading. Convergent validity, discriminant validity (determined by the Fornell-Larcker criterion and the heterotrait-monotrait ratio (HTMT)), and composite reliability are the following steps, in that order. Table 1.1 provides a summary of the reflective measuring model. However, it needs to be explained that the results of the outer model test using SEM-SmartPLS 4 for the first time show that there are indicators that have a loading factor smaller than 0.708, which are: BEP₃, BEP₆, BEP₇, JBS₁, JBS₅, JBS₆, JBS₇, LFS₁, LFS₂, LFS₆, LFS₉, LFS₁₀, LFS₁₁, LFS₁₃, WKS₅, WKS₆. Apart from these indicators, all of them have a loading factor > 0.70. This is as according to > 0,70. This is following Hair et al., (2014) reflective indicator loading ≥ 0.708. The indicators of exogenous and endogenous factors that have not been reliable are eliminated and tested once more. The convergent validity test with reflecting indicators is substantial overall, according to the findings of the second outer loading evaluation, as evidenced by the loading factors of several indicators (table 1.1) on the study variables above 0.708. Additionally, the loading factor value (rule of thumb) for the indicator loading variables X1, X2, X3, and Y is greater than 0.50, or the average variance extracted value has a value greater than 0.50 (Hair et al., 2019). This implies that all endogenous and exogenous variable indicators merit further estimates.

Table 1.1. Summary of Reflective Measurement Models

Latent Variable	Indicators	Loading Factor	AVE	CR*	Cronbach's alpha	DC**	CV***
X1-BEP	BEP1	0,780	0,630	0,911	0,884	Yes	Yes
	BEP2	0,752					
	BEP4	0,811					
	BEP5	0,849					
	BEP8	0,804					
	BEP9	0,762					
X2-JBS	JBS2	0,792	0,707	0,923	0,896	Yes	Yes

Latent Variable	Indicators	Loading Factor	AVE	CR*	Cronbach's alpha	DC**	CV***
	JBS3	0,902					
	JBS4	0,843					
	JBS8	0,843					
	JBS9	0,821					
X3-WKS	LFS3	0,715	0,730	0,915	0,875	Yes	Yes
	LFS5	0,775					
	LFS7	0,779					
	LFS8	0,893					
	LFS12	0,904					
Y-LFS	WKS1	0,759	0,624	0,908	0,873	Yes	Yes
	WKS2	0,873					
	WKS3	0,874					
	WKS4	0,903					

*= Composite Reliability; **=discriminant validity; ***=convergent validity

Source: Processed by the Authors, 2023.

The next step is to assess discriminant validity, which measures how significantly a component differs from other items in the structural model empirically. Based on the result from SmartPls 4's Fornell-Larcker value, it shows that the AVE of the average variance is higher than the correlation involving latent variables (indicators). As an illustration, the Y-LFS (life satisfaction) reflective construction has a value of 0.817 higher than the correlation value in the LFS column. This research instrument's items are all discriminant valid as a result. However, according to Henseler et al., 2015 cited by Hair et al., (2019) when the indicator loadings on the constructs are only marginally different (e.g., when the indicator loadings are between 0.65 and 0.85), the Fornell Larcker criterion does not perform well. Henseler et al., (2015) proposed the heterotrait-monotrait ratio (HTMT) of correlations, which is defined as the average value of item correlations across constructs relative to the (geometric) average of correlations for items measuring the same construct (Voorhees et al., 2016 cited by Hair et al., 2019). Heterotrait-Monotrait Ratio (HTMT) analysis is used to determine the discriminant validity method as discussed by Henseler et al., (2015) which uses the standard measurement value of 0.85 as the upper limit of the ratio, and states that the distribution of ratio values below 0.85 and/or <0.90 is declared discriminant valid. The entire distribution of HTMT values, namely: X₂-JBS (Job Satisfaction) <-> X₁-BEP (Personality) = 0,813; X₃-WKS (Work Stress) <-> X₁-BEP (Personality)= 0,624; X₃-WKS (Work Stress) <->X₂-JBS (Job Satisfaction)=0,741; Y- LFS (Life Satisfaction)<-> X₁-BEP (Personality)= 0,839; and Y- LFS (Life Satisfaction) <-> X₃-WKS (Work Stress)= 0,802, showing that it is still below 0.90 so that it is stated that the overall construct is discriminant valid (Henseler et al., 2015).

