**Big Five Personality on Life Satisfaction: Job Satisfaction and Work Stress as Mediation (Study on Small and Medium Enterprises in Garut Regency)**

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**ABSTRACT**

***Objective:*** *The research objective was to analyzed about: The influence of personality on job satisfaction and life satisfaction; the effect of job satisfaction on work stress and life satisfaction; and job stress on life satisfaction. In addition, analyzes the role of job satisfaction and job stress as mediating the relationship between these variables.*

***Methodology:*** *This type of research uses survey research methods with a quantitative research approach. The statistical tool using SmartPls 4 v.4.0.9.4 is a multivariate statistical technique that compares exogenous with endogenous variables. 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 SMEs 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 sample proportions required in the SEM-SmartPls model. So, the minimum sample is 120 employee respondents. It is likely that incidental sampling can be achieved more than 130.*

***Findings:*** *Based on the results of hypothesis testing using Smart PLS it shows that: The first hypothesis (H1) is accepted, meaning that personality has a significant effect on work stress. The second hypothesis (H2) is accepted, meaning that personality has a significant effect on life satisfaction. The third hypothesis (H3) is accepted, indicating that job satisfaction has a significant effect on work stress. The fourth hypothesis (H4) is rejected, indicating that job satisfaction has no significant effect on life satisfaction. The fifth hypothesis (H5) is accepted, this means that work stress has a significant effect on life satisfaction. H6, H7, H8 are also accepted, but H9 is rejected.*

***Conclusion:*** *Big five personality, job satisfaction, and work stress have the ability to predict life satisfaction which is in the moderate category. Personality is able to increase job satisfaction and life satisfaction in SMEs employees in Garut Regency. Job satisfaction has a positive and significant effect on work stress, which means that SMEs employees not only experience distress but also eustress. Job satisfaction is not proven to have a significant effect on life satisfaction. Job stress has a significant effect on life satisfaction, indicating that the stress experienced by employees is positive (eustress), such as self-motivation and stimulation to satisfy individual goals in the work and life domains. Mediation tests show that the effect of personality on work stress is mediated by job satisfaction.*

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| **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 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 that 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 future. One of the efforts that need to be made by SMEs actors is to understand the factors that affect the physical and psychological abilities of humans in running 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 influence individual perceptions of life in a comprehensive manner. 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 is a positive emotional state that is the result of evaluating one's job. 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 SMEs actors because they have a relationship with SMEs performance and can influenced by various factors including the big five personality and work stress.

The big five personality consists of: extroversion; agreeableness; neuroticism; conscientiousness; openness to experience is also needed by SMEs which is the most dominant characteristic used in research(Jansi & Anbazhagan, 2017). The results of Jansi and Anbazhagan's research show that only agreeableness and neuroticism have a positive and significant effect on life satisfaction, while extroversion, conscientiousness, and openness to experience have a negative effect on life satisfaction. While, the results of research by Lachmann et al., (2018) show that extroversion, agreeableness and conscientiousness have a significant and positive effect on life satisfaction, and neuroticism has a negative effect on life satisfaction. In contrast to the results of research by Shariq & Siddiqui (2019) it shows that the big five personality which consists of: extroversion, agreeableness, neuroticism, conscientiousness, and openness to experience have a significant effect on life satisfaction.

Five personality traits besides affecting life satisfaction can also affect job satisfaction. Research results Bui (2017) showed that, agreeableness, conscientiousness and extraversion have a positive effect on job satisfaction, while neuroticism, and openness to experience have a negative effect on job satisfaction. Research findings from Salaudin et al., (2019) indicate that five personality traits have a significant effect on job satisfaction. Meanwhile, the results of research Tham & Wong (2021) 4 of the 5 personality traits have a significant positive effect on job satisfaction while neuroticism has a negative effect on job satisfaction. Job satisfaction does not always affect other variables, but can also act as an influencing variable (for example, work stress variables). This means that the job satisfaction variable can affect job stress both positively and negatively. Stress is not just nervous tension (distress), stress can have positive consequences (eustress), stress is not something to be avoided, and the absence of stress at all is death (Rajak, 2015; and Luthans, 2008). The results of previous research show that job satisfaction has a negative effect on work stress (Tongchaiprasit & Ariyabuddhiphongs, 2016), and job stress also mediates the relationship between job satisfaction and employee intention to move to another company. Other authors have also found similar things that job satisfaction has negative effect on turnover intention and work stress (Fitriantini et al., 2020).

