



THE INFLUENCE OF WORKLOAD AND WORK STRESS ON EMPLOYEE PERFORMANCE AT PT ASURANSI JASA TANIA TBK

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Abstract

The purpose of this research is to find out The Influence of Workload and Work Stress on Employee Performance at Pt Asuransi Jasa Tania Tbk In 2021, the number of the Company's employees will be 185 people. The following table below presents information regarding the composition of the Company's employees by gender, position and age. In 2021, the number of the Company's employees is 185 people. Based on research conducted at PT Asuransi Jasa Tania, Tbk Pekanbaru, it can be concluded that workload has an effect and is significant on the performance of employees of PT Asuransi Jasa Tania, Tbk, Work Stress has no effect and is not significant on employee performance at PT Asuransi Jasa Tania, Tbk. Workload and workload have a significant and significant effect on employee performance at PT Asuransi Jasa Tania, Tbk. These results explain that the dependent variable, namely performance (Y), can be explained by the independent variable, namely workload (X1) and work stress (X2) with a value of 64,

Keyword : Job Satisfaction, Workload, Employee Performance

1. INTRODUCTION

In this era of competition, every company must be able to develop and improve performance by holding various methods arranged in employee programs. Many factors are involved in improving company performance. One of the important factors that must be considered by the company in achieving its goals is the factor of human resources (HR). Humans as the driving force of the company is the main factor because the existence of the company depends on the people involved behind it. To be able to achieve the goals of the company, competent human resources are needed in carrying out their duties.

Every organization has goals or targets to be achieved. This goal can be achieved by utilizing various existing resources within the company. According to Afandi (2018: 3) Human Resource Management is the science or art of managing relationships and the role of the workforce efficiently and effectively so that company, employee and community goals are achieved. Although there are various important resources in a company, the only factor that shows an organization's competitive advantage is the aspect of human resources and how it is managed.

Table 1 Performance Assessment of PT Asuransi Jasa Tania Tbk 2018-2022

Grouping the Number of Employees Based on the Scale of Performance Appraisal Results						
No	Year	Commitment & Responsibility	SpiritWork & Motivation	precision & Thoroughness	SpeedWork	Total
1	2018	34.00	9.00	18.00	17.85	78.85
2	2019	24.50	4,15	14.00	14.00	56,65
3	2020	37,40	9.00	16.85	18.00	81.25
4	2021	23.60	8,28	15.00	15.00	61.88

(Source: PT Asuransi Jasa Tania Tbk 2022)

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Based on Table 1, it shows employee performance appraisal in 2018-2022, there are several indicators that have fluctuated but tend to decrease. One of them is enthusiasm and motivation from 2018 of 9.00, then in 2019 there was a decrease of 4.15, and it rose again in 2020 to 9.00 and again fell in 2021 to 8.28, while in 2022 the number of employees in the aspect of enthusiasm and motivation it decreased quite a lot to 7.00, so there are still employee performance that are below the target and have not met the employee evaluation criteria PT ASURANSI JASA TANIA Tbk expects employee performance to survive or increase every year. According to Mangkunegara (2013):

It is known that from 2018-2020 there was a decrease in the number of employees and a decrease in the amount of production that occurred every year. The decrease in the amount of production occurred due to the reduced number of employees in the company. Conditions became even more difficult when in 2019 the Covid-19 virus hit almost all over the world, and this greatly affected all business sectors, both government and private. The number of employee reductions and target demands that must be achieved causes workload and stress which results in unstable performance. Companies engaged in insurance services are expected to be able to maximize the performance of their human resources in order to produce the best to meet predetermined production targets. So therefore,

The decline in performance can be seen from several things such as quality and quantity. Poor employee performance can be caused by a decrease in employee performance, and this can be seen when employees cannot complete work with predetermined quality and quantity targets. Besides being seen from the quality and quantity of employee performance, in terms of timeliness in completing work by employees can affect performance.

Table 2 Employee Workload of PT Asuransi Jasa Tania Tbk

No	Part	Job description	Company Targets	Time Used
1	Finance	Billing & Creating Financial reports	1 week	2 weeks
2	Underwriting	Entry Process	1 day	3 days
3	Claim	Claim Process	3 days	5 to 10 Days

Source: PT Asuransi Jasa Tania Tbk, 2021

The problem with the workload is that when an employee resigns or takes leave, such as employees in the marketing and underwriting departments submit a resignation or leave, their co-workers have to back up their work, starting from a request for an Insurance Closure Application (SPPA), a location survey or coverage, input data and waiting for approval from the relevant departments, so that the work will pile up and the workload they experience will increase. Kasmir (2016: 40) states that workload is the ratio between the total standard time to complete tasks and work to the total standard time. The problems and conditions described above are felt to affect the performance of employees of PT Asuransi Jasa Tania Tbk, Pekanbaru.

