

Financial Constraints and Organizational Conditions: Explaining Work Stress and Performance

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Abstract: *Financial constraints in private educational institutions are often considered a barrier to organizational effectiveness. However, a new perspective suggests that financial constraints actually stimulate performance. This study aims to examine the influence of financial constraints, work environment, organizational culture, and job stress on performance in private educational institutions. Using a quantitative approach, data for this study was collected through a survey of teachers and education personnel at 28 private kindergartens in Malang Regency. The data were analyzed using multiple regression analysis to examine the relationships between variables. The findings indicate that financial constraints, work environment, and organizational culture significantly contribute to improved performance, while job stress has no effect. Interestingly, financial constraints are not recognized as structural barriers but rather serve as challenges that actually enhance performance. This study contributes to the literature on organizational behavior in resource-constrained institutions by integrating financial constraints with organizational and psychological factors in explaining employee performance.*

Keywords: financial constraints; work environment; organizational culture; work stress; employee performance; educational institutions

INTRODUCTION

The Employee performance is widely recognized as a key determinant of the effectiveness of educational institutions, where human resources play a central role. In private educational institutions, employee performance depends not only on individual competencies but is also shaped by the organizational environment. Organizational conditions, such as the work environment and organizational culture, influence employee motivation, job satisfaction, and ultimately, their performance (Iskamto, 2023; Rojak et al., 2024; Trisninawati et al., 2025). In the educational context, employee performance is not only defined as achieving administrative targets but also encompasses learning effectiveness, classroom management, social-emotional interactions, and contributions to the educational climate (Collie et al., 2012; Skaalvik & Skaalvik, 2018). Therefore, a supportive work environment and a positive organizational culture are considered crucial factors in maintaining sustainable employee performance (Dudija et al., 2024).

However, private educational institutions often operate under significant financial constraints (Kharusi & Murthy, 2017). Unlike public institutions that benefit from stable government funding,

many private institutions rely heavily on tuition fees and limited operational resources (Aleixo et al., 2018). These financial constraints can impact various aspects of organizational management, including the availability of facilities, compensation, and support systems for employees (Russell et al., 2025). Theoretically, it is known that individual performance is influenced by the balance between job demands and job resources (Bakker & Demerouti, 2017). Consequently, financial constraints can indirectly shape the organizational climate. In resource-constrained organizations, employees are likely to face various challenges such as inadequate work facilities, limited professional support, and uncertainty regarding financial incentives.

Previous studies have highlighted that limited organizational resources can increase work-related stress due to workload imbalance, lack of organizational support, and concerns about financial stability (Rahmawati et al., 2023). Job stress has been widely recognized as a significant factor influencing employee attitudes and behaviors in the workplace (Kaur et al., 2025). Excessive work stress can reduce productivity, weaken commitment, and ultimately lower employee performance (Kim & Garman, 2004). Furthermore, administrative burdens, curriculum demands, parental expectations, and children's emotional needs are sources of psychological stress (Madigan & Curran, 2021; Skaalvik & Skaalvik, 2018). Chronic stress can even reduce learning effectiveness and increase emotional exhaustion (Collie, 2021). Other research has also found that job stress significantly impacts performance decline if not balanced by organizational support (Ardhianti et al., 2025).

However, several recent studies have shown that resource constraints can actually serve as challenges that stimulate performance (Pindek et al., 2024; Wei et al., 2024). In private educational institutions operating with limited financial resources, teachers and staff may perceive financial constraints not only as obstacles but also as professional challenges that encourage commitment and innovative teaching practices. Therefore, understanding how financial constraints and organizational conditions interact to influence job stress and employee performance is becoming increasingly important for private educational institutions.