Job satisfaction can also cause an employee to feel satisfaction with their life. Life satisfaction as general assessment quality of one's life as a whole constitutes an overarching, multi-facetted, and multi-domain encompassing (Fischer, 2009). Past researchers have proven that job satisfaction has a positive and significant effect on life satisfaction (Rajak, 2015; Gillet et al., 2022). In addition, it can happen otherwise that one's satisfaction with one's life in life will be disrupted when experiencing job stress. The results of previous studies have proven that people who experience job stress will have a negative impact on life satisfaction (Jia et al., 2020; Xu et al., 2021; and Gurkan, 2021).

**LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

**Personality**

According Kinicki & Robert (2008) personality is a combination of the physical and mental characteristics of an individual in stable manner that provides the self-identity of the individual. It is further explained that, characteristics or traits including how one looks, thinks, acts, and feels are product of interacting genetic and environmental influences (Kinicki & Robert, 2008). Consistent with this opinion, McShane & Glinow (2008) define personality as follows: the relatively stable pattern of behaviors and consistent internal states that explain a person's behavioral tendencies. For example: we can see extraversion 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) “that personality: 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 personality is related to how people affect others and how they understand and view themselves, as well their patterns of inner and outer measurable traits and the person-situation interaction. How a person influences others depends largely on their external appearance (height, weight, face shape, skin color, and other physical aspects), and traits. In other words, personality is the way an individual relates or interacts with others, for example, a person's actions or communication at work. The same thing is also stated by Robbins & Judge (2013) “personality as the sum total of ways in which an individual reacts to and interacts with others”.

According Gibson et al., (2006) literally 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: extroversion, emotional stability, agreeableness, conscientiousness, openness to experience.

**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 McShane & Glinow (2008) “job satisfaction, a person’s evaluation of his/her job and work context. Meanwhile Mathis & Jackson (2011) explaining that job satisfaction is positive emotional state that result of evaluating one's job. These definitions basically see job satisfaction as a behavior and cognitive of people at work towards their jobs. Behavior and cognition are part of the attitude component (Robbins & Judge, 2013, and Sutrisno et al., 2020). Locke cited by Luthans (2008) provides a comprehensive definition of job satisfaction which includes cognitive, affective, and evaluative reactions or attitudes and states 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 thing that are viewed as important” Meanwhile, according to 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) & Mujiatun et al., (2019) that someone with high job satisfaction will like (satisfaction) his job in general, where someone feels treated properly and believes that work has many desirable aspects.

Work is 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 way (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**

An individual's response to stressors depends on personality, the resources available to help them overcome, and the context where stress occurs (Daft, 2010). Meanwhile, it was stated by Gibson et al., (2011) that from the perspective of ordinary people, stress can be described as a feeling of tension, anxiety or worry, all feelings are manifestations of the stress experience, a complex programmed to perceive threats that can lead to positive or negative results. This means that stress can have a negative or positive psychological and physiological impact (McShane & Glinow, 2008). According to McShane & Glinow (2008) that “Stress is an adaptive response to a situation that is perceived as challenging or threatening to the person's well-being”. Meanwhile, Robbins & Judge (2013) that stress is a dynamic condition in which an individual is faced with opportunities, demands and resources related to what is desired by individuals whose results are considered uncertain and important.