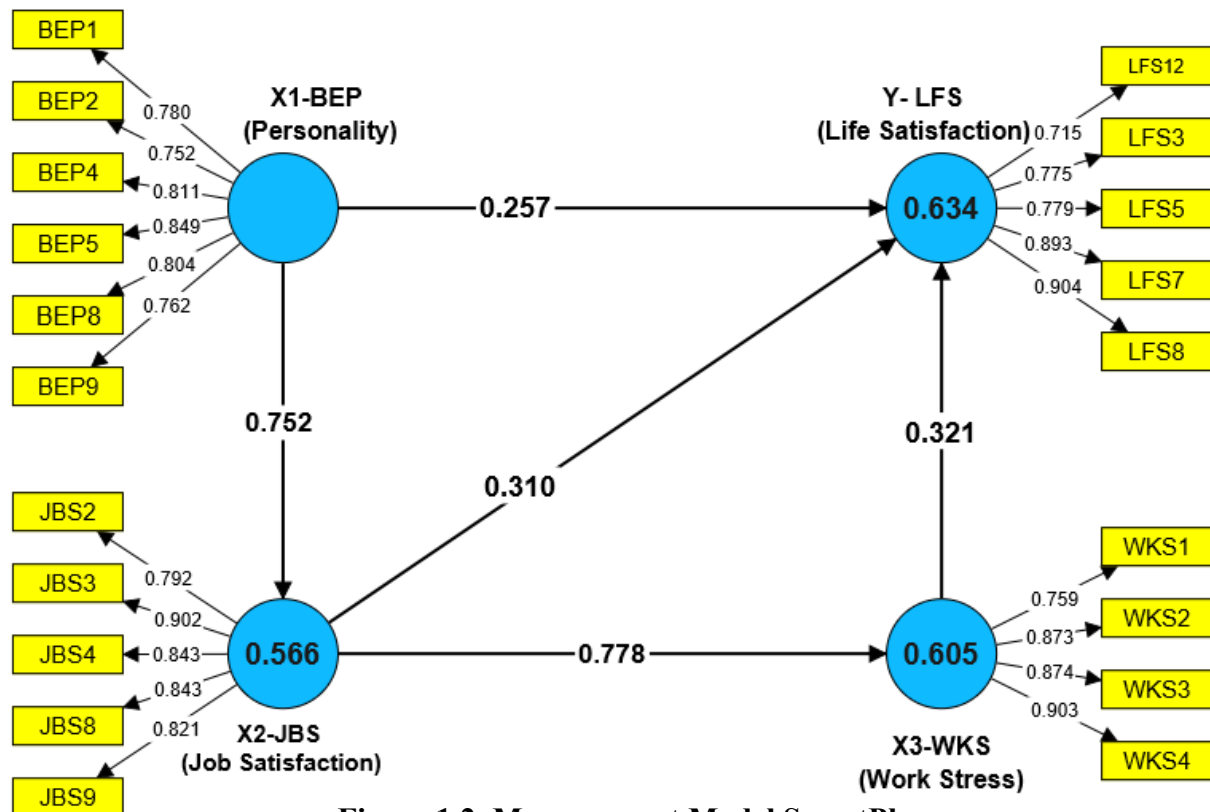


Figure 1.2. Measurement Model SmartPLS
Source: Output SmartPLS 4, v.4.0.9.4, 2023

The evaluation of composite dependability comes last. When evaluating internal consistency reliability, reliability levels between 0.60 and 0.70 are regarded “acceptable in exploratory research,” and reliability values between 0.70 and 0.90 range from "satisfactory to good," according to Jöreskog's (1971) composite reliability example (Hair et al., 2019). Table 1.1's SmartPLS output results indicate that all constructions have composite reliability scores between 0.60 and 0.70 or higher. Cronbach's alpha is also higher than 0.60 (for instance, AVE X1-BEP 0.630 > 0.60). Therefore, it may be said that the construct has strong reliability since, according to Hair et al., (2019) Cronbach's alpha is a different indicator of internal consistency dependability that uses the same assumption as composite reliability but yields a lower number.