The relationship between organizational factors and employee performance has been extensively studied, but the existing literature still predominantly focuses on leadership, motivation, and individual competencies as the primary determinants (Triansyah et al., 2023). The role of financial constraints as a structural organizational context that has the potential to shape the work environment and trigger employee stress has been relatively neglected. Furthermore, previous studies tend to position the work environment, organizational culture, and job stress as independent variables (Iskamto, 2023; Rahmawati et al., 2023; Trisninawati et al., 2025), without examining how financial constraints simultaneously influence these conditions.

This gap is even more evident in the context of private educational institutions, which operate under financial pressure but still have minimal empirical exploration. Therefore, this study presents an approach that integrates financial constraints as a contextual determinant with organizational and psychological factors in explaining employee performance. Theoretically, this research extends the literature by positioning financial constraints not simply as external variables but as structural mechanisms that simultaneously shape organizational dynamics and employee behavior, particularly in resource-constrained educational organizations.

LITERATURE REVIEW

Job Demands–Resources (JD-R) Theory

JD-R Theory explains the relationship between working conditions, employee well-being, and performance. This theory explains that every job has two characteristics: job demands and job resources (Lesener et al., 2020). Job demands are aspects of work that require physical and psychological effort and can cause stress. Job resources are factors that help individuals achieve work goals, reduce job demands, and enhance personal and professional development (Bakker & Demerouti, 2017). An imbalance between job demands and job resources can trigger psychological exhaustion and decrease employee performance. Conversely, the availability of organizational resources such as organizational support, a positive work environment, and a positive organizational culture can increase employee motivation and performance (Lopez-Martin & Topa, 2019).

Employee Performance

Employee performance refers to work behaviors that can be measured in terms of task target achievement, productivity, effectiveness, and the quality of work results as perceived by the organization (Bakker & Demerouti, 2017). From an organizational behavior perspective, performance is not only related to work results but also encompasses work behaviors that support the organization's overall success. Thus, employee performance can be understood as behaviors under the individual's control that contribute to the achievement of organizational goals (Koopmans et al., 2014). In the educational context, teacher and education personnel performance encompasses teaching effectiveness, school management processes, and contributions to the achievement of early childhood education goals. Conceptually, performance encompasses not only routine task output but also adaptability, innovation, and collaboration within the work environment (Collie, 2021). Several studies have shown that employee performance is influenced by a combination of internal resources (motivation, skills) and external (work environment, organizational culture) (Alkaf et al., 2024). Furthermore, empirical

literature indicates that organizational culture has a positive correlation with employee performance levels in various organizational sectors (Akpa et al., 2021).

Financial Constraints

Financial constraints not only reflect budgetary limitations, but are structural conditions that systemically limit an organization's capacity to allocate and optimize key resources (Michael, 1996). In private educational institutions, these conditions manifest themselves in limited facilities, incentives, and high efficiency pressures (Barney, 1991), which simultaneously increase job demands and erode job resources. As a result, employees not only face higher workloads but also operate in an environment with limited support. Research shows that organizational constraints have a negative impact on various work outcomes (Turek et al., 2024), but other studies have shown that they actually stimulate performance (Pindek et al., 2024; Wei et al., 2024). Based on JD-R theory, limited financial resources can increase work pressure and influence organizational conditions, ultimately impacting employee performance.

Work Environment

The work environment not only represents the physical and social conditions of the workplace, but is a multidimensional construct reflecting the configuration of organizational resources, including facilities, social climate, operational policies, and interpersonal support, which directly shape employees' work experiences. The literature consistently shows that a positive work environment correlates with improved performance by strengthening feelings of safety, psychological well-being, and motivation (Abbas et al., 2022; Alkaf et al., 2024). However, the predominance of linear and affirmative findings tends to simplify the role of the work environment as a direct determinant of performance, without elaborating on the mechanisms by which and under what conditions this influence operates optimally. Furthermore, empirical studies that position the work environment as a predictor or moderator of psychosocial variables (Lilo & Ardiansari, 2025; Salsabiela et al., 2025). are still limited in explaining the structural origins of the quality of the work environment itself. In other words, the work environment is often treated as a given condition, rather than as a product of broader organizational dynamics, such as resource constraints or financial pressures. From the perspective of Job Demands Resources (JDR) theory, the work environment should be understood as a concrete manifestation of job resources that do not stand alone, but are formed and limited by the structural context of the organization.