Based on the definition above, it is clear that everyone must experience stress, both outside the organization and within any organization. In other words, everyone cannot avoid stress, for that employees and leaders are obliged to manage it properly. When an employee or manager is able to manage their stress well, the consequences are functional (positive), otherwise if they ignore the stress that arises, the consequences are negative for individuals and organizations. So, stress not only has a negative impact, but also has a positive impact on person. This is in accordance with the opinion expressed by Hans Selye cited by Kinicki & Robert (2008), which states that stress is not just nervous tension, stress can have positive consequences, stress is not something that should be avoided, and the absence of stress at all is death. According to Gibson et al., (2011) that the effects of stress are many and varied. Some effects, of course, are positive, such as self-motivation and stimulation to satisfy individual goals. 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.

There are several techniques for measuring stress, one of which is by using a person's adaptive response can be seen from psychological (emotional) and physical (physiological) reactions. PSQ (Perceived Stress Questionnaire) developed by Fliege et al., (2005) whose measurement dimensions include stress reaction and perceived environmental stressors or demands. Fliege et al. also explained that demands are the demands of the work environment, while stress reaction is the worry, tension, and excitement that a person feels at work.

**Life Satisfaction**

Suggested that, defined life satisfaction as a global assessment of a person's quality of life according to his chosen criteria (Forgeard et al., 2011)*.* Therefore, according to him, the assessment of life satisfaction depends on the individual standards that have been determined for an individual. Individuals with the same objective conditions can judge their lives to be more satisfying or less satisfying, a problem that has led many people to advocate the use of objective measurements of subjective well-being, where life satisfaction can be measured using a satisfaction with life scale. Supporting this, according to Fischer (2009) that, life satisfaction as a general assessment of the quality of one's life as a whole constitutes an overarching, multi-facetted, and multi-domain encompassing concept. Life satisfaction reflects an overall assessment of life in general, while the domain of satisfaction is, analogously, an assessment of a particular domain of life. Some researchers believe that happiness with overall life satisfaction can be constructed using information about various satisfaction domains, for example, by using an objective measure of quality of life (Comprehensive Quality of Life Scale) (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) suggested thatlife satisfaction is conscious cognitive judgment of one’s life in which the criteria for judgment are up to the person.

According to McMillan (2011) define life satisfaction as a cognitive, global evaluation of an individual’s life as a whole based on a set of pre-determined standards. Meanwhile, 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 wellbeing, because wellbeing indicates something that is in good condition. An individual's overall quality of life is closely related to wellbeing, because wellbeing indicates something that is in good condition (Samman, 2007). Veenhoven (1996) Subjective quality of life or Subjective Wellbeing (SWB) is how people value their lives personally. For example, how secure they think their income is, how safe they feel on the road, how satisfied they are with their health and education and others. The subjective beginning means that the criteria for assessment can vary from person to person. In this case, standards are not explicit, and external assessment is not possible. Whereas, Objective quality-of-life or Objective Wellbeing (OWB) is the extent to which living conditions meet the observed criteria of a good life, such as: income security for all, safety on the roads, good health care, education, and others.

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 unique variations to predict overall life as determined by the reduction of potential domains to overall satisfaction with life indicators; and (2) that they must be able to be represented both objectively and subjectively, and in his research used areas (domains) to measure overall life satisfaction, which consisted of: (1) Material well-being including: food, housing, and income; (2) Health and productivity including: Health and homework; (3) Security and intimacy including: Social security, family life, and friendships, spouse; (4) Community includes: social life, education, and volunteer work; and (5) Religion includes: Worship, time off, long life, politics, work-life balance, leisure time, and childcare.

