

ANALYSIS OF THE EFFECT OF WORK FAMILY CONFLICT, JOB INVOLVEMENT, WORKLOAD AND WORK STRESS ON EMPLOYEE PERFORMANCE DURING THE COVID-19 PANDEMIC (STUDY AT BPJS HEALTH BRANCH OFFICE TERNATE)

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Abstract

BPJS Health as an institution mandated by law to manage the National Health Insurance Program for all people in Indonesia, this needs to be supported by the readiness of reliable and qualified human resources, So this research was conducted with the aim of knowing and testing the effect partially and simultaneously work family conflict, job involvement, Workload And Work Stress Against Employee Performance in BPJS Kesehatan Ternate Branch Office. This study uses a quantitative approach with the population in this study is Employee in BPJS Kesehatan Ternate Branch Office is 43 employee. The variables in this study are work family conflict (X1), job involvement (X2), Workload (X3) And Work Stress (X4) Against variable Employee Performance (Y). Data collection techniques using a questionnaire tool and the result was analyzed using the application SPSS version 26. The results showed that work family conflict, job involvement, workload and work stress simultaneously significantly affected the performance of BPJS Kesehatan Ternate. Job involvement and workload partially have no significant effect on employee performance, while work family conflict and work stress partially have a significant negative effect on the performance of BPJS Kesehatan Ternate Branch Office employees.

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INTRODUCTION

In the era of globalization, steady readiness is needed from all sectors, including the health sector, especially BPJS Health. As a public legal institution, BPJS Kesehatan is one of the links in the

provision of public services in the health sector as well as an organization with an open system and always interacts with its environment to achieve a dynamic balance and has the main function of serving people who need health insurance services.

According to Law Number 24 of 2011, BPJS Health as an institution established by the government aims to realize the provision of guarantees for the fulfillment of basic needs for a decent life for each participant and/or family member. For this reason, in carrying out their duties and responsibilities, they need to be supported by reliable, superior and trusted human resources.

Various efforts have been made to improve the quality of services at BPJS Health, including increasing the competence of human resources and strengthening institutions in addition to increasing innovation and collaboration of human resources (HR) in the company so as to provide the best performance for the company. Human resources (HR) is the main factor as a driving force in progress, development and technology for companies, in order to achieve success and goals, HR must be thoroughly tested so that they are able to do all the work assigned.

If the resources contained in the company can work effectively and efficiently, the company will run effectively and efficiently, so indirectly the life of the company depends on the performance of its employees (Kasmir, 2017). So it is hoped that the company will provide the right direction in improving the performance of human resources so that it can provide great performance productivity for the company.

In achieving the best employee performance sometimes there are obstacles faced such as work stress, workload, work family conflict and job involvement experienced by each employee. Work family conflict occurs when participation in roles in the family and in the world of work cannot complement each other. Time demands of roles in work and family, pressure in one role that affects another, good habits in one role that cannot be applied to another.

However, with the workload and *job involvement* that has been regulated poorly, it will have a bad influence on employees because it can lead to stress at work. At work, the potential for experiencing stress is quite high, among others it can be caused by tension in interacting with superiors, work that requires high concentration, workloads that are not in accordance with abilities, unsupportive working conditions, tough and unhealthy competition, and so on. so. All of the above conditions with the influencing factors such as work family conflict, job involvement, workload and work stress are certainly an important concern of BPJS Kesehatan, especially at the Ternate Branch Office. Currently at BPJS Health, there are 9500 employees who work at BPJS Health spread throughout Indonesia, and specifically for BPJS Health employees in the Ternate Branch Office area as the object of this research, whose work area is specifically in North Maluku Province, there are only 52 employees spread across Indonesia. the working area of North Maluku Province which consists of 10 Regencies and Cities throughout North Maluku with a population of 1,316,973 people.

With the comparison of the number of employees and the wide distribution of the work area with various geographical conditions consisting of islands, it is certainly a challenge for BPJS Kesehatan Ternate Branch Office in running the National Health Insurance-Healthy Indonesia Card (JKN-KIS) program in North Maluku Province. With the conditions at BPJS Kesehatan Ternate Branch, currently also faced with the COVID-19 pandemic, organizations and human resources are required to better manage job involvement, work family conflicts, workload and work stress in a balanced manner with employee performance within the company.

