The Effect of Workload, Work Commitment and Work Motivation on Employee Performance at BPJS Employment Branch X

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Abstract
Insurance companies with high competition require employees who have good performance. BPJS Ketenagakerjaan Branch X has not met the active workforce target in the last three years. The phenomena that occur at BPJS Ketenagakerjaan Branch X are high workloads, lack of employee commitment and work motivation. This study aims to analyze the effect of workload, work commitment and work motivation on employee performance at BPJS Ketenagakerjaan Branch X. This research is a quantitative descriptive study with a cross sectional design approach. The sample of this study used a total population (saturated sample) of 25 employees. The variables of this study are workload, work commitment, work motivation and employee performance as measured using a closed questionnaire instrument that has passed ethical eligibility. Data analysis used univariate and bivariate analysis by looking at the prevalence ratio (PR). The results of this study indicate that respondents have appropriate workload (84%), high work commitment (72%), high work motivation (84%) and good performance (76%). That there is an influence between workload, commitment and motivation on employee performance with a PR value (> 1). While among the workload, commitment and motivation that has the greatest risk value is workload with a PR value (2.63). The conclusion of this study is that there is an influence between workload, work commitment and work motivation on employee performance. Suggestions for BPJS Ketenagakerjaan Branch X give appreciation to employees who can achieve the target. As well as providing refreshments in the form of gatherings so that employees can be enthusiastic, optimistic and enthusiastic in doing their jobs so that the resulting performance will be optimal.

Keywords: Workload, Work Commitment, Work Motivation, Employee Performance, Employment BPJS.

INTRODUCTION
One of the duties and obligations of the state to meet the basic needs of a decent life and guarantee the safety and social welfare of all citizens is to organize social security programs (Sugiharjo & Aldata, 2018). The implementation of social security programs is one of the duties and responsibilities of the state to meet the basic needs of deserving citizens and guarantee social protection and welfare for all citizens. According to Law no. 11 of 2011, everyone, including foreigners who work for a minimum of 6 (six) months in Indonesia, is required to become a participant in the Social Security program (Ministry of Industry, 2011).

Based on Law Number 40 of 2004, there are five programs namely Work Accident Benefits (JKK), Death Benefits (JKM), Old Age Benefits (JHT), Job Loss Benefits (JKP), and Pension Benefits (JP). All companies operating in Indonesia are required to include their employees in the program. Meanwhile, data from the Central Statistics Agency (BPS) regarding formal workers registered at BPJS Ketenagakerjaan in 2022 is 36.14% and informal workers in 2022 is 50.73%. So the safety of the workforce is not fully protected (BPS, 2022).

One measure of the success of a company is employee performance which continues to increase (Sugiharjo & Aldata, 2018). Planning all company activities is very important to achieve the company's goals. Companies certainly understand that employees do not become
professional in the blink of an eye, but need support to develop and improve employee performance (Wahyudi, 2019). Meanwhile, an insurance company with a high level of competition requires employees who have the potential to be able to achieve performance according to predetermined targets (Mujanah et al., 2020).

The results of employee performance can be seen from the achievement of targets that have been obtained (Hasibuan, 2019). Participants who entered the Wage Recipient (PU) segmentation in 2020 based on the percentage of achievements increased by 15.17%, but in 2021 it decreased based on the percentage of achievements of 3.53%. The Non-Wage Recipient (BPU) segmentation in 2020 has increased based on the achievement percentage of 19.14%, while in 2021 it has increased by 10.38%. However, this has not been able to reach the target percentage of achievement of 95% that has been determined. Meanwhile, Construction Services (JAKON) has achieved its achievement targets over the past three years. In accordance with Rosadi & Purnomo’s research (2020), one of the factors causing work targets not to be achieved is due to poor employee performance. This identifies that there are still employee performance problems that are deemed necessary to be reviewed and corrected.