**Personality and 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). This means that personality is related to how employees influence each other, as well how character measurement patterns measure the nature and interactions between employees. Meanwhile, job satisfaction is 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 contribution to every job and interaction between fellow employees. Previous research has proven that 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 positive effect on job satisfaction while neuroticism has negative effect on job satisfaction. Similar research was conducted by Kang (2023) however the results vary respectively are neuroticism has consistent negative effect of all aspects of job satisfaction; while agreeableness and conscientiousness consistently have positive relationship with aspects of job satisfaction; Extraversion has a weak negative relationship with satisfaction with total salary. Based on this explanation, the hypothesis is:

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| **H1** | : Personality have a significant influence on Job Satisfaction. |

**Personality and Life Satisfaction**

Personality, in addition to affecting job satisfaction, can also affect life satisfaction. 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 confirms 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:

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| **H2** | : Personality have a significant influence on Life Satisfaction. |

**Job Satisfaction, Work Stress, and Life Satisfaction**

The collection of feelings and beliefs that people have about their current jobs (George & Jones (2008). Meanwhile, stress is an adaptive response to a situation that is perceived as challenging or threatening to the person's well-being (McShane & Glinow, 2008)*.* Stress is not just nervous tension, stress can have positive consequences, stress is not something to be avoided, and the absence of stress at all 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 Mathis & Jackson (2011) job satisfaction is a positive emotional state that is the result of an evaluation of work experience, and job dissatisfaction occurs when an employee's expectations are not met. This condition according to Mathis & Jackson can cause loyalty, this shows that an employee will experience or feel life satisfaction. The results of previous research prove that job satisfaction has a significant effect on life 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. According to Gibson et al., (2011) that the effects of stress are many and varied, which of course are positive, such as self-motivation and stimulation to satisfy individual goals. 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 research findings also found that job stress has a significant influence on life satisfaction (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:

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| **H3** | : Job Satisfaction have a significant influence on Work Stress. |
| **H4** | : Job Satisfaction have a significant influence on Life Satisfaction. |
| **H5** | : Work Stress have a significant influence on Life Satisfaction |

**Personality on work stress is mediated by Job Satisfaction**

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 intervening variable on the relationship between variables in human resource management perspective. Research findings from Widodo & Damayanti (2020) that when job satisfaction acts as mediating variable in the relationship between reward and commitment indicate a significant effect. In addition, personality has a significant effect on commitment which can also be mediated by job satisfaction (Widodo & Damayanti, 2020). Job satisfaction as a mediating relationship between variables was also found by Maharani & Surabaya (2020) that job satisfaction mediates the effect of work stress on turnover intention. Other authors have also found (such as: Aprilianti et al., 2023; and Riana et al., 2018) shows that job satisfaction significantly mediates the effect of job stress on employee performance. Based on this explanation, the hypothesis is:

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| **H6** | : Job Satisfaction Significantly mediates the Effect of Personality on Work Stress. |

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

The direct influence of personality, job satisfaction and work stress in previous studies showed a significant effect on life satisfaction (see previous description). The role of chain mediation (2 mediating variables) has an effect on 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, there are studies that are similar to our research model. If job satisfaction can directly influence job stress and life satisfaction, then it can also automatically mediate the influence of personality on life satisfaction. Based on this explanation, the hypothesis is:

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| **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 result Dodanwala & Santoso (2022) how that work stress significantly mediates the effect of job satisfaction on turnover intention. Different research but there is a mediating role (stress-depression) significantly mediates the effect of Academic helplessness on life satisfaction (Kim et al., 2023). The point is that job stress can mediate the relationship between two variables. An employee's personality can have a positive and negative impact on their quality of life. In addition, the results of the study also show that job stress significantly mediates the effect of work support on life satisfaction (Adhikari, 2023); and job satisfaction mediates the effect of happiness on life satisfaction (Jia et al., 2020). Therefore, the hypothesis is:

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| **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. |

