The Effect of Work Environment and Work Motivation on Employee Performance through Workload on Bpjs Health Employees Prima Branch Office

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ABSTRACT
The purpose of this study was three-fold. First, to analyze the effect of the work environment and work motivation on the workload at BPJS Kesehatan Prima Branch Office. Second, to analyze the effect of work environment, work motivation, and workload on employee performance at BPJS Kesehatan Prima Branch Office. Third, to analyze the influence of the work environment and work motivation on employee performance through the workload of employees at BPJS Kesehatan Prima Branch Office. The research used a quantitative approach. The population in this study was all employees of BPJS Kesehatan Prima Branch Office. The technique of determining the number of samples in this study used a saturated sample. Thus, the number of samples is set at 50 employees. The data collection used in this research is using a questionnaire. The data analysis method in this study uses Structural Equation Modeling (SEM) with the help of SmartPLS software version 3.2.9. The results in this study indicate that the work environment and work motivation have a negative and significant effect on the workload of BPJS Kesehatan employees at the prime branch in Jakarta. Work environment and work motivation have a positive and significant effect on employee performance at BPJS Kesehatan prime branch employees in Jakarta. Workload has a negative and significant effect on employee performance at BPJS Kesehatan prime branch employees in Jakarta. Work environment and work motivation have a positive and significant effect on employee performance through the workload of BPJS Kesehatan prime branch employees in Jakarta.

KEYWORDS
Work Environment, Work Motivation, Employee Performance, Workload

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1. Introduction
The progress of an organization cannot be separated from the existence and influence of human resources in it. Human resources are the main key for the organization in carrying out all its activities in an effort to achieve goals. The success of an organization's management is highly dependent on the performance of the human resources in it. In other words, the survival of an institution is largely determined by the performance of the number of employees in it (Jahari, 2019). One of the organizations that play an important role in public services in the health sector is BPJS Health. Employee performance, in this case, is BPJS Kesehatan Branch Office (KC). Prima employees can be seen from the employee's ability to carry out and complete the tasks and services that are their responsibility. The success of the branch office has made a significant contribution to achieving the vision of BPJS Health in 2021, namely the Realization of a Quality and Sustainable Universal JKN-KIS for all Indonesians.

Various problems that arise in realizing this vision have been tried to overcome by changing the laws and regulations and launching various programs or activities to expand JKN-KIS membership to cover the entire population of Indonesia in 2019 and optimize the collectibility of contributions and improve services to JKN-KIS participants who are members of the JKN-KIS. Duties and responsibilities of the BPJS Health branch office. There are several factors that can affect employee performance in a company, including work environment, work motivation, workload, competence, leadership style, organizational culture, and organizational commitment. The work environment of employees is a major determinant of the quality of their work and their level of productivity.

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How well the workplace engages, an employee affects their willingness to learn skills and their level of motivation to work. In the world of increasingly fierce global competition between companies and even between countries, good performance of human resources is needed (Suwati, 2016).

In addition to the work environment, the success of an organization in achieving its goals can also be influenced by work motivation. These attitudes and values do not appear that provides the power to encourage individuals to behave in achieving their goals. This is supported by the theory developed by Rivai (2017), which explains that if someone is motivated, he will try his best to achieve the goal, but not necessarily high effort will result in high performance. Another factor that affects employee performance is workload. A high workload can improve employee performance, but an excessive workload can cause a decrease in employee performance (Fransiska and Tupti, 2020).

The concept of this research relationship is based on the reference theory developed by Anita et al. (2019), which explains that the workload greatly affects the performance of the employees it produces. This is also supported by the results of research conducted by Tjiabrat et al. (2017) that the workload greatly affects the level of employee performance; therefore, the workload of employees must be balanced so that employees can maximize their performance. Furthermore, research by Siddiqi and Tangem (2018), Tjiabrat et al. (2017), and Putri and Rahyuda (2019) stated that the work environment has a positive and significant effect on employee performance. Meanwhile, the results are different from Al-Omari and Okasheh (2017), who find the work environment has a negative effect on work performance. There is a graph of the BPJS Health satisfaction index for the Prima Branch Office; the data is shown in the following figure:

![Picture 1. Business Entity Satisfaction Index](image)

It is known that the overall satisfaction index of Business Entities in 2020 (mean score and Top Two Boxes) has a satisfaction index value that is not optimal because it is still below 85% of the 100% target. This shows that the achievement of the satisfaction index is not optimal as a reflection of employee performance that is not optimal. Therefore, a qualified workforce is an absolute necessity for companies to achieve maximum service to customers. Thus, it is necessary to evaluate the factors that affect employee performance in order to achieve company goals. The results of previous studies showed inconsistent results between one researcher and another, so researchers were interested in re-examining the employee performance model by placing the workload variable as a mediating variable and work environment and work motivation as independent variables or those that directly affect employee performance.