Organizational Culture

Organizational culture is a system of values, norms, and work practices that guide the behavior of organizational members. Work culture functions as a system of shared meaning that influences how organizational members understand organizational goals and how they work to achieve them. In educational organizations, work culture is reflected through values of professionalism, cooperation, commitment to quality learning, and adherence to applicable school rules and procedures (Hartnell et al., 2011). A strong and positive culture encourages collaboration, work motivation, and sound decision-making, thus positively impacting performance. The previous statement is relevant to research findings showing that organizational culture has a direct influence on employee performance, including teachers, because school culture shapes social and communication structures that influence daily work practices (Hartnell et al., 2011). Other research also explains that a strong culture encourages open communication, collaboration, and collective commitment, which in turn contribute to high work performance (Fitrianis et al., 2023).

Job Stress

Job stress is a psychological response to task demands or workloads that are perceived to exceed internal resources to cope. Relevant to the previous statement, the Job Demands–Resources (JD-R) theory framework explains that job stress is understood as an individual's response to prolonged work pressure, which can impact psychological well-being and employee performance (Bakker & Demerouti, 2017). In education, stress stems from administrative burdens, evaluation pressures, interactions with stakeholders, and the need to continuously improve the quality of learning. Job stress negatively impacts cognitive function, task engagement, and the quality of social relationships in the workplace, thus tending to weaken performance if not effectively managed. Recent studies in the educational context have shown that high levels of teacher job stress are associated with burnout, work-family conflict, and decreased effectiveness in delivering work assignments (Yao & Abdullah, 2025; Zhao et al., 2022). Furthermore, consistent research results show that occupational stress and burnout affect the dynamics of teachers' work, including the tendency towards the phenomenon of quiet quitting, which ultimately has an impact on negative work performance (Dilekçi et al., 2025).

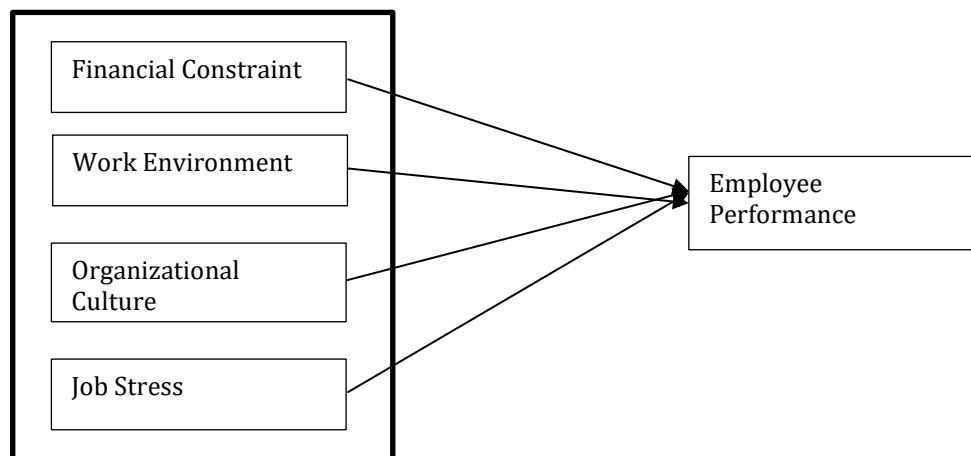
Based on the theoretical framework above, the following hypotheses can be tested in this study:

- H1. Financial constraints have a positive and significant effect on performance.
- H2. The work environment has a positive and significant effect on performance.
- H3. Organizational culture has a positive and significant effect on performance.
- H4. Job stress has a negative and significant effect on performance.

H5. Financial constraints, the work environment, organizational culture, and job stress have a significant effect on performance.