**RESEARCH METHODS**

The design used in this research is descriptive-verificative which aims to present a structured, factual and accurate picture and test hypotheses. This research is descriptive and verification which is carried out through primary data collection in the field, therefore 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 main data collection tool. This type of research uses survey research methods with a quantitative research approach. Survey research is intended to explain causal relationships and test hypotheses using the SEM-PLS model. The test tool using SamartPls 4 v is multivariate statistical technique that compares exogenous variables and endogenous variables. Personality as exogenous variable, Job satisfaction and work stress as exogenous, endogenous, and mediated variable, and life satisfaction as 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). Regarding the minimum sample size in SEM analysis, according to Hair et al., (2014) stated that if there are 5 (five) constructs or less in the model being analyzed where each construct is measured by at least 3 (three) indicators, a minimum sample size of between 100 - 300 observations is required. 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 Hair et al., (2019) PLS-SEM is carried out to evaluate the measurement model (outer model) reflective model consists of: indicator loadings; Convergent Validity; Discriminant Validity (Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT <0.90), and Composite Reliability. Evaluation of the structural model (inner model) consists of: Collinearity (VIF ≥ 3-5), R2 value (R2 values of 0.75, 0.50 and 0.25 are considered substantial, moderate and weak), Q2 value (Values higher than 0, 0.25 and 0.50 depict small, medium and large), and PLSpredict (Compare the MAE (or the RMSE) value with the LM value of each indicator), and Goodness-of-ﬁt.

H9

H2

Y-LFS

Life

Satisfaction

X1-BEP

Personality

H7

H6

H6: X1🡪X2🡪X3

H8

H7: X1🡪X2🡪X3🡪Y

H1

H8: X2🡪X3🡪Y

H5

H4

H8: X1🡪X2🡪Y

X3-WKS

Work Stress

X2-JBS

Job Satisfaction

H3

**Figure 1.1. Research Framework**

**RESULT AND DISCUSION**

**Result**

**Outer Model Evaluation**

The first step to assessing a reflective measurement model involves assessing indicator loading. The next steps are convergent validity, Discriminant Validity (Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT), and Composite Reliability, respectively. A summary of the reflective measurement model can be seen in table 1.1. 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 as according to Hair et al., (2014) reflective indicator loading ≥ 0.708. Therefore, the indicators of exogenous variables and endogenous variables that have not been valid are removed and tested again. Based on the results of the 2nd outer loading evaluation, it shows that the convergent validity test with reflective indicators as a whole is significant, because the loading factor of some indicators (table 1.1) on the research variables is more than 0.708. In addition, the Average Variance Extracted (AVE) value of Indicator Loading variables X1, X2, X3, and Y is greater than the loading factor value (rule of thumbs) which is 0.50 or the average variance extracted value has a value of more than 0.50 (AVE ≥ 0.50 (Hair et al., 2019). This also means that all indicators of exogenous and endogenous variables deserve further estimation.

**Table 1.1. Summary of Reflective Measurement Models**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Laten 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 |
| 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 evaluate discriminant validity, which is the extent to which a construct is empirically different from other constructs in the structural model. Based on the Fornell-Larcker value in SmartPls 4 output, it shows that the AVE of the average variance is higher than the correlation involving latent variables (indicators). For example: the reflective construction Y-LFS (life satisfaction) has a value of 0.817 higher than the correlation value in the LFS column. Thus, all items on this research instrument are discriminant valid. However, according to Henseler et al., 2015 cited by Hair et al., (2019) that the Fornell Larcker criterion does not work well, especially when the indicator loadings on the constructs are only slightly different (e.g. all indicator loadings are between 0.65 and 0.85). Reinforcing this evaluation, Henseler et al., (2015) proposed the heterotrait-monotrait ratio (HTMT) of correlations (Voorhees et al., 2016 cited by Hair et al., 2019) which is as the average value of item correlations across constructs relative to the (geometric) average of correlations for items measuring the same construct. The procedure for assessing discriminant validity uses the Heterotrait-Monotrait Ratio (HTMT) 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

Finally, composite reliability is assessed. Assessing internal consistency reliability, most often using Jöreskog (1971) composite reliability example, reliability values between 0.60 and 0.70 are considered “acceptable in exploratory research,” values between 0.70 and 0.90 range from “satisfactory to good” (Hair et al., 2019). Based on the SmartPLS output results in table 1.1, it shows that all constructs have composite reliability values above 0.60 to 0.70. In addition, Cronbach's alpha is above 0.60 (for example AVE X1-BEP 0.630> 0.60). So, it can be stated that the construct has good reliability as according to Hair et al., (2019) Cronbach's alpha is another measure of internal consistency reliability which assumes the same threshold, but produces a lower value than composite reliability.