Moreover, with the high expectations of the community for excellent and complete service in health services, it demands that the human resources at BPJS Kesehatan must be able to balance with the existing constraints, whether it is the demand for a balance between family and work, the amount of work involvement that affects the workload that must be completed in order to be able to work. avoid the risk of excessive work stress. With this background, the researchers tried to study and analyze a

thesis entitled: "Analysis of the Effect of Work Family Conflict, Job Involvement, Workload and Work Stress on Employee Performance During the Covid 19 Pandemic" (Study at BPJS Kesehatan Ternate Branch Office)

RESEARCH METHODS

TYPES OF RESEARCH

The type of research used is quantitative research where quantitative research is a process of finding knowledge that uses data in the form of numbers as a tool to analyze information about what you want to know (Kasiram, 2008). Quantitative methods are research that is more based on data that can be calculated to produce an interpretation. The content of the data analysis plan is always based on the research plan that has been formulated and the data that has been processed. This study was conducted to obtain an overview of the independent influence which consists of the influence of work family conflict, job involvement, workload and work stress on the performance of BPJS Kesehatan Ternate Branch Office employees during the covid 19 pandemic.

RESEARCH SITES

The research was carried out at BPJS Kesehatan Ternate Branch Office which is located at Jalan Cempaka, Tanah Tinggi, South Ternate City, Ternate City, North Maluku Province and the implementation time is from October to November 2021.

METHOD OF COLLECTING DATA

The method of data collection in the study was carried out by questionnaires and observations

POPULATION AND SAMPLE

In this study, the population of all employees of the BPJS Kesehatan Ternate Branch Office was 52 people, but for the total sample who became respondents in this study, the total permanent employees were 44 people and were not included with the researcher, so the total sample of the study was 43 people. All of these employees are spread throughout the Provinces and Regencies of the City of North Maluku.

DATA ANALYSIS TECHNIQUE

1. CLASSIC ASSUMPTION TEST

To provide certainty that the regression equation obtained has accuracy in estimation, shows a significant and representative relationship, the model must meet the classical assumptions of regression. Classical assumption tests carried out are normality test, multicollinearity test, autocorrelation test, and heteroscedasticity test (Ghozali, 2018).

2. MULTIPLE LINEAR REGRESSION TEST

Multiple regression analysis technique is a parametric statistical technique used to test the relationship between two predictors or independent variables with criterion variables or dependent variables (Winarsunu, 2015). In this study, it will be analyzed how the independent variables, namely work family conflict (X1), job involvement (X2), workload (X3), and work stress (X4) affect (positively or negatively) the dependent variable, namely employee performance (Y).

RESULTS AND DISCUSSION

VALIDITY TEST

According to Priyatno (2014) that the validity test is used to measure how accurate a statement in the questionnaire will be asked to the respondent. The calculation of the validity test in this study uses the Pearson Correlation method by looking at the significance value contained in the table, if the significance value shows a number < 0.05 then the statement item can be said to be valid, but if the

significance value is > 0.05 then the statement item is declared invalid. (Priyanto 2014). And of the total 28 statements all have been declared valid because the results of the significance value > 0.05 .

REALIBILITY TEST

According to Ghozali (2018), reliability is a tool to measure a questionnaire which is an indicator of a variable. A questionnaire is said to be reliable or reliable if a person's answer to the statement is consistent or stable from time to time. Reliability shows in one sense that the instrument is reliable enough to be used as a data collection tool because the instrument is good or reliable if the Alpha value > 0.6 .

The results of the reliability test on the research variables can be seen that Cronbach's alpha on this variable is greater than the baseline value of 0.60. These results prove that all statements in the variable questionnaire are declared reliable.