The literature review and hypotheses formulated above form the basis of the research model developed to examine the influence of financial constraint, work environment, organizational culture, and job stress on the performance of teachers and education personnel, as shown in Figure 1:

Figure 1. Research Framework



Source: Processed Data, 2025

METHOD

The Research Design and Data Collection

This study employs a quantitative approach using a cross-sectional survey design to examine the relationships among financial constraints, organizational conditions, work stress, and employee performance (Watson, 2015). Data were collected through a structured questionnaire distributed to teachers and educational staff from 28 private kindergarten institutions in Malang Regency as shown in Table 1. The selection of this context is theoretically and empirically justified due to the high number and heterogeneity of private kindergartens, the prevalence of limited financial support, and the potential variation in work environment and organizational culture. The questionnaire measured key constructs, including financial constraints, work environment, organizational culture, job stress, and employee performance. A census sampling technique was applied, whereby all members of the population were included as respondents (Nirel & Glickman, 2009).

Table 1. Research Objects

No	Name of Institution	Address	Number of Teachers and Education Personnel
1	TK Pgri 6 Kromengan	Dusun Cakruan Klopo Kuning Rt 33 Rw 9	1
2	TK Dharma Wanita Persatuan 1 Jambuwer	Dusun Krajan Rt 05 Rw 02	3
3	TK Dharma Wanita Persatuan 2 Jambuwer	Rt. 17 Rw. 4 Dusun Glagaharum	2
4	TK Dharma Wanita Persatuan 3 Jambuwer	Rt. 38 Rw. 11 Dusun Rekesan	1
5	TK Pgri 7 Kromengan	Jl. Pahlawan Trip No. 164 Rt. 08 Rw. 01	3
6	TK Muslimat Nu 1 Kromengan	Jl. Kauman No. 06 Rt. 28 Rw. 04	7
7	TK Dharma Wanita Persatuan 1 Jatikerto	Jl. Plasemen Rt. 18 Rw. 02	4
8	TK Pgri 3 Kromengan	Jl. Medan No. 980 Dusun Krantil Rt. 10 Rw. 03	4
9	TK Darul Huda	Dusun Jatirejo Rt. 03 Rw. 01	1
10	TK Dewi Sartika	Jl. Dawung Rt. 15 Rw. 05	1
11	TK Muslimat Nu 2 Kromengan	Jl. Raya Rt.04 Rw.02 Dusun Ringin Anom	1
12	TK Muslimat Nu 4 Kromengan	Jl. Nailun Selatan No. 22 Rt. 11 Rw. 04	5
13	TK Muslimat Nu 5 Kromengan	Rt. 30 Rw. 09 Dusun Balokan	2
14	TK Muslimat Nu 3 Kromengan	Jl. Sunan Kalijaga Rt. 01 Rw. 01 Dusun Ringin Anom	2
15	TK Muslimat Nu 6 Kromengan	Karangrejo	3
16	TK Dharma Wanita Persatuan 1 Kromengan	Jl. Inpres No. 74 Rt. 23 Rw. 07 Dusun Krajan	5
17	TK Al Musthofa Kromengan	Jl. Kenanga No. 03	3
18	TK Pgri 2 Kromengan	Jl. Raya Ngadirejo No. 133 Rt. 08 Rw. 01	3
19	TK Pgri 4 Kromengan	Jl. Patimura Dusun Cendol Timur Rt. 19 Rw. 03	3
20	TK Pgri 5 Kromengan	Jl. Kenanga Rt 28 Rw 04 Dusun Cendol Barat	3
21	TK Nurul Jannah	Dusun Krajan Rt. 03 Rw. 01	1
22	TK Permata Bunda	Dusun Karang Tengah Rt. 29 Rw. 05	1
23	TK Taman Putra 01	Jl. Robi Andris No. 127 Dusun Kertorejo	2
24	TK Taman Putra 02	Jl. Raya Ringin Pitu Rt. 13 Rw. 03	1
25	TK Taman Putra 03	Jl. Raya Peniwen Rt 17 Rw 04	1
26	TK Pgri 1 Kromengan	Jl. Raya Slorok No. 63b Rt. 14 Rw. 04	3

27	TK Dharma Wanita Persatuan 1 Slorok	Jl. Bebekan Rt. 19 Rw. 05	4
28	TK Diponegoro	Bulupogog	2

Source: Processed Data, 2025

Variable Measurement

The variables in this study consist of four main constructs: financial constraints, organizational conditions, work stress, and employee performance, as shown in Table 2 below.