**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 ≥ 3-5. Based on table 1.3, it shows that the R2 (R-Squares) value is the coefficient of determination where this value represents the effect of the combination of exogenous latent variables on endogenous latent variables in the structural model.

**Table 1.2. Summary of Reflective Structural (Inner) Models**

|  |  |  |
| --- | --- | --- |
| **Structural Model** | **Variance Inflation Factor (VIF)** | **Effect Size- f2** |
| X1-BEP \_(Personality) -> X2-JBS \_(Job Satisfaction) | 1,000 | 1,305 |
| X1-BEP \_(Personality) -> Y- LFS\_(Life Satisfaction) | 2,307 | 0,078 |
| X2-JBS \_(Job Satisfaction) -> X3-WKS\_(Work Stress) | 1,000 | 1,530 |
| X2-JBS \_(Job Satisfaction) -> Y- LFS\_(Life Satisfaction) | 3,917 | **0,067** |
| X3-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. This means that the exogenous variable is able to predict the endogenous variable (work stress) by 56.60% which is in the moderate category; (2) job satisfaction has an effect on work stress of 0.605 which is in the moderate category. This means that exogenous variables are able to 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 R2 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 f2 assessment or evaluation of endogenous constructs is to see the amount of exogenous substantive influence (f2 effect sizes) and total effect. The f2 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 has an f2 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 f2 effect size at the level of influence of large and small. Finally, work stress on life satisfaction is 0.111 f2 effect size at the medium level. These criteria are in accordance with the opinion of Cohen 1988 cited by Hair et al., (2019): “Guidelines for assessing f2 are values of 0.02, 0.15, and 0.35, respectively, represent small, medium, and large effects of the exogenous latent variable”. This simply means the model in the study has medium predictive power.

**Table.3. Coefficients of Determination (R2) and Predictive relevance Q2**

|  |  |  |
| --- | --- | --- |
| **Matrix** | **R2** | **Q2** |
| BEP🡪X2-JBS \_(Job Satisfaction\*) | 0,566 | 0,565 |
| JBS🡪X3-WKS\_(Work Stress\*) | 0,605 | 0,324 |
| X1🡪X2🡪X3🡪LFS\_(Life Satisfaction\*) | 0,634 | 0,449 |

Source: Processed by the author

*\*Predictive relevance*

Q2 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). Q2 predict has the predictive power of exogenous variables on endogenous variables in the large (Q2 = 0.565> 0.50) and medium (Q2 = 0.324 & 0.449 < 0.50 & > 0.25) categories or large and medium predictive accuracy of the PLS path model. This explanation is in line with the opinion of Hair et al., (2019) hat the guidelines for the Q2 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 results indicate that the model in this study has low predictive power. This evaluation is in accordance with 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 $\sqrt{0,566 x 0,564}$ = 56,44% and $\sqrt{0,605 x 0,603}=60.32\%$ respectively, including the high GoF category. In other words, the empirical data is able to 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** |
| X2-JBS \_(Job Satisfaction) | 0,566 | 0,564 | 56,44 |
| X3-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, Karin Schermelleh et al (2003) state that SRMR between 0.08 - 0.10 is still acceptable (Yamin, 2023). The SRMR value shows that this research model is = 0.10, which means that the model built matches the empirical data.