2. Literature Review

2.1 Work Environment

The work environment is factors outside of humans, both physical and non-physical, in an organization (Fachreza et al., 2018). The work environment is one of the factors that influence the achievement of optimal performance. Companies must be able to carry out various activities in order to face or meet the demands and changes in the corporate environment (Firdaus, 2017). The work environment can create a mutually binding working relationship with the people in the environment.

2.2 Work Motivation

Hasibuan and Bahri (2018) say that motivation is an action to influence others to behave regularly. Motivation is a task for managers to influence other people in a company. Work motivation is something that gives rise to encouragement or enthusiasm for work or, in other words, a driving force for one’s work spirit (Hasibuan and Bahri, 2018). The level of motivation from one individual to
another varies as well as within an individual at different times. Perhaps the most famous theory of motivation is Abraham Maslow’s hierarchy of needs.

2.3 Workload
The workload is a set or number of activities that must be completed by an organizational unit or position holder within a certain period of time. According to Aprilia (2017), workloads are tasks given to workers or employees to be completed at a certain time by using the skills and potential of the workforce. Astuti and Lesmana (2018) define workload as a set or number of activities that must be completed by an organizational unit or position holder within a certain period of time. If the worker’s ability is higher than the demands of the job, a feeling of boredom will arise. On the other hand, if the worker’s ability is lower than the demands of the job, more fatigue will appear.

2.4 Employee performance
According to Siddiqi and Tangem (2018), employees are one of the most important factors for organizations today to create and deliver value to customers. Employee performance has become an important tool in the modern business world because it can generate and sustain a competitive advantage, which translates as commercial success for the organization. It can be understood that employee performance is not an independent factor but is highly dependent on certain factors that determine the results. An organization, be it government or private, is always driven by a group of people who play an active role in achieving the goals the organization wants to achieve (Hasibuan and Bahri, 2018). Organizational goals will certainly not be achieved if the performance of members or employees is not optimal.

2.5 Framework

![Picture 2. Framework]

**Hypothesis**

- H1: Work environment affects workload
- H2: Work Motivation has an effect on workload
- H3: Work environment affects employee performance
- H4: Work Motivation has an effect on employee performance
- H5: Workload affects employee performance
- H6: Work environment affects employee performance through workload
- H7: Work motivation affects employee performance through workload
3. Research Methods
This study uses a quantitative approach with an explanatory or casual design. In this study, research was conducted to determine the effect of work environment and work motivation on employee performance with the workload as an intervening variable. The independent variables in this study are work environment and work motivation, and the dependent variable is employee performance and workload as mediating variables. The population in the study were all employees of BPJS Kesehatan Prima Branch Office, as many as 50 people.

The probability sampling method (probability sampling) is used in the study, with the determination of the sample using a census. Based on the information obtained for each element, the sample size used is 50 people who are all employees of BPJS Kesehatan Prima Branch Office. The technique of collecting data is using a questionnaire, and its measurement is by using a Likert scale. The approach (SEM) with a measurement model using the Smart PLS version 3 program is used in the study, which aims to measure the intensity of each research variable and the structural model analyzes the data and research hypotheses.

4. Results and Discussions
4.1 Description of Research Data
This research has two objectives, namely observing the impact of management IS performance House sick on the financial reporting of Hospital X. Second, observing the influence of performance system information management House sick to quality report Finance at Hospital X is moderated HR competence. Nature research, the respondent used is people men and women who are IT staff and finance or accountancy House hospital X in Jakarta. This study involved 82 respondents who filled out the questionnaire with complete. Profile interviewees in this research are divided into a number of statements such as gender, age, education last, as well as the length of work.