Reflective Structural Model Evaluation

Based on the results of the VIF calculation in Table 1.2, it shows that the model in this study does not have a collinearity problem because it has a VIF value (1; 2.307; 1; 3.917) which is smaller than 5, as Hair et al. (2019) argue that the ideal research model does not experience multicollinearity if the VIF value is $\geq 3-5$. Table 1.3 demonstrates that the R^2 (R-Squares) value, which depicts the effect of the combination of exogenous latent factors on endogenous latent variables in the structural model, is the coefficient of determination.

Table 1.2. Summary of Reflective Structural (Inner) Models

Structural Model	Variance Inflation Factor (VIF)	Effect Size- f^2
X ₁ -BEP (Personality) -> X ₂ -JBS (Job Satisfaction)	1,000	1,305
X ₁ -BEP (Personality) -> Y- LFS (Life Satisfaction)	2,307	0,078
X ₂ -JBS (Job Satisfaction) -> X ₃ -WKS (Work Stress)	1,000	1,530
X ₂ -JBS (Job Satisfaction) -> Y- LFS (Life Satisfaction)	3,917	0,067
X ₃ -WKS (Work Stress) -> Y- LFS (Life Satisfaction)	2,532	0,111

Source: Processed by the Authors, 2023.

Based on Table 1.2, the determination coefficients can be explained as follows: (1) the big five personality effect on work stress is 0.566. Job satisfaction affects work stress by 0.605, which is also in the moderate category, meaning that the exogenous variable can predict the endogenous variable (work stress) by 56.60%, which is in the moderate category. This means that exogenous variables can predict endogenous variables, namely work stress by 60.50% which is in the moderate category; and (3) personality, job satisfaction, and work stress affect life satisfaction by 0.634 (63.40%) which is in the moderate category. Evaluation of the R^2 value based on the model is said to be strong if it has an R-Squares value of 0.67, the moderate model requires an R-Square value of 0.33 and an R-Squares value of 0.19 indicates a weak predicted model (Ghozali & Latan, 2015). The f^2 assessment or evaluation of endogenous constructs is to see the amount of exogenous substantive influence (f^2 effect sizes) and total effect. The f^2 value will see the substantive effect of exogenous on endogenous constructs. Table 1.2 shows the contribution value of the X₁-BEP (Personality) variable to X₂-JBS (Job Satisfaction) and Y-LFS (life satisfaction) of 0.305 & 0.078 respectively, which have an f^2 effect size at the small and medium level of influence. Job Satisfaction on work stress and life satisfaction of 1.530 & 0.067 respectively have an f^2 effect size at the level of influence of large and small. Finally, work stress on life satisfaction is 0.111 f^2 effect size at the medium level. According to Cohen 1988 by Hair et al., (2019): “Guidelines for assessing f^2 are values of 0.02, 0.15, and 0.35, respectively, represent small, medium, and large effects of the exogenous latent variable.” These standards are in keeping with that statement. This only indicates that the study's model has a medium level of predictive power.

