THE INFLUENCE OF EMOTIONAL INTELLIGENCE AND WORK STRESS ON JOB SATISFACTION OF CUSTOMER SERVICE OFFICER BAKTI PT BANK CENTRAL ASIA TBK KCU PEKANBARU

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Abstract
This research aims to determine the influence of emotional intelligence and work stress on job satisfaction of customer service officers at PT Bank Central Asia Tbk KCU Pekanbaru. This research is a quantitative research with emotional intelligence and job stress variables on job satisfaction. This study uses data collection techniques by distributing questionnaires. The number of samples in this study were all CSO Bakti employees of PT Bank Central Asia Tbk KCU Pekanbaru, totaling 47 employees. The data analysis technique used is multiple linear regression, coefficient of determination, and hypothesis testing. According to results of the study simultaneously that emotional intelligence and work stress affect the job satisfaction of CSO Bakti employees at PT Bank Central KCU Pekanbaru. Emotional intelligence and work stress contributed 79.6% to the job satisfaction of PT Bank Central Asia Tbk KCU Pekanbaru employee customer service officers, while the remaining 20.4% was accounted for by other variables not examined in this study.

Keywords: Emotional Intelligence, Job Stress, Job Satisfaction

JEL Classification: L10, L16, L25

1. INTRODUCTION

A company, agency, institution, and organization will never be separated from what is called human resources. There will be no company if there are no human resources in it. According to Hill et al, (2017: 9), human resources are the integrated abilities of the intellect and physical abilities possessed by individuals, their behavior and characteristics are determined by their heredity and environment, while their work performance is motivated by the desire to fulfill their satisfaction. For a company, human resources are an asset as well as the main role holder in it. Companies need human resources in achieving predetermined goals. Therefore, companies in carrying out their management need to pay attention to how to manage their human resources properly.

The goals of the company will be achieved if the company's management activities run smoothly. The smooth running of the company's management activities requires knowledgeable and highly skilled employees. The smooth running of company management activities also requires effort to manage the company as much as possible. Every company definitely wants better quality employees for their company. One of them is the financial sector company, namely the banking sector.

Banking is a financial sector that plays an important role in the country's economic activities as payment traffic. The role of
banking in this economic system makes the general public use its facilities a lot, starting from just saving or savings, doing business, and even being trusted as a place to invest. All of these banking activities are inseparable from the role of the frontliners, namely Customer Service Officers (CSOs) and Tellers. Both are at the forefront of providing quality services in building public trust in accordance with the vision of PT Bank Central Asia (Bank BCA).

Bank Central Asia as the largest private bank in Indonesia in its operational activities has become the community's first choice bank and is able to produce reliable human resources in their fields. Bank BCA provides a Bakti Internship program for high school, diploma and undergraduate graduates to gain new knowledge and experience in the world of banking work in CSO and Teller positions. This voluntary apprenticeship program is bound in a contract, where the apprenticeship participants are contracted for a minimum of 1 year of work contract up to a 3-year extension of the work contract.

The object of research here is CSO Bank BCA KCU Pekanbaru, which are held in several positions, namely Regular CSO, Bizz CSO, Priority CSO, Safe Deposit Bank (SDB) CSO and Cash Office CSO. All of these positions are given the responsibility of the company in providing customer service satisfaction. Likewise with the job satisfaction of CSO employees obtained from the companies where they work. job satisfaction is a positive attitude of the workforce including feelings and behavior towards work through the assessment of one job as a sense of respect in achieving one of the important values of work, (Masram et al, 2017: 117). This satisfaction comes from the work of the CSO employees themselves, where the work activities of CSO employees are always related to customers such as opening accounts, replacing ATM cards, as well as other administrative activities. All of these activities are carried out repeatedly using the same work process system. This work seems to have been systematically arranged so that it is rare to get new things in their work and make CSO employees bored. Besides that, there are differences in the suitability of the amount of payment received by CSO employees. Community service CSO employees have a lot of work to do and complete it on time, so it is not uncommon for them to take breaks or to require additional overtime hours. Besides that, there are differences in the suitability of the amount of payment received by CSO employees. Community service CSO employees have a lot of work to do and complete it on time, so it is not uncommon for them to take breaks or to require additional overtime hours.