4.2 Research Results and Discussion
4.2.1 Evaluation of the Measurement Model (Outer Model)
The evaluation of the measurement model (outer model) is carried out to specify the relationship between the indicators and their latent variables. Therefore, the evaluation of this outer model defines how each indicator relates to its latent variable. The results of the outer reflective model analysis can be seen from several indicators, namely:

4.2.2 Convergent Validity
According to Ghozali and Latan (2018), an indicator is considered to have a high level of validity if it has a loading factor value greater than 0.70. However, indicators that have a loading factor of 0.50 to 0.60 (α > 0.70) are still acceptable. The results of the validity test are shown in the following image:
The entire value of the loading factor of each indicator used to measure each variable is above 0.7. This proves that all indicators used to measure variables are valid or have met convergent validity. Therefore, the decision of the researcher is to include all these statements.

4.2.3 Discriminant Validity
The second stage of validity testing, namely, discriminatory validity testing. One of them is by looking at the AVE (Average Variance Extracted) value. The AVE value is good if it has a value greater than 0.50 (Ghozali & Latan, 2018). The following is the AVE value obtained as shown in the table below:

<table>
<thead>
<tr>
<th>Variable</th>
<th>AVE Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work environment</td>
<td>0.688</td>
</tr>
<tr>
<td>Work motivation</td>
<td>0.630</td>
</tr>
<tr>
<td>Workload</td>
<td>0.630</td>
</tr>
<tr>
<td>Employee performance</td>
<td>0.634</td>
</tr>
</tbody>
</table>

Table 1. AVE (Average Variance Extraction) Results from the Research Model

As seen in the table that shows the AVE Value of the research model for the four variables has a value above 0.5, so the AVE value for discriminant validity testing has been met for further testing. Thus, the discriminant validity test has been fulfilled as well as the convergent validity test.

4.2.4 Reliability Testing (Composite Reliability and Cronbach Alpha)
Based on the PLS method, the reliability of the indicators in this study was determined from the value of composite reliability and Cronbach’s alpha for each indicator block. The rule of thumb is that the value of alpha or composite reliability must be greater than 0.7 even though the value of 0.6 is still acceptable.

4.2.5 Composite Reliability
A construct is declared reliable if it has a composite reliability value above 0.70 (Ghozali and Latan, 2018). The following is the output of the outer model of composite reliability.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Composite Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work environment</td>
<td>0.956</td>
</tr>
<tr>
<td>Work motivation</td>
<td>0.957</td>
</tr>
<tr>
<td>Workload</td>
<td>0.944</td>
</tr>
<tr>
<td>Employee performance</td>
<td>0.950</td>
</tr>
</tbody>
</table>

Table 2. Composite Reliability Results from the Research Model

Each variable has a composite reliability value above 0.7, with the lowest value of 0.944 from the workload variable (X3) and the highest value of 0.957 from the work motivation variable (X2). From these results, it can be concluded that the research model has met the value of composite reliability.

4.2.6 Cronbach’s Alpha
A construct is declared reliable if it has Cronbach’s alpha value above 0.60 (Ghozali and Latan, 2018). The following is the output of the outer model from Cronbach’s alpha.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work environment</td>
<td>0.949</td>
</tr>
<tr>
<td>Work motivation</td>
<td>0.951</td>
</tr>
<tr>
<td>Workload</td>
<td>0.934</td>
</tr>
<tr>
<td>Employee performance</td>
<td>0.942</td>
</tr>
</tbody>
</table>

Table 3. Cronbach’s Alpha Results from the Research Model

Source: Results of Data Processing with SmartPLS 3.2.9 (2021)
The Cronbach’s alpha value from the research model shows that each variable has a Cronbach’s alpha value above 0.6, with the lowest value of 0.934 from the workload variable (X3) and the highest value of 0.951 from the work motivation variable (X2). From these results, it can be concluded that the research model has met the value of Cronbach’s alpha.

### 4.2.7 Structural Model Testing (Inner Model)

This test consists of 2 stages, namely the determinant coefficient test ($R^2$), which is a test that calculates how much the independent latent variable explains the variance of the dependent latent variable, and hypothesis testing, which is a test of the research model hypothesis.

### 4.2.8 Coefficient of Determination Test / R Square ($R^2$)

The Coefficient of Determination aims to measure how far the model’s ability to explain the variance of the dependent variable is. The value of the coefficient of determination is between 0 and 1. The value of $R$-Square ($R^2$) explains how much the independent variable hypothesized in the equation is able to explain the dependent variable. The results of the determination test can be seen in the table below.