The company’s desire to be able to operate optimally is not easy. Therefore, if the employee’s performance is poor, it will have an impact on the company, and vice versa (Arif, 2022). One of the factors that can encourage increasing the productivity of human resources is efforts to increase work motivation (Hasmalawato, 2018). Work motivation can have an impact on maintaining and improving employee performance. It is very important for employees to have high motivation to improve their performance at work (Nugroho et al., 2021). Every company needs employees who are highly motivated and committed to their work so that the company can survive in increasingly fierce competition. According to Busro (2018), commitment to one’s workplace requires acceptance that one has a strong sense of loyalty and identification with the beliefs and goals of the organization and the willingness to exert effort and work to keep working there. With work commitment, employees will be responsible for completing each job according to company expectations (Alkaresi, 2021).

Achieving company goals requires high employee commitment to encourage increased employee performance (Widiyana, 2021). Companies sometimes use various ways to maximize employee potential and impose excessive tasks on employees, resulting in a negative impact on employees. Thus, too much work and neglect of tasks can cause work overload (Rohman & Ichsan, 2021). This is in accordance with the opinion of Koesmowidjojo (2017) which states that workload is a process that determines the number of human resources needed to do work, use, and complete work during a certain period of time. Workload in the form of mental work involves the work of the brain in work activities. Of course, using a proportional workload can indirectly increase employee focus at work, employees can work enthusiastically, happily and optimistically. Several studies suggest that organizational commitment affects employee performance, workload affects employee performance, and work motivation influences employee performance (Patta & Firman, 2021; Wardhani, 2017; Trisninawati & Elpanso, 2022).

However, several studies state that workload does not affect employee performance, work commitment does not affect employee performance and motivation does not affect employee performance (Ahmad et al., 2019; Lukito et al., 2018; Julianry et al., 2018). Based on the results of the researcher’s interviews, with six employees in the fields of general and human resources, membership, services and finance of BPJS Ketenagakerjaan Branch X it is known that there are so many demands from superiors that they are confused about which one to do first. Therefore, employees feel bored with their same work every day. As a result, employees have to add hours (overtime) or take work home. And the impact on decreased employee performance.
Based on the background of the problems described above, it can be concluded that low motivation and commitment and heavy workload can result in sub-optimal performance. Based on this, during the last 3 years the active workforce has not reached the target. Research Objectives: Identify workload, work commitment, work motivation and employee performance at BPJS Ketenagakerjaan Branch X. Analyze the effect of workload on employee performance at BPJS Ketenagakerjaan Branch X. Analyze the effect of work commitment on employee performance at BPJS Ketenagakerjaan Branch X.

Theoretical Basis

Workload

Workload is often interpreted as something that is stressful or painful in one’s life. Workload is a process that determines the number of human resources needed to do work, use, and complete work over a certain period of time (Koesomowidjojo, 2017). According to Mangkuprawira (2003) suggests that a person’s workload is determined based on labor standards for each type of work. First, workload according to standards, second, workload is too high (over capacity), third, workload is too low (under capacity). Workloads that are too heavy or too light affect work efficiency. Too little work means there is a surplus of labor leaving employees tired and unproductive. Workload in the form of mental work involves the work of the brain in work activities.

Work Commitment

Work commitment is a feeling of identification, loyalty and involvement shown by employees towards the organization or organizational unit. According to Busro (2018), commitment to one’s workplace requires acceptance that one has a strong sense of loyalty and identification with the beliefs and goals of the organization and the willingness to exert effort and work to keep working there. Meanwhile, Kusumaputri (2015) defines commitment as a relationship with an organization that is characterized by a willingness to survive, identification with company values and goals, and a willingness to try harder in their behavior. According to Alkaresi’s research (2021) commitment has an impact on how well human resources perform. The extent to which employees can identify their involvement in the organization. With work commitment, employees will be responsible for completing each job according to company expectations. Employee tendencies can be evaluated using the behavioral dimension of work commitment. Work commitment is a state of employees who support certain organizational goals and desire to uphold their membership in the organization. Work commitment has two key components, namely attitude and willingness to take action. While the desire to try depends on circumstances, attitudes are related to identification, involvement and loyalty.