Q^2 predictive relevance value on endogenous variables, namely: X₂-JBS (job satisfaction), X₃-WKS (work stress), and Y-LFS (life satisfaction) are 0.565; 0.324, and 0.449 respectively (see table 1.3). Q^2 predicts the predictive power of exogenous variables on endogenous variables in the large ($Q^2 = 0.565 > 0.50$) and medium ($Q^2 = 0.324 & 0.449 < 0.50 & > 0.25$) categories of the PLS path model's large and medium prediction accuracy. This explanation is in line with the opinion of Hair et al., (2019) that the guidelines for the Q^2 value are based on values higher than 0 (small); 0.25 (medium); and 0.50 (large) of the PLS path model. Next is the inner model evaluation of PLSpredict on the predictive power of a model. Based on the PLSpredict evaluation (RMSE versus LM), it shows that PLS-SEM-RMSE and PLS-SEM-MAE from PLS-SEM analysis have a higher majority prediction error than the linear regression model (LM). These findings suggest that the study's model has limited ability for prediction. This evaluation is following the opinion of Hair et al., (2019), “the majority (low predictive power), the minority or the same number (medium predictive power) or none of the indicators (high predictive power).”

The GoF index of the study also needs to be evaluated, and can only be calculated from the reflective measurement model, which is the root of the geometric product of the mean communality and the mean R squared (Yamin, 2023). Communality is the square of the loading factor. According to Wetzels et al., (2009), the interpretation of the GoF index value is 0.1 (low), 0.25 (medium), and 0.36 (high). For example, the calculation results show that the GoF index of JBS and WKS is $\sqrt{0,566 \times 0,564} = 56,44\%$ and $\sqrt{0,605 \times 0,603} = 60,32\%$ respectively, including the high GoF category. In other words, the empirical data can explain the measurement model and the measurement model with a high level of fit.

Table 1.4. Goodness of Fit Index (GoF)

VARIABLE	R-square	R-square adjusted	%GoF
X ₂ -JBS_(Job Satisfaction)	0,566	0,564	56,44
X ₃ -WKS_(Work Stress)	0,605	0,603	60,32
Y- LFS_(Life Satisfaction)	0,634	0,630	62,98