<table>
<thead>
<tr>
<th>Variable</th>
<th>R Square Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload</td>
<td>0.710</td>
</tr>
<tr>
<td>Employee performance</td>
<td>0.914</td>
</tr>
</tbody>
</table>

The R-square value of the workload variable is 0.710; this indicates that 71.0% of the workload variable can be influenced by the work environment and work motivation variables. Then the R-square value of the employee performance variable is 0.914; this shows that 91.4% of the employee performance variable can be influenced by the work environment, work motivation, and employee performance variables.

### 4.3 Hypothesis Testing

Hypothesis testing in this study uses path coefficient values, t-statistics, and p-values. Hypothesis testing was carried out on 50 respondents with the help of SmartPLS (Partial Least Square) software which can be seen from the bootstrapping results. The results of the research model are depicted in Figure 4, and the results of hypothesis testing are shown in Table 5.

![Picture 4. Structural Model Testing (T-Values)](source: Results of Data Processing with SmartPLS 3.2.9 (2021))
The relationship between variables can be assessed through the path coefficient column, while the level of significance can be assessed through the T-statistics column or P-value, as follows:

### Table 5.

<table>
<thead>
<tr>
<th>Results of Path Coefficient, t-Statistics, and P-Values</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Variable</strong></td>
</tr>
<tr>
<td>Work environment -&gt; Workload</td>
</tr>
<tr>
<td>Work motivation -&gt; Workload</td>
</tr>
<tr>
<td>Work environment -&gt; Employee performance</td>
</tr>
<tr>
<td>Work motivation -&gt; Employee performance</td>
</tr>
<tr>
<td>Workload -&gt; Employee performance</td>
</tr>
<tr>
<td>Work environment -&gt; Workload -&gt; Employee performance</td>
</tr>
<tr>
<td>Work motivation -&gt; Workload -&gt; Employee performance</td>
</tr>
</tbody>
</table>

Source: Results of Data Processing with SmartPLS 3.2.9 (2021)

Based on the test output above, the regression equation can be made as follows:

\[
BK = -0.434 \times LK - 0.428 \times MK + e \\
KIN = 0.289 \times LK + 0.396 \times MK - 0.321 \times BK + 0.140 \times LK_BK + 0.137 \times MK_BK + e
\]

### 4.4 Measuring Effect Size \( f^2 \)

The equation of the \( f \) square value explains how big the proportion of the unexplained variance is that is taken into account by changes in R2. A value of 0.02 represents “weak”, 0.15 represents “medium/medium”, and 0.35 represents “strong” (Garson, 2016). The results of the \( f^2 \) test can be seen in Table 6 below.

### Table 6. f Square result

<table>
<thead>
<tr>
<th>Employee performance</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Work environment</td>
<td>0.152</td>
</tr>
<tr>
<td>Work motivation</td>
<td>0.285</td>
</tr>
<tr>
<td>Workload</td>
<td>0.350</td>
</tr>
</tbody>
</table>

Source: Results of Data Processing with SmartPLS 3.2.9 (2021)

It is known that the work environment variable has a medium effect size in influencing employee performance of 0.152. Then, work motivation has a medium effect size in influencing employee performance of 0.285. The workload variable has a strong effect size in influencing employee performance of 0.350.

### 5. Discussion

The first hypothesis shows that the work environment has a negative effect on the workload of BPJS Kesehatan Prima Branch employees in Jakarta. From the results of hypothesis testing, the path coefficient value is -0.434 with a t-count value of 2.855> 2.008 and a p-value of 0.004 <0.05. The results of this study support Kristanti’s research (2017) which found a negative and significant effect of the work environment, both physically and non-physically, on the workload. This shows that an increasingly conducive work environment will be able to reduce work stress and reduce workload.

The second hypothesis shows that work motivation has a negative effect on the workload of BPJS Kesehatan Prima Branch employees in Jakarta. From the results of hypothesis testing, the path coefficient value is -0.428 with a t-count value of 2.683> 2.008 and a p-value of 0.008 <0.05. The results of this study were also corroborated by previous researchers, namely Pranaputra
et al. (2019), who found that the more appropriate the workload with the employee's abilities, the higher the employee's work motivation. In contrast to the research, Parulian and Sutawijaya (2020) state that work motivation has a significant positive effect on workload. If the motivation given has gone well, it is hoped that it can also result in increased employee performance in the company.