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Employees (org)</th>
<th>Normal Time Working Hours/Day</th>
<th>Normal Working Hours/Year</th>
<th>Total Overtime Hours/Year</th>
<th>Overtime hours/person/day</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
<td>47</td>
<td>423</td>
<td>110826</td>
<td>24628</td>
<td>2</td>
</tr>
<tr>
<td>2020</td>
<td>47</td>
<td>423</td>
<td>110826</td>
<td>37728</td>
<td>3</td>
</tr>
<tr>
<td>2021</td>
<td>47</td>
<td>423</td>
<td>110826</td>
<td>30785</td>
<td>2.5</td>
</tr>
</tbody>
</table>

Table 1 shows that each CSO employee at PT Bank Central Asia Tbk KCU Pekanbaru does overtime for 2.5 hours, which means that the average CSO employee is in the office for 11.5 hours a day starting from 08:00 WIB until at 19:00 WIB. This of
course exceeds normal working hours of 9 hours a day (including 1 hour of rest and fardhu prayer time). From table 1 we can see how the dedicated CSO employees dedicate their time to complete the responsibilities given to them by the company. Bakrie CSO employees are contract employees, which means that overtime done for one hour or more will not be counted as overtime so they will not receive overtime pay. Coupled with the absence of support from superiors (supervisors) when CSO employees experience problems with customer complaints that cannot be resolved by CSO employees on their own because of different treatment between one employee and another. This also causes bad relations between co-workers so that good teamwork is not established.

High emotional intelligence is needed in a team to achieve company goals and create quality employees. According to Satterfield, (2017: 5) Emotional intelligence is a mental ability that hides amidst emotions. One aspect of emotional intelligence is having access to internal physiological data while not allowing ourselves to be overwhelmed or create additional and unnecessary arousal by being overly aware of our bodies. In temporary observation, some CSO Bakti employees are still unable to control their emotions in dealing with customer complaints. Customers often complain excessively with high emotions even though they have been given proper explanations and solutions. Community service CSO employees who are still unable to recognize and manage their own emotions become carried away by emotions so they cannot make the right decisions and complicate the situation. This makes the boss must take part in solving the problem. As well as having a negative impact on relationships with customers and superiors. Having problems like this makes CSO devotional employees no longer enthusiastic about working and experience disputes between co-workers. Dedicated CSO employees have a lot to learn how to place and express appropriately with capable decisions. This is because the daily work of a bank employee almost always involves feelings and emotions, so that bank employees are required to be professional because there will be many challenges and competition in the world of work.

The demands for professionalism and competition in the world of work are increasingly high resulting in many pressures that must be faced. Almost every day, Bakrie CSO employees often face angry customers, make complaints, and blame the bank. This is what makes many employees experience work stress. Robbins and Judge (2019: 429) state that work stress is a dynamic condition that occurs in individuals who experience expectations, obstacles or pressure and are related to something desired and perceived as something uncertain but meaningful. Bakrie CSO employees each have a role with different tasks. However, ambiguous roles often occur due to sudden position changes without any provision, such as Regular CSO employees serving as Bizz CSO employees, and other positions. Regular CSO employees and Cash Office CSOs focus on individual services, Bizz CSO employees handle corporate customers, while SDB and Priority CSO employees handle customers with Priority facilities. The ambiguity of this role provides for the addition of redundant tasks. This difference in duties and roles causes misunderstandings and provocations between CSO employees. Excessive ambiguity in roles and tasks causes CSO employees to have excessive fear of their superiors due to work that does not allow them to be carried out quickly according to their superiors' instructions. while SDB and Prioritas CSO employees handle customers with Prioritas facilities. The ambiguity of this role provides for the addition of redundant tasks. This difference in duties and roles causes misunderstandings and provocations between CSO employees. Excessive ambiguity in roles and tasks causes CSO employees to have excessive fear of their superiors due to work that does not allow them to be carried out quickly according to their superiors'
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2. LITERATURE REVIEW AND HYPOTHESES

2.1. Job Satisfaction

Job satisfaction is an employee's emotional state where there is or is not a meeting point between the employee's service limit and the level of service bias value, both financial and non-financial. (Luthans, 2008 in Indrasari, 2017:39). With the following indicators: satisfaction with the work itself, satisfaction with payments, satisfaction with promotions, satisfaction with supervision, satisfaction with colleagues (Smith et al, 1995 in Indrasari, 2017:46).

2.2. Emotional Intelligence

Emotional intelligence is a person’s ability which consists of various abilities to be able to motivate oneself, endure frustration, control impulses, not exaggerate pleasures or pain, keep stress free, not cripple the ability to think and the ability to empathize with others, and there is a principle of trying while praying (Goleman, 2009 in Silaen et al, 2021:138). With the following indicators: self-awareness, self-regulation, motivation, empathy, social skills (Goleman, 2009 in Silaen et al., 2021: 141).