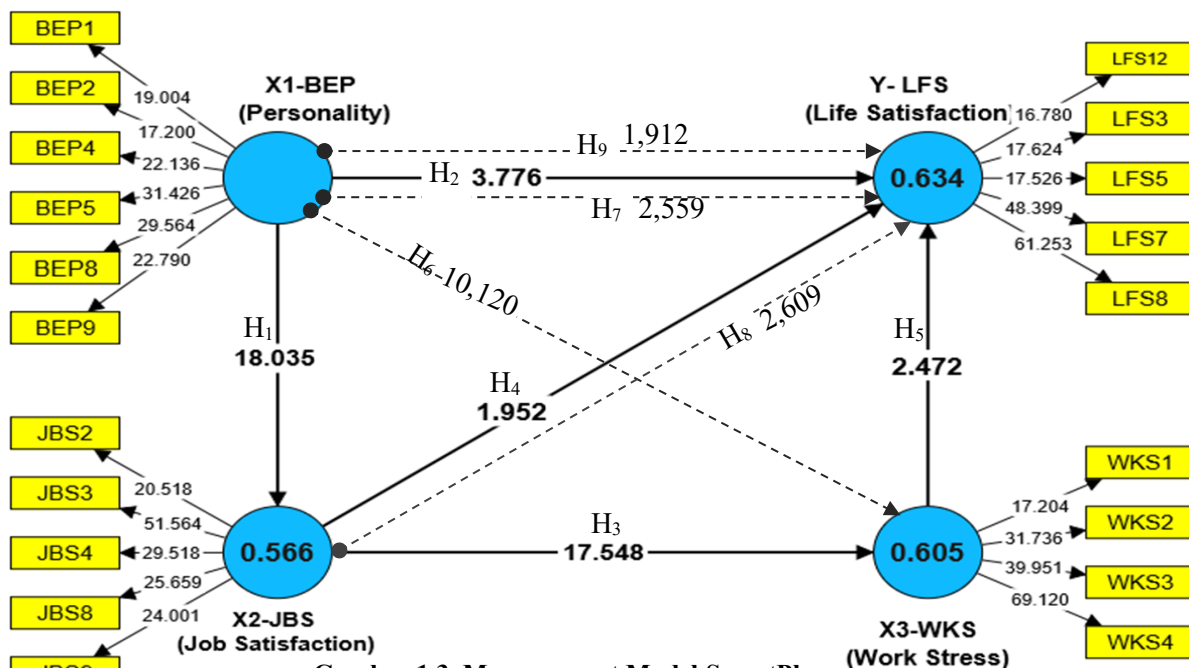
Source: Processed by the author

In addition, you can also see the Standardized Root Mean Square Residual (SRMR) based on the Saturated model value = 0.092 and Estimated model = 0.092. The recommended SRMR value is less than 0.08, but in another opinion, Schermelleh et al 2003 state that SRMR between 0.08 - 0.10 is still acceptable (Yamin, 2023). The SRMR result for this research model indicates that it is = 0.10, indicating that the model was constructed to fit the empirical data.

Hypothesis Testing

The first hypothesis (H1) is accepted, according to Figure 1.2, and suggests that personality has a major effect on job stress. This is because the t-count value is $18.35 > t \text{ table} = 1.97$, the significance -value of 0.000 is smaller than 0.05, and the path coefficient value = 0.752. Because the t-count value of $3.776 > t \text{ table} = 1.97$, the significance value of the -value of 0.000 is smaller than 0.05, and the path coefficient value = 0.257, the second hypothesis (H2) is accepted and suggests that personality has a significant effect on life satisfaction. Because the t-count value of $17.548 > t \text{ table} = 1.97$, the significance -value of 0.000 is less than 0.05, and the path coefficient value = 0.778, the third hypothesis (H3), which states that job satisfaction has a substantial effect on work stress, is accepted. The fourth hypothesis (H4) is disproved, indicating that there is no significant relationship between job satisfaction and life contentment. This conclusion is supported by the t-count value of $1.952 < t \text{ table} = 1.97$, the significance level of 0.051 being higher than 0.05, and the path coefficient value of 0.310. Because the significance value of 0.013 is less than 0.05, the path coefficient value = 0.321, and the t-count value of $2.472 > t \text{ table} = 1.97$, the fifth hypothesis (H5), which states that job stress has a significant impact on life satisfaction, is accepted.

The t-statistic value between the independent variable and dependent variable, as well as the Path Coefficient table variable, may be viewed in the SmartPLS 4 Version 4.0.9.4 Bootstrapping Table and output below to determine the relevance of the prediction model in structural model testing:



Gambar 1.3. Measurement Model SmartPLS
Source: Output SmartPLS 4, v.4.0.9.4, 2023

The sixth hypothesis (H6) is supported based on Figure 1.3, which demonstrates that the indirect influence of personality (BEP) on work stress (WKS) through job satisfaction (JBS) has a T-statistic value (10.120) > t table (1.978) and a P-value of 0.000 less than 0.05. Because VAF > 80%, the mediation is complete. The seventh hypothesis (H7) is accepted since the indirect relationship between personality (BEP) and life satisfaction (LFS) via job satisfaction and work stress has a T-statistic value (2.256) > t table (1.978) and a P-value of 0.011 smaller than 0.05. The eighth finding is that work stress has an indirect impact on job satisfaction (JBS) and life satisfaction (LFS), with a T-statistic value (2.609) > t table (1.978) and a P-value of 0.009 less than 0.05.

Discussion

The findings indicated that personality significantly influences job satisfaction. This indicates that job happiness is increased by the personality traits of SME employees in the Garut Regency, which include extroversion, emotional stability, agreeableness, conscientiousness, and openness to experience. The findings of this study support Kinicki & Robert's (2008) assertion that personality is a stable combination of an individual's physical and mental qualities that determines who they are as a person. Mathis & Jackson (2011) defined job satisfaction as a happy emotional state that results from appraising one's employment. This shows that, although there are several business problems faced by entrepreneurs and/or employees of SMEs in the Garut district, the workforce in the Garut district consistently runs their business. However, several things need to be considered by micro business actors in the Garut district, namely the need for cooperation between fellow SMEs, and understanding the form of responsibility both voluntarily and as an obligation. The results of this study are in line with the findings of Bui (2017); Salaudin et al., (2019); Li (2020); Awan et al., (2022); Wang & Lei (2021); and the opinion of Chandrasekara (2020), personality significantly improves job

satisfaction. However, other scientists, like Kang (2023) discovered that characteristics of job satisfaction consistently show a positive association with agreeableness and conscientiousness.