Work Motivation

Motivation is the encouragement of individuals who can encourage an action, the basis or reason for someone to act or do something. The definition of motivation can also be interpreted as something that creates encouragement or enthusiasm to do something. Work motivation can have an impact on maintaining and improving employee performance. A set of attitudes and beliefs known as motivation can persuade people to take certain actions according to their personal goals. The employee’s ability to carry out the tasks assigned to him in accordance with the specified goals can be used to determine whether the goals have been achieved (Rivai & Sagala, 2018). It is very important for employees to have high motivation to improve their performance at work. Of course, using a proportional workload can indirectly increase employee focus at work, employees can work enthusiastically, happily and optimistically. According to Trisninawati and Elpanso’s research (2021) work motivation will directly affect...
performance, even though it is not mediated by employee engagement. Employee work motivation arises in employees. Because it is based on the desire to fulfill their needs in getting a level of self-actualization, this greatly affects in-role performance.

**Employee Performance**

Employee performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Implementation of work will be more effective if it is supported by confidence and high motivation. Meanwhile Moehlerino (2012) states that performance or achievement is a description of the level of success in implementing a program of activities or policies to achieve the goals, objectives, vision and mission of the organization as outlined in the organization's strategic plan. On the other hand, Prawirosentono (1999) states that a result or outcome is a performance result that can be achieved by individuals or groups within an organization in accordance with their respective authorities or responsibilities to achieve the goals of the organization legally, without violating the law and in accordance with morals and ethics. In a company, employee performance greatly influences the productivity of a company because if employee performance is bad, it will also have a bad impact on the company, and vice versa (Arif, 2022).

**Employment Social Security Administration Agency (BPJS)**

BPJS Ketenagakerjaan, officially using the nickname BPJAMSOSTEK since the end of 2019, is a Public Legal Entity directly responsible to the President of the Republic of Indonesia which provides protection for workers to overcome certain socio-economic risks due to work relationships. As a state institution engaged in the field of social security, BPJS Ketenagakerjaan is the executor of the labor social security law. Based on Presidential Regulation Number 86 of 2013 Employment BPJS is strictly required for workers to have it, if there are workers who do not have Employment BPJS it will result in sanctions for the employer.

**RESEARCH METHODS**

This type of research is descriptive quantitative research and uses a cross-sectional design approach. The cross-sectional approach is an approach that is momentary in nature at a time and is not followed continuously within a certain period of time (Azzahri & Ikhwan, 2019).

**Population**

Handayani (2020) suggests that the population is the totality of each element to be studied which has the same characteristics, it can be in the form of individuals from a group, events, or something being studied. The population of this research is all employees, totaling 25 employees in general and human resources, finance, services and membership who work at BPJS Ketenagakerjaan Branch X.

**Sample**

The sample is the object under study and is considered to represent the entire population (Notoatmodjo, 2018). The sample in this study uses the entire total population who work at BPJS Ketenagakerjaan Branch X.

**Location and Time of Research**

This research was conducted at the BPJS Ketenagakerjaan Office Branch X. This research was conducted in 2022. Initial data collection was carried out in October-December 2022,
followed by preparation of research proposals in November-January 2023 and research in March 2023.

RESEARCH RESULTS AND DISCUSSION

Effect of Workload on Employee Performance

Based on the results of this study, it can be informed that workload has an effect on performance. It is known that the prevalence ratio (PR) is 2.63 (> 1), which means it has an influence on employee performance. So, if the employee has an appropriate workload, the employee's performance will tend to be good, and vice versa if the employee's workload is not appropriate, the employee's performance will tend to decrease. However, this study is inversely proportional to the results of the researcher's observations. Based on the results of the researchers' observations, the employee's workload is not appropriate. This is evidenced by the fact that there are so many demands from superiors that employees are confused about which one to do first, so employees have to increase working hours (overtime) and even employees bring work home. This is in line with the research of Rolos et al. (2018) which says that workload has a negative and significant effect on employee performance at PT. Asuransi Jiwasraya Manado City Branch. Thus, employees who have an inappropriate workload, the resulting performance is not optimal. Conversely, if the employee's workload is appropriate, the resulting performance will be optimal. However, this study contradicts research conducted by Ahmad et al., (2019), workload does not have a significant effect on employee performance. This is because employees consider the higher the workload of employees, the optimal performance will be produced.