The third hypothesis shows that the work environment has an effect on employee performance at BPJS Kesehatan Prima Branch in Jakarta. From the results of hypothesis testing, the path coefficient value is +0.289 with a t-count value of 2.161 > 2.008 and a p-value of 0.031 < 0.05. Research by Kristanti (2017) shows that the physical work environment and non-physical work environment have a positive and significant effect on employee performance. This shows that the more conducive the physical work environment and the existing non-physical work environment, the employee's performance will increase.

The fourth hypothesis shows that work motivation has an effect on employee performance at BPJS Kesehatan Prima Branch in Jakarta. From the results of hypothesis testing, the path coefficient value is +0.396 with a t-count value of 3.414 > 2.008 and a p-value of 0.001 < 0.05. The same result was also found by Sutoyo (2016), who showed that motivation had a significant effect on employee performance. These results mean that the better the motivation of employees, the performance of employees will also increase. The motivational factor is a factor that must be considered. Because if someone is doing work that does not have motivation, then his work will not be optimal.

The fifth hypothesis shows that workload has a negative effect on employee performance at BPJS Kesehatan Prima Branch in Jakarta. From the results of hypothesis testing, the path coefficient value is -0.321 with a t-count value of 4.602 > 2.008 and a p-value of 0.000 < 0.05. This study is in line with research conducted by Rolos et al. (2018) and Lukito and Alriani (2018), which show that workload has a negative and significant effect on employee performance. However, different results are shown by Wardhani (2017), which shows that workload does not have a significant effect on employee performance.

The sixth hypothesis shows that the work environment affects employee performance through the workload of BPJS Kesehatan Prima Branch employees in Jakarta. From the results of hypothesis testing, the path coefficient value is +0.140 with a t-count value of 2.506 > 2.008 and a p-value of 0.013 < 0.05. The results of this study are strengthened by the research of Sutoyo (2016), Khasifah and Nugraheni (2016), Zulkifli (2016), and Tjiabrata et al. (2017) state that workload has a significant effect on employee performance.

The seventh hypothesis shows that work motivation affects employee performance through the workload of BPJS Kesehatan Prima Branch employees in Jakarta. Based on the results of hypothesis testing, the path coefficient value is +0.137 with a t-count value of 2.104 > 2.008 and a p-value of 0.036 < 0.05. The results of research conducted by Parulian and Sutawijaya (2020) support the findings of this study which states that work motivation affects employee performance mediated by workload variables. The results of the research by Tjiabrata et al. (2017) state that there is a significant influence between workload variables on employee performance.

6. Conclusion
Based on the results of the research and discussion that has been described, the following conclusions can be drawn:

1. The work environment has a negative and significant effect on the workload of BPJS Kesehatan prime branch employees in Jakarta.
2. Work motivation has a negative and significant effect on the workload of BPJS Kesehatan prime branch employees in Jakarta.
3. The work environment has a positive and significant effect on employee performance at BPJS Kesehatan prime branch employees in Jakarta.
4. Work motivation has a positive and significant effect on employee performance for employees of BPJS Kesehatan prime branch in Jakarta.
5. Workload has a negative and significant effect on employee performance at BPJS Kesehatan prime branch employees in Jakarta.
6. The work environment has a positive and significant impact on employee performance through the workload of BPJS Kesehatan prime branch employees in Jakarta.
7. Work motivation has a positive and significant effect on employee performance through the workload of all BPJS Kesehatan prime branch employees in Jakarta.

7. Suggestion
Suggestions to the company in order to provide adequate facilities which will later be used to support work needs. Because, by providing good facilities, one of them will help the workers in the company to do their job well. Then it is suggested to the company to carry out coaching and mentoring sessions as well as rewards to increase employee work motivation. The company also needs to be able to adjust the weight of the work to the ability and amount of time owned by the employee so that the workload felt by
the employee is not burdensome. Lastly, the company to pay attention to efforts that can improve performance; For further researchers to be able to develop research by adding other factors that affect employee performance and workload, such as organizational culture, job satisfaction, compensation, work stress, and so on. It is also hoped that further research will use a larger number of respondents to achieve research confidence. Further research can also expand the object of research or conduct research on other focuses.

References