This study also discovered that personality significantly influences life satisfaction. Therefore, a factor influencing life happiness among SME employees in the Garut Regency is personality. If seen based on the reality in Garut district that until now, SMEs are still running, then one of the contributions is the employee's perception of life comprehensively. In other words, employees can define life satisfaction using personality. According to Justina (2011), life satisfaction is an all-encompassing, multifaceted, and multi-domain-encompassing notion that serves as a general assessment of one's life's overall quality. The findings of this study support the assertion (Robbins & Judge, 2013) that personality is connected to how a person responds to and engages with other people. So, SME employees in Garut interact with each other between fellow employees for business development. The findings of this investigation are pertinent to work done by (Zalewska & Zwierzchowska, 2022), Dami et al., 2022; Mercader-Rubio et al., 2023; and Korkmaz & Brandt, 2023).

Because the p-value was less than 0.05, the findings indicated that job satisfaction has a positive ($\beta = + 0.778$) and significant effect on job stress. The results of this study contradict the findings of Tongchaiprasit & Ariyabuddhiphongs (2016); and Fauziek & Yanuar (2021) when work stress is negatively impacted by job satisfaction. However, the findings of this investigation are consistent with McShane & Glinow (2008) which suggests that stress can have negative consequences on the human body (physiological) and can experience eustress will experience less tension. This means that positive influence does not only mean increasing negative work stress (distress) but also positive work stress (eustress). This supports other hypothesis tests that work stress affects life satisfaction. In other words, the work stress experienced by SME employees in Garut is not excessive or work stress is a job challenge not just a work-life burden that is avoided.

Job satisfaction is not proven to have a significant effect on life satisfaction, because the p-value is $0.051 > \alpha (0.05)$. These results do not support previous research, namely Üstgörül & Popescu (2023); Gillet et al., (2022); and Zammitti et al., (2022). However, the findings of this study confirm Ho et al., (2009) view that, job satisfaction is a positive or negative attitude that an employee has about his or her job or some specific aspect of the job, and is an internal view of an individual. Thus, SME employees feel job satisfaction internally but may feel dissatisfied externally (life) due to certain factors (e.g. household, social community, politics, health, etc.). Furthermore, even though job satisfaction has no effect on life contentment and does not contribute positively to it, because the beta value is 0.310 (31%), and the VIF value is 5, job satisfaction predicts life satisfaction. Because previous studies have shown that job satisfaction has a significant effect on job stress (eustress) and is positively influenced by personality, it follows that the lack of a positive and significant effect does not imply that employees of Garut SMEs do not feel job satisfaction overall.

Job stress has a significant effect on life satisfaction because the p-value is greater than 0.05. The findings of this investigation corroborate earlier studies (Gurkan, 2021; Jia et al., 2020; Akgunduz et al., 2021; Xu et al., 2021; Larasati, 2023; and Zammitti et al., 2022), showed that job satisfaction has a significant effect on job stress. However, these previous studies had a negative effect, while this study has a positive effect on job stress. For instance, Jia et al., (2020) research supported the idea that stress at work considerably reduces life satisfaction.