In addition, the phenomenon found in the company PT ASURANSI JASA TANIA Tbk, namely employees showing that they have a decreased workload, also shows a less conducive relationship between employees because they often feel workload and stress. Lack of understanding by employees of the tasks and functions that must be carried out so that this will affect the achievement of company goals, additional work in order to achieve targets. Decreased performance can also be caused if the work is not in accordance with the employee's jobdesk which makes the

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employee uncomfortable in doing his job because he does not get guidance from superiors and a lack of cooperation between colleagues in completing work, this can be seen in table 2.

In terms of stress and workload, it can also be seen that the performance of employees is less effective, this can be seen from among employees who often throw jobs around, the lack of interaction among employees and the fear of communicating with their leaders because of differences in positions. Meanwhile, in essence, between employees and leaders must have discussions within the company. According to Hamali (2016: 241) Stress in the workplace are internal and external conditions that create stressful situations, the symptoms of which are experienced by everyone who is depressed.

Job stress is identified as an employee's psychological condition which is characterized by a negative response. Conditions of work stress on employees are considered to be able to contribute to employee performance, including a decrease in work productivity. This is in accordance with articles 164 to 166 in Law Number 36 of 2009 concerning Health which explains that the condition of workers with good health status can contribute to achieving optimal productivity.

Table 3 Production Recapitulation of PT Asuransi Jasa Tania Tbk 2018-2021

No	Year	Production (Rp.)	Number of employees
1	2018	9,593,620,169.60	247 people
2	2019	9,457,579,868.80	238 people
3	2020	9,305,732,540.02	198 people
4	2021	8,202,853,985.18	185 people

Source: PT Asuransi Jasa Tania Tbk, 2022

Based on Table 3, it shows that production in 2018-2021 has fluctuated but tends to decrease, there are also the number of employees who show a reduction from year to year. This has had a huge impact on PT Asuransi Jasa Tania, Tbk, which is to find as many customers as possible in order to get production according to the target which is the company's goal as stated in the vision and mission.

Based on the description above, it shows that work stress and workload are one of the factors that affect employee performance. Whereas the burden given was excessive and there was pressure and intimidation from various parties. Because stress is a pressure due to work it will also affect one's emotions, thinking processes and physical condition, where the pressure comes from the workload where each worker is located. One way to deal with work stress is to motivate yourself to be calm, control your feelings, face problems, and solve problems well.

2. LITERATURE REVIEW

a. Workload (X1)

Stating that workload is all forms of work given to human resources to be completed within a certain period of time (Koesomowidjojo 2017:21). With the following indicators, (1) Targets to be achieved, (2) Working conditions, (3) Use of time (Koesomowidjojo 2017:33)

b. Work Stress (X2)

Mangkunegara (2013: 92) defines stress as a state of stress, both physically and psychologically. The depressed state is generally a condition that has the characteristics that environmental demands exceed the individual's ability to respond. With the following indicators, (1) Task demands, (2) Role demands, (3) Leadership (Mangkunegara 2013:108)

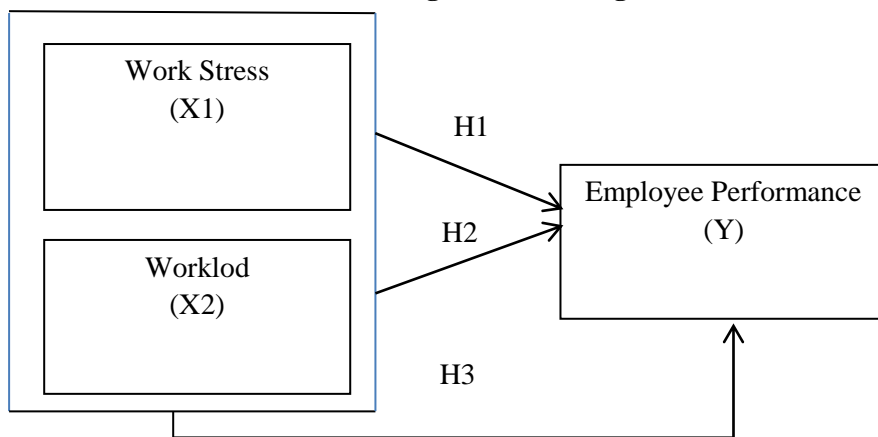
c. Performance (Y)

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 (Mangkunegara 2013: 126). With the following indicators, (1) Quality of work, (2) Quantity of work, (3) Timeliness

d. Framework

The rationale proposed for this research is based on the theoretical results as previously described. In addition to stress factors that affect performance, namely workload. A high workload will increase performance but excessive workload can cause a decrease in performance. Too much work to be completed due to short time constraints and it could also be due to a shortage of employees in a company. Therefore the company must be able to estimate the number of employees based on the amount of output or work that each employee can produce. This is in line with research conducted by (Luturlean & Arfani, 2018) which states that work stress and workload have a significant effect on performance.