2.3. Work Stress

Job stress is a dynamic condition that occurs in individuals who experience expectations, obstacles or pressure and are related to something that is desired and perceived as something that is uncertain but meaningful. (Robbins and Judge, 2019 in Budiasa, 2021:21). With the following indicators: task demands, role demands, interpersonal demands, organizational structure, organizational leadership (Wibowo, 2019 in Budiasa, 2012: 26).

2.4. Research Framework

The frame of mind is a diagram of the researcher's framework of thinking which outlines the logical flow of a study. The framework of thought explains the relationship between the variables to be studied. A good frame of mind will theoretically explain the relationship between the variables to be studied. The main criterion in making a frame of mind in order to convince scientists is the logical lines of thought in making a frame of mind that can lead to conclusions in the form of hypotheses.

The framework proposed in this study includes the variables of emotional intelligence, job stress, and job satisfaction. The variables analyzed were the independent variables (independent variables), namely Emotional Intelligence (X1) and Job Stress (X2), while the dependent variable (the dependent variable) was Job Satisfaction (Y).

2.5. Hypotheses

According to Sugiyono, (2021) a hypothesis is a statistical statement about population parameters or in other words an estimate of population parameters through sample data. The hypothesis is a temporary conjecture that the researcher makes with reference to the data that is the object of research, which is then followed by conducting research to find out whether the assumption is right or wrong from the results of the research later. On the basis of the theoretical basis and framework above, this study formulated a hypothesis as the basis for temporary assumptions about the designed variables as follows:
H1: It is suspected that emotional intelligence influences the job satisfaction of CSO Bakti PT Bank Central Asia Tbk KCU Pekanbaru.

H2: It is suspected that work stress has an effect on the job satisfaction of CSO Bakti PT Bank Central Asia Tbk KCU Pekanbaru.

H3: It is suspected that emotional intelligence and work stress affect the job satisfaction of CSO Bakti PT Bank Central Asia Tbk KCU Pekanbaru.

Figure 1. Research Framework

3. RESEARCH METHODS

The variables in this study consisted of 2 variables, namely the independent variables including Emotional Intelligence and Job Stress. The second variable is the dependent variable, namely Job Satisfaction. According to Sugiyono, (2021) population is a generalized area consisting of objects or subjects that have certain qualities and characteristics set by researchers to study and then draw conclusions.

The population is the entire research subject. Population can provide information or data that is useful for the smooth running of a study. The population in this study were all CSO Bakti employees of PT Bank Central Asia Tbk KCU Pekanbaru, totaling 47 employees. According to Sugiyono, (2021) the sample is part of the number of characteristics possessed by the population.

The technique used in sampling in this study was the census method, where the population size was the same as the number of samples used in the study, namely all CSO Bakti employees of PT Bank Central Asia Tbk KCU Pekanbaru, totaling 47 employees. To collect data and information needed in research to obtain primary data is done by distributing questionnaires.

Data analysis techniques are ways to analyze data with the aim of changing and processing the data into information. The results of the calculation of the score or value are then in statistical analysis which is carried out using the SPSS application program to prove the relationship and influence between research variables. where the population size is the same as the number of samples used in the study, namely all CSO Bakti employees of PT Bank Central Asia Tbk KCU Pekanbaru as many as 47 employees. To collect data and information needed in research to obtain primary data is done by distributing questionnaires.

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4. RESULTS AND DISCUSSION
4.1. Multiple linear regression

Table 2. Multiple Linear Regression Test Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td>65.735</td>
<td>4.326</td>
<td>15.195</td>
<td>.000</td>
</tr>
<tr>
<td>X1</td>
<td>.240</td>
<td>.118</td>
<td>.231</td>
<td>2.025</td>
</tr>
<tr>
<td>X2</td>
<td>-.469</td>
<td>.050</td>
<td>-.1075</td>
<td>-9.417</td>
</tr>
</tbody>
</table>

Based on table 2 it can be seen that the regression equation is as follows:

\[ Y = a + b_1X_1 + b_2X_2 \]

\[ Y = 65.735 + 0.240X_1 - 0.469X_2 \]

Where:

1. The constant value (a) of 65.735 means that if the value of emotional intelligence (X1) and work stress (X2) is assumed to be zero (0), then the decision on job satisfaction (Y) is worth 65.735. This concludes that the variable job satisfaction of CSO Bakti PT Bank Central Asia Tbk KCU Pekanbaru employees will still have a value of 65.735 before or without the presence of emotional intelligence variables and work stress variables.