**Hypothesis Testing**

Based on Figure 1.2, it shows that, the first hypothesis (H1) is accepted, indicating that personality has a significant effect on work stress, because the t-count value is 18.35> t table = 1.97, and the significance 𝝆-value of 0.000 is smaller than 0.05, and the path coefficient value (β) = 0.752. The second hypothesis (H2) is accepted, meaning that personality has a significant effect on life satisfaction, because the t-count value of 3.776> t table = 1.97, and the significance value of the 𝝆-value of 0.000 is smaller than 0.05, and the path coefficient value (β) = 0.257. The third hypothesis (H3) is accepted, indicating that job satisfaction has a significant effect on work stress, because the t-count value of 17.548> t table = 1.97, and the significance 𝝆-value of 0.000 is smaller than 0.05, and the path coefficient value (β) = 0.778. The fourth hypothesis (H4) is rejected, meaning that job satisfaction does not have a significant effect on life satisfaction, because the t-count value of 1.952 < t table = 1.97, and the significance 𝝆-value of 0.051 is greater than 0.05, and the path coefficient value (β) = 0.310. The fifth hypothesis (H5) is accepted, meaning that work stress has a significant effect on life satisfaction, because the t-count value of 2.472> t table = 1.97, and the significance value 𝝆-value of 0.013 is smaller than 0.05, and the path coefficient value (β) = 0.321.

 To assess the significance of the prediction model in structural model testing, it can be seen from the t-statistic value between the independent variable to the dependent variable and the Path Coefficient table variable in the SmartPLS 4 Version 4.0.9.4 Bootstrapping Table and output below:

H1

H3

H2

H4

H5

H6

H8

H9

10,120

2,609

1,912

**Gambar 1.3. Measurement Model SmartPls**

Source: Output SmartPLS 4, v.4.0.9.4, 2023

H7

2,559

Based on Figure 1.3, it shows that the indirect effect 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 smaller than 0.05, so the sixth hypothesis (H6) is accepted. The mediation is full mediation because VAF> 80%. The indirect effect of personality (BEP) on life satisfaction (LFS) through Job Satisfaction & Work Stress in a chain has a T-statistic value (2.256) > t table (1.978) and P-value of 0.011 smaller than 0.05, so the seventh hypothesis (H7) is accepted. The indirect effect of job satisfaction (JBS) on life satisfaction (LFS) through work stress has a T-statistic value (2.609) > t table (1.978) and a P-value of 0.009 smaller than 0.05, so the eighth hypothesis (H8) is accepted. H7 and H8 are partial mediation category because the mediation is partial mediation because 20%≤VAF≤80%.

**Discussion**

The results showed that personality has a significant effect on job satisfaction. This means that the personality of SME employees in Garut Regency which consists of: extroversion, emotional stability, agreeableness, conscientiousness, openness to experience increases job satisfaction. The results of this study are in accordance with the opinion of Kinicki & Robert (2008) that personality is a combination of physical and mental characteristics of an individual in a stable manner that gives the self-identity of the individual. Job satisfaction according to Mathis & Jackson (2011) was a positive emotional state that was the result of evaluating one's job. This shows that, although there are several business problems faced by entrepreneurs and/or employees of SMEs in Garut district, the workforce in Garut district consistently runs their business. However, there are several things that need to be considered by micro business actors in Garut district, namely the need for cooperation between fellow SMEs, 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 Chandrasekara (2020) showing personality has a significant positive effect on job satisfaction. However, other authors such as Kang (2023) found that, agreeableness and conscientiousness consistently have a positive relationship with aspects of job satisfaction.

In addition, this study also found that personality has a significant effect on life satisfaction. So, the personality of SME employees in Garut Regency also has an impact on life satisfaction. 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 are able to define life satisfaction using personality. According to Justina (2011) that, life satisfaction as a general assessment of the quality of one's life as a whole constitutes an overarching, multi-facetted, and multi-domain encompassing concept. The results of this study are in line with the opinion (Robbins & Judge, 2013) that personality is related to the way an individual reacts and interacts with other individuals. So, SME employees in Garut interact with each other between fellow employees for business development. The results of this study are relevant to research conducted by (Zalewska & Zwierzchowska, 2022), Dami et al., 2022; Mercader-rubio et al., 2023; and Korkmaz & Brandt, 2023).