CLASSIC ASSUMPTION TEST

The results of the classical assumption test were analyzed through the SPSS version 26 program based on 4 types of classical assumption testing as follows:

1. Normality test

This normality test was carried out statistically using the One Sample Kolmogorov-Smirnov (KS) analysis tool. Assuming if the significant value is > 0.05 , then H_0 is accepted, meaning that the residual data is normally distributed and vice versa if the significance value is < 0.05 , then H_0 is rejected, meaning that the residual data is not normally distributed (Ghozali, 2018). The following is the output data for the normality test:

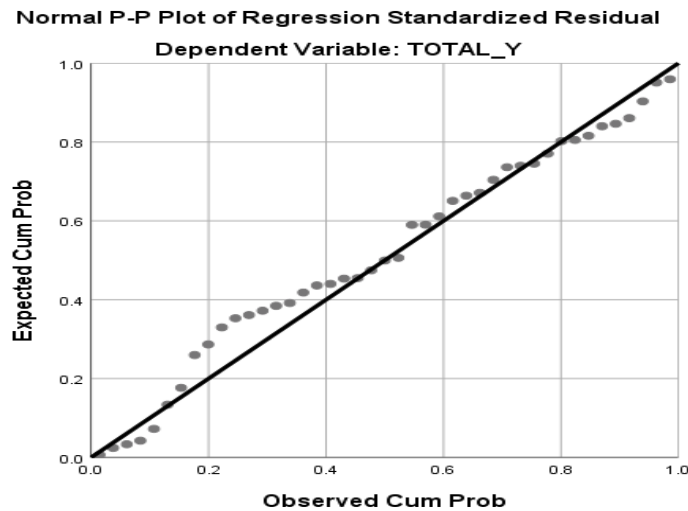
Table 5.2: Normality Test

One-Sample Kolmogorov-Smirnov Test		Unstandardized Residual
N		43
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.69116595
Most Extreme Differences	Absolute	.113
	Positive	.058
	Negative	-.113
Test Statistic		.113
Asymp. Sig. (2-tailed)		.198 ^c

Source: SPSS 26 Output for Windows

Based on the table above, the significant value is $0.198 > 0.05$, so H_0 is accepted, meaning that the residual data is normally distributed. These results are also juxtaposed by looking at the following PP Plot graphic image:

Figure 5.2 : PP Plot Normality Test



Source: SPSS 26 Output for Windows

Based on the picture above, the PP Plot graph is relatively in the form of a diagonal line, so it can be concluded that the residual (data) is normally distributed.

2. Multicollinearity Test

Based on the multicollinearity test which was carried out using SPSS version 26, the following output was obtained:

Table 5.3 : Results Multicollinearity Test

Coefficients ^a							
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics
		B	Std. Error	Beta			Tolerance
1	(Constant)	29.876	2.000		14.937	.000	
	TOTAL_X1	-.212	.076	-.410	-2.781	.008	.815
	TOTAL_X2	-.008	.054	-.022	-.154	.879	.880
	TOTAL_X3	.036	.084	.068	.425	.673	.698
	TOTAL_X4	-.252	.093	-.411	-2.707	.010	.767

Coefficients ^a		Collinearity Statistics
Model		VIF
1	(Constant)	
	TOTAL_X1	1.227
	TOTAL_X2	1.136
	TOTAL_X3	1.432
	TOTAL_X4	1.304

Source: SPSS 26 Output for Windows

According to Ghozali (2018) that multicollinearity test is determined if the tolerance value is greater than > 0.10 meaning that there is no multicollinearity and if the VIF value is less than < 10.00 it means that there is no multicollinearity. So it can be concluded that:

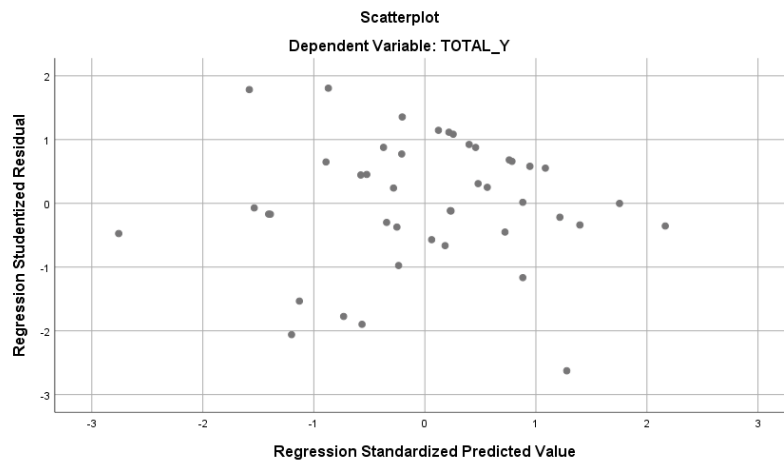
1. *Work family conflict*(X1) : VIF value is $1.227 < 10.00$ and tolerance value is $0.815 > 0.10$ which means that there is no multicollinearity.
2. *Job involvement*(X2) : VIF value is $1.136 < 10.00$ and tolerance value is $0.880 > 0.10$ which means that there is no multicollinearity.