2. The regression coefficient value of emotional intelligence is 0.240 indicating that if emotional intelligence (X1) increases by 1 unit assuming the value of work stress (X2) remains constant, then the value of job satisfaction (Y) increases by 0.0240. This concludes that the regression coefficient of emotional intelligence is positive so that it can be said that the direction of the influence of the emotional intelligence variable on the job satisfaction variable is positive.

3. The work stress regression coefficient is -0.469 which states that if work stress (X2) increases by 1 unit assuming the value of emotional intelligence (X1) remains constant, then the value of job satisfaction (Y) decreases by 0.469. This concludes that the regression coefficient of work stress is negative so that it can be said that the direction of the influence of the work stress variable on the job satisfaction variable is negative.

4.2. Test Results t

Table 3. Test t Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
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<td>.050</td>
<td>-.1075</td>
<td>-9.417</td>
</tr>
</tbody>
</table>

Based on table 3 the results of the research carried out can be concluded that:

1. Emotional intelligence variable (X1) has a value 2.025 > 2.01537 with a significant value of Sig. < 0.05 or 0.049 < 0.05, thus the hypothesis is accepted, which means that emotional intelligence partially has a positive and significant effect on job satisfaction.

2. The work stress variable (X2) has a value –9.417 > 2.01537 with a significant value of Sig. < 0.05 or 0.000 < 0.05, thus the hypothesis is accepted. At the value the work stress variable has a minus sign (–), which means that work stress partially has
a negative and significant effect on job satisfaction.

4.3. F test results

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>MeanSquare</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>794,404</td>
<td>2</td>
<td>397,202</td>
<td>91,001</td>
<td>.000b</td>
</tr>
<tr>
<td>1Residual</td>
<td>192,051</td>
<td>44</td>
<td>4,365</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>986,455</td>
<td>46</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Based on table 4, it is known that 91.001 > 3.21 with a significance of Sig. < 0.05 or 0.000 < 0.05, the hypothesis is accepted which means emotional intelligence and work stress have a significant simultaneous effect on job satisfaction of CSO Bakti employees at PT Bank Central KCU Pekanbaru.

4.4. Discussion

In this study two independent variables and one dependent variable were used, namely Emotional Intelligence (X1) and Job Stress (X2) to determine the effect on Job Satisfaction (Y) Bakti Customer Service Officer of PT Bank Central Asia Tbk KCU Pekanbaru. Based on this research, it can be seen that the variables of emotional intelligence (X1) and work stress (X2) have a significant effect simultaneously on job satisfaction (Y).

Based on the results of the study, emotional intelligence has a positive and significant effect on job satisfaction customer service officer dedication to PT Bank Central Asia Tbk KCU Pekanbaru. This concludes that the high emotional intelligence of a dedicated CSO employee increases the satisfaction of a dedicated CSO employee with his or her job. Emotional intelligence is a factor that has an important role in providing job satisfaction for CSO devotional employees.

Job satisfaction of a dedicated CSO employee is a pleasant emotional attitude, in which a dedicated CSO employee feels appropriate to his workplace and is supported by having good relationships between co-workers. Emotional intelligence of CSO employees dedicated to understanding and managing emotions in a positive direction results in a sense of satisfaction in their work.

The emotional intelligence of dedicated CSO employees causes no difficulties in work such as providing maximum service to customers and also helping to avoid the vulnerability of misunderstandings between colleagues. Conditions like this are because CSO employees are reliable in several important indicators of emotional intelligence, namely being able to know and act on their own personal feelings, manage their personal feelings to act accordingly, provide encouragement to achieve the best wishes they have decided on, and have a high level of concern that along with social skills.

The results of this study are in line with previous research conducted by Adha, (2021) which stated that emotional intelligence has a significant effect on job satisfaction. Emotional intelligence has a direct relationship with job satisfaction, which means that if emotional intelligence is high, job satisfaction will be high and vice versa if emotional intelligence is low, job satisfaction will be low. It can be concluded that emotional intelligence has a significant effect on the risk of job satisfaction.

Based on the results of the study, work stress has a negative and significant effect on job satisfaction customer service officer dedication to PT Bank Central Asia Tbk KCU Pekanbaru. This concludes that the high work stress that occurs in CSO employees, results in low satisfaction of CSO employees with their work. Job stress is also a factor that has an important role in providing job satisfaction for CSO devotional employees. The job satisfaction of CSO employees is not only seen from a pleasant emotional attitude but limited to having good relations between co-workers. But it is also supported by the suitability of the job with the given role position, especially as a banking service such as a dedicated customer service officer with all the demands given.
The demands of professionalism and competition in the world of work for CSO employees have resulted in many pressures to be faced. Starting from pressure during banking services when dealing with angry customers, filing complaints, and blaming the bank, continuing with pressure on the scope of work such as excessive assignments due to ambiguous roles in positions which sometimes can change or just a temporary change without releasing tasks and responsibility in the real position.