Table 2. Variable Measurement

No	Variable	Dimension	References
1	Financial Constraints	<ul style="list-style-type: none"> • Financial Resource Availability • Budget Adequacy • Financial Support Capacity 	(Barney, 1991)
2	Work Environment	<ul style="list-style-type: none"> • Physical Work Environment • Social Work Relations • Conducive Work Climate 	(Bakker & Demerouti, 2017; Collie, 2021)
3	Organizational Culture	<ul style="list-style-type: none"> • Clan Culture • Adhocracy Culture • Market Culture • Hierarchy Culture 	(Hartnell et al., 2011)
4	Job Stress	<ul style="list-style-type: none"> • Workload • Role Stress • Emotional Strain • Work Environment Pressure 	(Bakker & Demerouti, 2017)
5	Employee Performance	<ul style="list-style-type: none"> • Task performance • Contextual performance • Adaptive performance • Counterproductive work behavior 	(Koopmans et al., 2014)

Source: Processed Data, 2025

Data Analysis

This research used multiple linear regression (Moore et al., 2006) to analyze the relationship between a single dependent variable, performance (Y), and several independent variables: financial constraints (X1), work environment (X2), organizational culture (X3), and work stress (X4). Prior to testing, validity and reliability tests were used to ensure that each questionnaire item measured the intended construct and to assess the internal consistency of the research instrument. To assess whether the estimator parameters were valid, unbiased, and the model demonstrated a significant relationship, classical assumption tests were used, including multicollinearity, heteroscedasticity, and normality. implementation method section provides an explanation of the stages or steps involved in describing the solutions offered to address community (partner) problems.

RESULT

Validity Test

The validity test for a research instrument aims to determine whether an instrument meets the criteria for validity when used as a data or information gathering tool (Taherdoost, 2016). The test criterion is that if the correlation coefficient r -calculated $>$ Critical Value of r , then the question/questionnaire item is declared valid and is considered a valid data collection tool. The results of the validity test are presented in Table 3 below:

Table 3. Validity Test

Variabel	Item	Critical Value of r	r-calculated
Financial Constraints	X1.1	0.232	0.451
	X1.2	0.232	0.536
	X1.3	0.232	0.598
	X1.4	0.232	0.454
	X1.5	0.232	0.422
	X1.6	0.232	0.636
Work Environment	X2.1	0.232	0.607
	X2.2	0.232	0.634
	X2.3	0.232	0.539
	X2.4	0.232	0.655
	X2.5	0.232	0.695
	X2.6	0.232	0.691
	X2.7	0.232	0.694
	X2.8	0.232	0.705
	X2.9	0.232	0.671
	X2.10	0.232	0.430
	X2.11	0.232	0.748
	X2.12	0.232	0.646
	X2.13	0.232	0.807
	X2.14	0.232	0.655
X2.15	0.232	0.655	
X2.16	0.232	0.652	
X2.17	0.232	0.574	
X2.18	0.232	0.626	
X2.19	0.232	0.696	
Organizational Culture	X3.1	0.232	0.607
	X3.2	0.232	0.600
	X3.3	0.232	0.656
	X3.4	0.232	0.812
	X3.5	0.232	0.671