3. Workload: VIF value is $1.432 < 10.00$ and tolerance value is $0.698 > 0.10$ which means that there is no multicollinearity.
4. Work stress: the VIF value is $1.304 < 10.00$ and the tolerance value is $0.767 > 0.10$ which means that there is no multicollinearity.

3. Heteroscedasticity Test

The heteroscedasticity test is used with the aim of knowing whether the regression model has a heterogeneous or homogeneous residual value, where a good regression model shows a homogeneous residual value (Ghozali, 2018). Heteroscedasticity test can be seen through the scatterplot image below:

Figure 5.3 : Heteroscedasticity Test Results



Source: SPSS 26 Output for Windows

The above shows that the point distribution is spread out and does not form a certain pattern and plot, so it can be concluded that there is no heteroscedasticity problem.

4. Autocorrelation Test

To see the presence of autocorrelation, the Durbin-Watson test (DW test) was used. Assuming that if the result of the Durbin Watson value is between dU and $4-dU$, it is said that in the data there is no autocorrelation (Ghozali, 2018). The following are the results of autocorrelation processing using SPSS version 26, then the following output is obtained:

Table 5.4: Autocorrelation Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.573 ^a	.328	.257	1.778	1.878

Source: SPSS 26 Output for Windows

According to Ghozali (2018) that there are no symptoms of autocorrelation, if the Durbin Watson value lies between dU to $(4-dU)$. Based on the information above, autocorrelation testing can be carried out as follows:

$$dU (1.7200) < \text{Durbin Watson} (1.878) < 4-du (2.28)$$

So it can be concluded that in the regression analysis there are no symptoms of autocorrelation in this study.

MULTIPLE LINEAR REGRESSION TEST

Multiple linear regression analysis in this study was carried out using the SPSS version 26 application with the results of calculating values based on table 5.3 above, it can be concluded that:

$$Y = 29.876 - 0.212 X_1 - 0.008 X_2 + 0.036 X_3 - 0.252 X_4$$

Which can be interpreted as follows:

- a. The constant value $a = 29.876$ means that if the variables of work family conflict, job involvement, workload and work stress are included in the study, the performance of employees at BPJS Kesehatan Ternate Branch Office still increases by 29.876.
- b. The value of the coefficient $b_1 = -0.212$ means that if the work family conflict variable affects the performance of employees at BPJS Kesehatan Ternate Branch, it will reduce performance by 0.212 assuming the other independent variables are constant.
- c. The value of the coefficient $b_2 = -0.008$ means that if the job involvement variable affects the performance of employees at BPJS Kesehatan Ternate Branch Office, it will reduce performance by 0.008 assuming the other independent variables are constant.
- d. The value of the coefficient $b_3 = 0.036$ means that if the workload variable affects the performance of employees at BPJS Kesehatan Ternate Branch Office, it will increase by 0.036 assuming the other independent variables are constant.
- e. The value of the coefficient $b_4 = -0.252$ means that if the work stress variable affects the performance of employees at BPJS Kesehatan Ternate Branch Office, it will reduce performance by 0.252% assuming the other independent variables are constant.

T TEST (PARTIALLY TESTING)

The results of the test of the effect of the work family conflict, job involvement, workload and work stress variables partially on the performance of BPJS Kesehatan Ternate Branch Office employees, and based on table 5.3 above, it can be concluded as follows:

- a. The effect of work family conflict variables on employee performance
Based on the table, it can be obtained that the t-count value is -2.781 with a Sig value of 0.008. This shows that the value of t count $-2.781 < t$ table value of 2.024 and the value of Sig $0.008 < 0.05$. Thus the work family conflict variable means that there is a negative influence on employee performance.
- b. The effect of job involvement variable on employee performance
Based on the table, it can be obtained that the t value is -0.154 with a Sig value of 0.879. This shows that the value of t count is $-0.154 < t$ table value of 2.024 and the value of Sig is $0.879 > 0.05$. Thus the job involvement variable means that there is no effect on employee performance.
- c. The effect of workload variables on employee performance
Based on the table, it can be obtained that the t-count value is 0.425 with a Sig value of 0.673. This shows that the t-count value is $0.425 < t$ -table value is 2.024 and the Sig value is $0.673 > 0.05$. Thus the workload variable means that there is no effect on employee performance.
- d. The effect of work stress on employee performance

Based on the table, it can be obtained that the t value is -2.707 with a Sig value of 0.010. This shows that the value of t count $-2.707 < t$ table value of 2.024 and the value of Sig $0.010 < 0.05$. Thus the work stress variable means that there is a negative effect on employee performance.