In addition, there are frequent misunderstandings regarding the assignment of work assignments to CSO employees, resulting in provocations from co-workers which result in a lack of cooperation and long-lasting conflicting relationships. This causes work completion to be hampered and results in dissatisfaction with work.

The results of this study are in line with previous research conducted by Bhastary, (2020) which stated that there is a negative and significant effect of work stress on job satisfaction, which indicates that working conditions create a feeling of discomfort that continues to make employees work stressed. Conditions of work stress experienced will encourage job dissatisfaction which will ultimately lead to decreased productivity. It can be concluded that work stress has a role or influence on increasing employee job satisfaction, where the higher the employee's work stress level will decrease the employee's job satisfaction.

Based on the results of the study, emotional intelligence and work stress have a significant effect on customer service officer job satisfaction at PT Bank Central Asia Tbk KCU Pekanbaru. This concludes that there is an interrelationship in influencing emotional intelligence and job stress on perceived job satisfaction.

The ability of a dedicated CSO employee to manage emotions properly will improve the ability of a dedicated CSO employee to deal with pressure at work. Good emotional intelligence in CSO devotional employees will increase individual abilities to reduce work stress conditions due to work demands and pressures and increase positive thinking, so that it can affect higher job satisfaction.

The results of this study are in line with previous research conducted by Adha, (2021) which stated that there is a significant influence between job stress and emotional intelligence on job satisfaction. Where if employees can understand the emotions that occur and can utilize and direct emotions positively so as to reduce work stress will get good job satisfaction. Vice versa, employees who cannot manage emotions positively make it easier for work stress to occur and result in lower job satisfaction. It can be concluded that with good emotional intelligence and work stress will affect the level of job satisfaction.

Based on the results of the test of the coefficient of determination of the variables emotional intelligence and work stress and their influence on job satisfaction of the customer service officer at PT Bank Central Asia Tbk KCU Pekanbaru, that the variables of emotional intelligence and work stress have a large contribution to the job satisfaction of CSO devotional employees.

This explains that more than half of the job satisfaction of devotional CSO employees is influenced by emotional intelligence and work stress, so companies need to pay attention to the level of emotional intelligence possessed by devotional CSO employees and the level of work stress experienced by devotional CSO employees by paying attention to the factors in it to help achieve job satisfaction according to the wishes of CSO devotional employees.

5. CONCLUSION

Based on the results of research and discussion, it can be concluded several things as follows emotional intelligence has a positive and significant effect partially on customer service officer job satisfaction at PT Bank Central Asia Tbk KCU Pekanbaru.

Job stress has a negative and partially significant effect on customer service officer job satisfaction at PT Bank Central Asia Tbk KCU.
Pekanbaru. Emotional intelligence and work stress have a significant effect simultaneously on customer service officer job satisfaction at PT Bank Central Asia Tbk KCU Pekanbaru.

The variables of emotional intelligence and work stress contributed 79.6% to the job satisfaction of CSO Bakti employees at PT Bank Central Asia Tbk KCU Pekanbaru, while the remaining 20.4% was contributed by other variables not examined in this study.

Based on the research conclusions that have been described, the following suggestions are given it is recommended to PT Bank Central Asia Tbk KCU Pekanbaru in increasing empathy and mutual respect, where high empathy will be the starting point for good relationships and cooperation for the smooth running of company productivity, the company should hold office social activities that can help customer service officer employees communicate and socializing between co-workers to find out the differences between individuals so that they can adjust to each other so as to create a high sense of empathy between co-workers.

It is suggested to PT Bank Central Asia Tbk KCU Pekanbaru that it should be clearer in assigning tasks and responsibilities that are in accordance with the role of a dedicated customer service officer, not with an ambiguous role that involves tasks that are unclear and not related to the actual role position.

It is suggested to PT Bank Central Asia Tbk KCU Pekanbaru to be more open to career paths for Bakti customer service officers, where there are still core criteria used as benchmarks to become permanent employees.

For future researchers who are interested in conducting further research, it is better to add other variables because the coefficient of determination of 79.6% indicates that there are other variables that affect employee job satisfaction by 20.4% and suggest using a larger sample.

REFERENCE


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