	X3.6	0.232	0.771
	X3.7	0.232	0.770
	X3.8	0.232	0.767
	X3.9	0.232	0.458
	X3.10	0.232	0.668
Job Stress	X4.1	0.232	0.627
	X4.2	0.232	0.749
	X4.3	0.232	0.778
	X4.4	0.232	0.631
	X4.5	0.232	0.606
	X4.6	0.232	0.772
	X4.7	0.232	0.793
	X4.8	0.232	0.851
Employee Performance	Y1	0.232	0.570
	Y2	0.232	0.497
	Y3	0.232	0.584
	Y4	0.232	0.703
	Y5	0.232	0.607
	Y6	0.232	0.723
	Y7	0.232	0.744
	Y8	0.232	0.767
	Y9	0.232	0.623
	Y10	0.232	0.734

Source: SPSS data processing results, 2025

The validity test results in the table above show that all statement items in the financial constraints (X1), work environment (X2), organizational culture (X3), work stress (X4), and employee performance (Y) variables have a coefficient r -calculated $>$ Critical Value of r , namely 0.232. Thus, the data on all statement items in the variables can be used to conduct research.

Reliability Testing

Reliability testing is used to measure the reliability of research instruments. In this study, reliability testing was conducted using the Cronbach's Alpha technique (Taherdoost, 2016). If the Cronbach's Alpha value is >0.60 , the instrument is considered reliable; conversely, if the Cronbach's Alpha value is <0.60 , the instrument is considered unreliable. The results of the reliability test for this research instrument are as follows:

Table 4. Reliability Test Results

Variabel	Cronbach's Alpha	Keterangan
Financial Constraints	0.857	Reliabel
Work Environment (X1)	0.924	Reliabel

Organizational Culture (X2)	0.860	Reliabel
Job Stress (X3)	0.871	Reliabel
Employee Performance (Y)	0.854	Reliabel

Source: SPSS data processing results, 2025

Table 4 above shows that the Cronbach Alpha values are 0.857 (X1), 0.924 (X2), 0.860 (X3), 0.871 (X4), and 0.854 (Y). Thus, all test instruments are said to be reliable and meet the requirements for use in research decision-making.

Multiple Linear Regression Analysis

The results of the multiple linear regression test examining the influence of financial constraints (X1), work environment (X2), organizational culture (X3), and work stress (X4) on employee performance (Y) are as follows:

Table 5. Results of Multiple Linear Regression Analysis

Model	Coefficients ^a		Standardized Coefficients	t	Sig.
	Unstandardized Coefficients	Std. Error			
(Constant)	6,964	3,168		2,198	,031
Financial Constraints	,890	0.250	3.501	3.521	,001
Work Environment	,144	,051	,282	2,804	,007
Organizational Culture	,526	,099	,560	5,298	,000
Job Stress	-,066	,053	-,097	-1,235	,221
F-value	= 41,72				
Sig	= 0,000				
R	= 0,805				
R ²	= 0,648				
N	= 72				

Source: SPSS data processing results, 2025

Based on table 5 above, the regression results indicate that the model is statistically significant ($p < 0.05$) with substantial explanatory power ($R^2 = 0.648$), suggesting that 64.8% of the variance in employee performance is explained by financial constraints, work environment, organizational culture, and job stress. At the individual level, financial constraints, work environment, and organizational culture exhibit positive and significant effects on performance. Notably, the positive effect of financial constraints suggests that, within this context, resource limitations may function as a performance catalyst by fostering adaptation and efficiency, particularly when supported by conducive organizational conditions.

In contrast, job stress does not have a significant effect on performance, which departs from dominant theoretical expectations. This non-significant finding may indicate that the level of

stress experienced remains within a manageable or functional range, thereby not impairing performance. It may also reflect a buffering effect, where supportive work environments and strong organizational culture mitigate the potential negative impact of stress. Additionally, the nature of early childhood education work—characterized by high emotional demands—may cultivate adaptive coping mechanisms, reducing the direct translation of stress into performance decline.