The results showed that job satisfaction has a positive (β = + 0.778) and significant effect on job stress, because the p value is smaller than 0.05. The results of this study contradict the findings of Tongchaiprasit & Ariyabuddhiphongs (2016); Fauziek & Yanuar (2021 where job satisfaction has a negative effect on work stress. However, the results of this study support the view of 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 SMEs 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> α (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, SMEs employees feel job satisfaction internally, but may feel dissatisfied externally (life) due to certain factors (e.g. household, social community, politics, health, etc.). In addition, although job satisfaction does not make a positive contribution (no effect) to life satisfaction, it simultaneously makes a predictive contribution to life satisfaction because the VIF value is <5, and the β value=0.310 (31%). This means that the absence of a positive and significant effect does not mean that employees of Garut SMEs do not feel job satisfaction, but they feel overall job satisfaction because previous tests show job satisfaction has a significant effect on job stress (eustress), and is positively influenced by personality.

Job stress has a significant effect on life satisfaction, because the p-value is greater than 0.05. The results of this study support previous research (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 example, the results of research by Jia et al., (2020 ) show that job stress has a significant negative effect on life satisfaction. However, Hans Selye was quoted by Luthans (2008) stress is not just nervous tension, stress can have positive consequences, stress is not something to be avoided, and the absence of stress at all is death. This view is also supported by Gibson et al., (2011) the effects of stress are many and varied including positive (eustress), such as self-motivation and stimulation to satisfy individual goals. So, this study provides an overview of SMEs employees experiencing work stress, but it does not cause continuous negative work stress (distress). In other words, the work stress experienced by SME employees in Garut is not excessive, as according to (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.

The mediation test shows that the effect of personality on work stress mediated (through) job satisfaction is proven, because the p-value is smaller than 0.05. In addition, the mediation is partial mediation. The results of previous studies used job satisfaction as a mediating variable, but the important point is that job satisfaction has a significant mediating role in the relationship between variables. For example, Widodo & Damayanti (2020) satisfaction mediates the relationship between reward and commitment. In addition, job satisfaction and work stress in chain mediated the effect of personality on life satisfaction. Thus, SME employees in Garut have a personality (for example based on the loading factor: friendliness =0.780; feel safe=0.849; and cooperative=0.804) has 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. Meanwhile, job stress is not able to mediate the effect of personality on life satisfaction. This indicates that, in addition to having a direct impact on stress and life satisfaction, job satisfaction also has the power to enhance the relationship between personality and life satisfaction. Therefore, when employees experience job stress (eustress), it will significantly intervention in the relationship between job satisfaction and life satisfaction.

**CONCLUSION**

Big five personality, job satisfaction, and work stress have moderate predictive ability on life satisfaction. The structural model in this study has medium predictive power, and has predictive accuracy of the PLS path model at the large and medium levels. SEM-PLS statistical test results show that personality (extroversion, emotional stability, agreeableness, conscientiousness, openness to experience) has a significant effect or is able to increase job satisfaction and life satisfaction in SME employees in Garut Regency. Job satisfaction has a positive and significant effect on work stress, which means that SME employees not only experience distress but also eustress. Job satisfaction is not proven to have a significant effect on life satisfaction, meaning that employees feel job satisfaction internally, but may feel dissatisfied externally (life) due to certain factors. Job stress has a significant effect on life satisfaction, indicating that the stress experienced by employees is positive (eustress), such as self-motivation and stimulation to satisfy individual goals in work and life domains. Mediation tests show that the effect of personality on work stress is mediated by job satisfaction. Job satisfaction and work stress also jointly mediate the effect of personality on life satisfaction. This means that SME employees in Garut have a personality that has a significant effect on work stress, due to the intervention of job satisfaction. Job satisfaction affects life satisfaction because of the partial intervention (partial mediated) of job stress. When employees experience job stress at the same time job satisfaction has a positive effect on life satisfaction.

Based on this conclusion, there are several actions that 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 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 time line 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 very important is religious management or increasing faith in Allah سبحانه وتعالى. Future research, can conduct the same research but developed more specifically regarding distress and eustress need to be used as variables to measure job satisfaction and life satisfaction, and if possible use mixed methods.

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