TEST F (TESTING synchronously)

The results of the joint test of the effect of work family conflict, job involvement, workload and work stress on the performance of BPJS Kesehatan Ternate Branch Office employees can be seen in the following table:

Table 5.5 : Analysis of Variance (ANOVA)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	58.669	4	14.667	4.640	.004 ^b
	Residual	120.122	38	3.161		
	Total	178.791	42			

Source: SPSS 26 Output for Windows

And based on the SPSS output table above, it shows that:

1. Sig value $0.04 < 0.05$ then the hypothesis is accepted or it means that there is an influence of work family conflict, job involvement, workload and work stress variables simultaneously on employee performance variables.
2. The calculated F value: $4,640 > F$ table: 2,61, then the hypothesis is accepted or it means that there is an influence of work family conflict, job involvement, workload and work stress variables simultaneously on employee performance variables.

CORRELATION COEFFICIENT TEST (R)

TestCorrelation coefficient is used to measure how big the linear relationship between the independent variables under study is to the dependent variable. (Kuncoro 2013) The correlation coefficient (R) has a value between -1.00 to +1.00 . The closer R is to 1.00, it can be interpreted that the relationship between the independent variable and the dependent variable is getting stronger and negative and vice versa. The value of the coefficient can be seen in the value of r which is in the table of the summary model to make it easier to read and analyze the results of the correlation coefficient test in SPSS. Based on table 5.4 above, it can be concluded that the R value is a correlation coefficient of 0.573. This value can be interpreted that the relationship between the variables of this study is in the strong category.

Table 5.6: Correlation Coefficient Test

Correlations						
	TOTAL_Y	TOTAL_X1	TOTAL_X2	TOTAL_X3	TOTAL_X4	
Pearson Correlation	TOTAL_Y	1.000	-.410	-.137	-.249	-.423
	TOTAL_X1	-.410	1.000	-.033	.422	.072
	TOTAL_X2	-.137	-.033	1.000	-.047	.304
	TOTAL_X3	-.249	.422	-.047	1.000	.352
	TOTAL_X4	-.423	.072	.304	.352	1.000
Sig. (1-tailed)	TOTAL_Y	.	.003	.191	.054	.002
	TOTAL_X1	.003	.	.417	.002	.323
	TOTAL_X2	.191	.417	.	.382	.024
	TOTAL_X3	.054	.002	.382	.	.010
	TOTAL_X4	.002	.323	.024	.010	.
N	TOTAL_Y	43	43	43	43	43
	TOTAL_X1	43	43	43	43	43
	TOTAL_X2	43	43	43	43	43
	TOTAL_X3	43	43	43	43	43
	TOTAL_X4	43	43	43	43	43

And based on the table above, it can be concluded that the R value is a correlation coefficient value of -0.410. This value means that the relationship between the work family conflict variable (X1) and the employee performance variable (Y) is in a fairly strong category, as well as the relationship between job variables. involvement (X2) on employee performance (Y) which is -0.137 is in the very weak category, the relationship between workload variables (X3) on employee performance (Y) of -0.249 is in the fairly strong category. And the relationship between work stress variables (X4) on employee performance (Y) of -0.423 is in the fairly strong category.

DETERMINATION COEFFICIENT TEST (R²)

According to Kuncoro (2013), the correlation coefficient test is used to measure how far the model's ability to explain variations in the dependent variable is. The value of the coefficient of determination / R² is in the range of zero (0) and one (1). If the coefficient of determination is close to zero (0), it means that the model's ability to explain the dependent variable is very limited. Conversely, if the value of the coefficient of determination of the variable is close to one (1), it means that the ability of the independent variable to cause the existence of the dependent variable is getting stronger.