DISCUSSION

The Influence of Financial Constraints on Performance

This study finds that financial constraints have a significant positive effect on the performance of teachers and educational staff. This result is notable, as financial limitations are typically associated with reduced performance. In this context, however, constraints appear to function as *challenge stressors* that stimulate adaptability, creativity, and effort, consistent with prior findings (Pindek et al., 2024; Wei et al., 2024). Teachers in private educational institutions tend to interpret limited funding, facilities, and incentives not merely as barriers, but as professional challenges that strengthen commitment and intrinsic motivation. This aligns with the notion of constraint induced innovation (Silber, 1983), where resource scarcity encourages alternative strategies and collaboration.

However, this finding contrasts with studies that identify organizational constraints as hindrance stressors that negatively affect performance (Turek et al., 2024). This inconsistency suggests that the effect of financial constraints is contingent on context and individual interpretation. In mission-driven settings such as education, intrinsic factors such as calling and prosocial motivation (Chen et al., 2025) may buffer the negative impact of constraints, enabling employees to sustain or even enhance performance. Thus, this study extends prior literature by showing that financial constraints can generate both negative and positive outcomes, depending on how they are experienced and managed within the organization.

The Influence of the Work Environment on Performance

The results of this study indicate that the work environment has a positive and significant impact on the performance of teachers and education personnel. This is reflected in the responses of respondents, who mostly stated that a comfortable work environment, the availability of adequate learning facilities, and harmonious working relationships with colleagues and school leaders help them perform their duties more optimally. Respondents also stated that a conducive work environment allows them to focus more on preparing learning activities and providing educational services to students. This finding aligns with research findings that suggest a positive

work environment can improve teacher performance by providing adequate physical and psychological support in carrying out their professional duties (Abbas et al., 2022; Alkaf et al., 2024).

Furthermore, some respondents stated that support from the principal, good communication between staff, and the availability of adequate learning resources made them more enthusiastic in carrying out their educational responsibilities. These conditions strengthen work engagement, enabling teachers to carry out the learning process more effectively and productively. This finding is consistent with previous research showing that the work environment has a positive influence on employee performance by increasing job satisfaction and work motivation (Lilo & Ardiansari, 2025; Salsabiela et al., 2025).

The Influence of Organizational Culture on Performance

Statistical test results indicate that work culture has a positive and significant impact on the performance of kindergarten teachers and education personnel. Based on respondents' answers to the questionnaire, the majority agreed that a work culture characterized by discipline, teamwork, and responsibility in carrying out tasks can improve the quality of learning and educational services in kindergartens. This indicates that the better the work culture values implemented in educational institutions, the higher the performance of teachers and education personnel. This finding aligns with research indicating that a strong organizational culture can increase teachers' commitment, motivation, and effectiveness in carrying out their professional duties (Akpa et al., 2021; Alkaf et al., 2024).

Furthermore, a positive work culture fosters a conducive work environment, enabling teachers to work more productively and professionally. Based on respondents' responses, teachers and education personnel assessed that work culture values such as good and open communication, mutual respect, and a commitment to quality learning help them complete their tasks effectively. This suggests that work culture not only shapes individual behavior but also strengthens collaboration within educational organizations. This research finding is also supported by previous studies that found that organizational culture in schools significantly influences teacher performance because it can shape work habits, responsibility, and an orientation toward educational quality (Eswanto & Jabar, 2025; Fitriani et al., 2023).

The Effect of Job Stress on Performance

The results of this study indicate that job stress has a negative but insignificant effect on the performance of kindergarten teachers and education staff in Malang Regency. Based on respondents' answers, most teachers stated that work pressure arising from administrative

duties, classroom management, and responsibility for child development can be managed through work experience and the support of colleagues at school. This condition means that the level of stress experienced does not directly reduce the quality of task implementation, such as learning activities, preparing learning administration, or providing services to students. In other words, although job stress tends to have a negative impact, its influence is not strong enough to significantly reduce performance. This study's findings align with several recent studies that explain that job stress does not always have a direct impact on teacher performance, as its influence is often mediated by other factors such as self-efficacy, organizational support, or work experience. Research indicates that teacher job stress is more related to increased work-family conflict and burnout than to a direct decline in task performance (Zhao et al., 2022).