According to Hans Selye, who was cited by Luthans (2008), stress is not merely a feeling of tension in the body; it can also have good effects; it cannot be avoided; and the absence of stress is death. Gibson et al., (2011) claim that stress has a wide range of effects, some of which are positive (eustress), like encouraging and motivating people to attain their individual goals. Therefore, while this study gives a general picture of work stress experienced by SME employees, it does not result in persistently unfavorable work stress (distress). Another interpretation is that UKM employees in Garut do not face severe work stress (McShane & Glinow, 2008) an individual who experiences distress will feel excessive tension, while people who experience eustress will experience little tension (McShane & Glinow, 2008). Thus, it is this employee's condition that causes them to feel life satisfaction despite experiencing stress both at home and outside.

Because the p-value is less than 0.05, the mediation test demonstrates that the relationship between personality and work stress is demonstrated to be mediated (via) job satisfaction. Additionally, the mediation is only partial. Work satisfaction was employed as a mediating variable in earlier studies' findings, but the key takeaway is that work satisfaction plays a significant mediating role in the link between variables. For example, Widodo & Damayanti (2020) satisfaction mediates the relationship between reward and commitment. Additionally, the relationship between personality and life happiness was mediated by both job satisfaction and workplace stress. As a result, Garut's SME employees have personalities (for instance, depending on the loading factor: friendliness =0.780; feel safe=0.849; and cooperative=0.804) that have a positive effect on job stress by 58.50% due to the intervention of job satisfaction. In addition, job satisfaction affects life satisfaction because of the partial mediated intervention of job stress, because the p-value is smaller than 0.05. However, the impact of personality on life happiness is not mitigated by job stress. This suggests that job satisfaction not only directly affects stress and satisfaction with life, but also has the potential to strengthen the link between personalities and life happiness. Therefore, when employees experience job stress (eustress), it will significantly intervene in the relationship between job satisfaction and life satisfaction.

CONCLUSION

Job happiness, work stress, and the Big Five Personality all have a mediocre capacity to predict life contentment. The structural model used in this work has medium predictive power and, at the large and medium levels, has predictive accuracy comparable to the PLS path model. According to SEM-PLS statistical test results, personality traits like extraversion, emotional stability, agreeableness, conscientiousness, and openness to experience have a substantial impact on or have the potential to boost job satisfaction and life happiness in SME employees in the Garut Regency. Workplace stress is positively and significantly influenced by job satisfaction, thus SME employees not only suffer distress but also eustress. Employees may feel internally materials with their jobs, but externally (in their lives) they may feel unsatisfied for a variety of reasons, according to research that has shown that life happiness is not significantly influenced by job satisfaction. Life satisfaction is significantly impacted by job stress, suggesting that this stress is pleasant (eustress), such as self-motivation and stimulation to achieve personal goals in both the work and personal spheres. The effect of personality on work stress is mediated by job satisfaction, according to mediation tests. Stress at work and job satisfaction operate together to moderate the impact of personality on life satisfaction. Due to the intervention of job satisfaction, this indicates that SME employees in Garut have a personality that significantly affects work stress. Because of the partial intervention (partially

mediated) of job stress, life satisfaction is influenced by job satisfaction. Job satisfaction has a favorable impact on life satisfaction when employees suffer work stress at the same time.

Based on this conclusion, several actions need to be taken by business actors (SMEs) in Garut Regency, namely: Business owners need to understand voluntarily about personality and job satisfaction. This can be done through independent activities by employees, namely, identifying strengths and weaknesses including personal abilities and skills, and being willing to participate in activities or workshops organized by local government and the private sector. In addition, there is a need for stress management, which has a record of both the company and the employee. Personal Stress management: employees need to identify personal obligations or daily activities, and determine work priorities and urgency. Make a timeline and know the daily cycle of work. Another important thing is that employees also need to reduce work stress through exercise.

Especially for SME entrepreneurs in Garut, it is necessary to identify skill and knowledge needs even though family entrepreneurs or entrepreneurs only have 1-2 employees. Furthermore, managing life satisfaction through income management, homework management, family life management, and religious management or increasing faith in Allah *سُبْحَانَهُ وَ تَعَالَى*. Future research could carry out the same study but establish more focused variables to assess distress and eustress to quantify job satisfaction and life satisfaction, and if possible, employ mixed approaches.

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