The Effect of Work Commitment on Employee Performance

Based on the results of this study, work commitment has an effect on performance. It is known that the prevalence ratio (PR) is 1.31 (> 1), which means it has an influence on performance. So, when employees have work commitment, employee performance tends to be good, whereas if employees lack commitment, employee performance tends to decrease. However, work commitment has the lowest risk of influence between workload and work motivation on performance, because the prevalence ratio value obtained is close to number 1. The results of this study contradict the results of the researchers' observations. Based on the results of the researchers' observations, employees have low work commitment as evidenced by employees feeling bored with the same work every day so that work cannot be completed on time. This research is in line with the research of Muis et al. (2018), commitment affects employee performance. Thus, employees who have high commitment will have responsibility in their work. However, if employees have low commitment, they will not make the maximum contribution to their work. Meanwhile, this study contradicts research conducted by Manery et al., (2018), work commitment has no significant effect on the performance of employees of the Regional Civil Service Agency and the Development of Apparatus Resources. Therefore, with the awareness that commitment to the company is something that should be done.

The Effect of Work Motivation on Employee Performance

Based on the results of this study, it can be informed that work motivation influences performance. It is known that the prevalence ratio (PR) is 1.75 (> 1), which means it has an influence on performance. Thus, employees who have high work motivation tend to have good employee performance. However, if employees do not have work motivation, employee performance tends to decrease. However, the results of this study are inversely proportional to the results of the researchers' observations. Based on the results of the researchers' observations, employees feel bored with the work done every day. Thus, causing the work can
not be completed on time. This is supported by Yudiono & Marwia's research (2017) where the results of the study show that work motivation variables affect employee performance. Therefore, employees must have high motivation so that the resulting performance is optimal so that it can increase the value of the company. However, this study contradicts research conducted by Changgriawan (2017) that the results of the study show that work motivation variables do not affect employee performance in One Way Production. This shows that, employees who have employee work motivation feel an interest in completing the work itself.

Research Limitations

In this study the weaknesses or limitations of the research faced by the researchers in this study were: The small number of existing population and the minimal number of limited informants, of course, are still insufficient to describe the real situation. It is possible that there are biased informants because there is different information between the results of observations and the results of interviews, as well as the dishonesty of the respondents or the inappropriateness of the respondents in filling out the questionnaire which may be due to the different situations and conditions of the respondents so that the respondents' answers do not reflect the actual situation.

CONCLUSION

Employees of BPJS Ketenagakerjaan Branch X almost all respondents have appropriate workloads. Based on the indicators, namely working conditions, use of working time and targets must be achieved. Furthermore, almost all employees are committed to work based on three indicators, namely discipline, productivity and attendance. Meanwhile, most employees have high motivation based on indicators, namely remuneration, working conditions, work facilities, work performance, recognition from superiors and the work itself. However, almost all of the respondents had good performance based on indicators, namely quality, quantity and timeliness.

Workload has an influence on the performance of employees of BPJS Ketenagakerjaan Branch X. So employees who have an appropriate workload are 2.63 times at risk of producing good performance compared to employees who have an inappropriate workload. Work commitment has an influence on the performance of BPJS Ketenagakerjaan Branch X employees. So committed employees are at risk of 1.31 times producing good performance compared to employees who are less committed. Work motivation has an influence on the performance of employees of BPJS Ketenagakerjaan Branch X. If employees have high work motivation, the risk is 1.75 times to produce good performance compared to employees who have low motivation.

Based on the research that has been done, the suggestions that can be given by researchers are as follows: For BPJS Employment Branch X, BPJS Employment can give appreciation to employees who can achieve targets. As well as providing refreshments in the form of gatherings so that employees can be enthusiastic, optimistic and enthusiastic in doing their jobs so that the resulting performance will be optimal. For Employees of BPJS Ketenagakerjaan Branch X, Employees of BPJS Ketenagakerjaan Branch X are expected to increase work motivation and high work commitment so that the resulting performance is optimal. In addition, pay attention to the workload you get and be able to manage time well so you don’t add to working hours (overtime) or bring work home. For future researchers, it is hoped that future researchers can use it as a source of reference for conducting research. Future research can develop this research by using different research methods and designs and adding other variables that might influence employee performance variables.
BIBLIOGRAPHY