Furthermore, several studies have shown that work stress in the teaching profession can negatively impact psychological well-being, but its impact on work performance is often insignificant if individuals have good coping mechanisms and adequate work environment support (Agung et al., 2024; Davis & Park, 2025). Therefore, the results of this study strengthen the argument that teachers can tolerate a certain level of work stress without significantly reducing their performance.

The Influence of Financial Constraints, Work Environment, Organizational Culture, and Job Stress on Performance

Statistical test results indicate that financial constraints, work environment, work culture, and job stress simultaneously significantly influence the performance of kindergarten teachers and education personnel in Malang Regency. Based on respondents' responses, it was acknowledged that private educational institutions face various financial limitations, yet teachers and education personnel remain driven to contribute their best. This research finding aligns with previous research that suggests limited resources can serve as a challenge that stimulates performance (Pindek et al., 2024; Wei et al., 2024). The questionnaire data also revealed that most teachers stated that a comfortable work environment, harmonious working relationships with colleagues, and support from school leaders helped them carry out their teaching tasks more effectively. Furthermore, respondents also assessed that a work culture emphasizing cooperation, discipline, and responsibility encouraged them to improve the quality of educational services to students. This finding is in line with research stating that the work environment and organizational culture have a significant influence on improving employee performance because they are able to create working conditions that support productivity and work commitment (Assidiqi & Hapsari, 2024; Famika, 2022).

Furthermore, the results of this study also indicate that work stress contributes to teacher

performance, although its influence tends to be related to the individual's ability to manage work pressure. Based on respondents' responses, some teachers acknowledged that administrative demands, classroom management, and responsibility for student development can cause work pressure, but this pressure actually encourages them to work in a more organized and responsible manner. With a conducive work environment and a positive work culture in schools, work pressure can be managed so that it does not reduce the quality of work performance. These results align with research showing that the work environment, organizational culture, and work stress collectively have a significant influence on employee performance because these three factors influence motivation, work behavior, and the effectiveness of task execution (Adella Seperianti Br Surbakti & Pohan, 2024).

CONCLUSION

Performance in the educational context is not only defined as achieving administrative targets, but also encompasses the effectiveness of learning, classroom management, social-emotional interactions, and contributions to school climate. Employee performance in organizations, including educational institutions, is influenced by several factors, such as financial constraints, the work environment, work culture, and work stress. The results of this study indicate that financial constraints, the work environment, and work culture have a significant positive effect on teacher and education staff performance. Meanwhile, work stress has a negative and insignificant effect on teacher and education staff performance.

The results of this study provide positive implications for educational institution leaders in addressing issues that can impact teacher and education staff performance, such as institutional financial management, improving the work environment, and managing employee stress. This study makes a distinct theoretical contribution by extending the Job Demands-Resources (JD-R) framework into the domain of educational management through the explicit incorporation of financial constraints as a structural antecedent of both job demands and job resources. Unlike prior JD-R studies that treat demands and resources as proximal job level factors, this study demonstrates that financial conditions at the organizational level actively configure the work environment, organizational culture, and stress dynamics.

Furthermore, the findings contribute to the educational management literature by challenging the dominant deficit-based perspective, which assumes that financial limitations and job stress inherently undermine performance. Instead, this study shows that in private, resource-constrained educational institutions, financial constraints can act as productive pressures when mediated by supportive organizational conditions and intrinsic motivation. This introduces a more context-sensitive and non-linear understanding of performance, where structural

constraints, organizational factors, and psychological responses interact dynamically. As such, the study advances theory by integrating structural (financial), organizational (environment and culture), and individual (stress) dimensions into a unified framework, offering a novel lens for explaining performance in mission-driven, resource-limited educational settings.

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