Based on table 5.4 above, it can be concluded that the results of the coefficient of determination test that the R value is 0.573, while the R² value is 0.328. Because the multiple determination coefficient test is obtained from multiple linear regression calculations, the coefficient of determination is 0.328 or R² x 100% is 32.80%. The significance of this value implies that the variables of work family conflict, job involvement, workload and work stress affect the performance of BPJS Kesehatan Ternate Branch employees 32.80%, and the remaining 67.20% is influenced by other variables outside the model included. in this research.

Discussion

Based on the results of previous research, the discussion can be explained as follows:

Influence work family conflict on employee performance

The results showed that work family conflict had a significant negative effect on employee performance. The results of respondents' responses also show that work family conflict is a problem that can occur to all employees, so that better managing work family conflict will improve employee performance, but if it is not managed properly it can reduce employee performance.

These results are in accordance with the theory that explains work-family conflict as a role conflict that occurs in employees, where on the one hand he has to do work in the office and on the other hand he must pay attention to the family as a whole, so it is difficult to distinguish between work interfering with family and family interfering with work. Work interferes with the family, meaning that most of the time and attention is devoted to doing work so there is less time for family. Russell & Cooper (1992, in Azazah, 2010)

These results are in accordance with research conducted by Ayu Nike Retnowati, et al (2020) that work family conflict has a significant and significant effect on performance, while work stress has no and no significant effect on the performance of mothers working from home during the Covid 19 pandemic in Bandung.

Influence job involvement on employee performance

The results showed that job involvement had no effect on employee performance. The results of respondents' responses also show that job involvement is the degree to which a person recognizes work, participates actively in it and considers work important for him.

These results are consistent with the theory that explains that the degree to which a person identifies with a job, actively participates in it, and considers performance important to self-worth. Workers with high levels of job involvement identify strongly with and genuinely care about the type of work they do.

Robbins and Judge (2015).

These results are in accordance with research conducted by Marthino Britain Bradley Lukar, et al (2021) that the hypothesis shows that the variables of work competence and emotional intelligence do not significantly affect employee performance while the involvement variable significantly affects employee performance at the Bulog Office of North Sulawesi and Gorontalo. .

Influence workload on employee performance

The results showed that the workload had no effect on employee performance. The results of respondents' responses also show that the workload of employees can improve performance if employees who believe and feel that the given task is a challenge that must be solved even though the task is too excessive, then a person can still feel happy about his job. On the other hand, if the redundant task is believed and felt as a burden, the employee will gradually reduce performance

This result is in accordance with the theory that explains that performance is said to be high if a work target can be completed at the right time or does not exceed the specified time limit. Performance becomes low if completed beyond the allotted time limit or not completed at all. Nawawi,(2006)

These results are in accordance with research conducted by Harry Yulianto, et al (2020) regarding the Impact of Workload on Employee Performance during the Covid-19 Period, with the results of the test results indicating that workload significantly affects employee performance.

Influence work stress on employee performance

The results showed that work stress had a significant negative effect on employee performance. The results of respondents' responses also show that stress is a reaction from employees that occurs when people perceive an imbalance between the level of demands placed on them and their ability to meet those demands.

These results are consistent with the theory that stress is a disorder of the body and mind caused by the changes and demands of life, Vincent Cornelli, (2000). Stress is external demands that affect a person, for example an object in the environment or a stimulus that is objectively harmful.

These results are in accordance with research conducted by Lanny S. Worang, et al. (2017) with the results showing that conflict and work stress simultaneously have a significant positive effect on employee performance. The partial hypothesis test shows that conflict has a significant positive result on employee performance and partially job stress has a significant negative result on employee performance. Excessive work stress has a negative value in this study.

Conclusion

Based on the results of research and discussion, the following conclusions can be drawn:

1. The variables of work family conflict, job involvement, workload and work stress together affect the performance of BPJS Kesehatan Ternate Branch Office employees.
2. The work family conflict variable has a significant negative effect on employee performance at BPJS Kesehatan Ternate Branch Office.
3. The job involvement variable does not have a significant effect on the performance of BPJS Kesehatan Ternate Branch Office employees.
4. The workload variable has no significant effect on the performance of BPJS Kesehatan Ternate Branch Office employees.
5. The work stress variable has a significant negative effect on the performance of BPJS Kesehatan Ternate Branch Office employees.

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