Figure 1 Thinking Framework



Source: Processed data from researchers in 2022 from several literatures

Based on Figure 1, it shows that workload and work stress have a partial and simultaneous effect on employee performance.

d. Research Hypothesis

According to Sugiyono (2014: 93) The hypothesis is a temporary answer to the formulation of the research problem. The hypothesis can also be stated as a theoretical answer to the research problem formulation, not yet an empirical answer

The hypothesis can also be stated as a theoretical answer to the research problem formulation, not yet an empirical answer. Based on the description of the theory above, the hypothesis in this study is as follows:

- H1: It is suspected that workload has a partial effect on the performance of employees of PT Asuransi Jasa Tania Tbk, Pekanbaru.
- H2: It is suspected that work stress has a partial effect on the performance of employees of PT Asuransi Jasa Tania Tbk, Pekanbaru.
- H3: It is suspected that workload and work stress have a simultaneous effect on the performance of employees of PT Asuransi Jasa Tania Tbk, Pekanbaru.

3. RESEARCH METHODS

The variables in this study consist of two variables. The first variable is the independent variable, namely workload and work stress. The second variable is the dependent variable, namely performance. The population is a generalization area consisting of objects/subjects that have the qualities and characteristics determined by the researcher to be studied and then conclusions drawn (Sugiyono, 2012:61). In 2021, the number of the Company's employees will be 185 people. The following table below presents information regarding the composition of the Company's employees by gender, position and age. In 2021, the number of the Company's employees will be 185 people. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2017:81).

The sample is part of the number and characteristics possessed by the population. If the population is large, and it is not possible for the researcher to study everything in the population, for example due to limited funds, manpower, and time, then the researcher can use samples taken from that population, his conclusions will be applicable to 35 populations. For samples taken from the population, it must be truly representative (representative). Based on the sample calculation above, a sample of 35 employees was obtained to be studied. Here the researchers took staff employees consisting of finance, underwriting and claims sections. In this analysis, the score interpretation criteria are determined starting with determining the class interval of each gradient or alternative answers called categories (Sugiyono, 2014: 168). In this research, the model and data analysis technique used multiple linear regression analysis approach. Prior to multiple linear regression analysis, sample statistical measurements were carried out in this study using the Statistics Package for Social Science (SPSS) version 20 computer program to determine the significance of any differences in the mean values of each variable.

4. RESULTS AND DISCUSSION

a. Multiple Linear Regression Analysis

Table 4 Multiple Linear Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	7,792	6,870		1.134	0.265
1 Workload	0.752	0.097	0.789	7,752	0.000
Work Stress	0.146	0.073	0.202	1,989	0.055

Source: SPSS Processed Data Version 20, 2023

Based on table 4, the following equation is obtained:

$$Y = 7.792 + 0.752X_1 + 0.146X_2$$

From these equations it can be explained that:

1. The constant value (a) is 7.792. This means that workload and work stress are assumed to be

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zero (0), then the performance is 7.792.

2. The value of the workload regression coefficient (0.752) states that if the workload increases by 1 unit, the performance will increase by 0.752, assuming the workload variable is of a fixed value.
3. The value of the work stress regression coefficient (0.146) states that if the workload increases by 1 unit, the performance will increase by 0.146 assuming the work stress variable is a fixed value.

b. t test (Partial Test)

Table 5 Test Results t

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
(Constant)	7,792	6,870		1.134	0.265
1 Workload	0.752	0.097	0.789	7,752	0.000
Work Stress	0.146	0.073	0.202	1,989	0.055

Source: SPSS Processed Data Version 20, 2023

Based on table 5, the following research results were obtained:

1. The Tcount value of the workload variable (X1) (7.752) > Ttable (2.036) and the resulting significance value of 0.000 is below 0.05, so the first hypothesis in this study is accepted explaining that workload (X1) has a significant effect on performance (Y).
2. The Tcount value of the work stress variable (X2) (1.989) < Ttable (2.036) and the resulting significance value of 0.055 is still the same as 0.05, so the second hypothesis in this study is rejected explaining that work stress (X2) has no effect and is not significant on performance (Y).

c. F test

Table 6 F Test Results

Model	Sum of Squares	df	MeanSquare	F	Sig.
Regression	743,803	2	371,901	32,332	0.000b
1 residual	368,083	32	11.503		
Total	1111,886	34			

Source: SPSS Processed Data Version 20, 2023

From table 6 it is known that Fcount is 32.332 with a significance of 0.000. Ftable can be obtained from statistical Ftable of 3.29. Thus it is known that Fcount (32.332) > Ftable (3.29) with Sig. (0.000) < 0.05. This means that simultaneously or simultaneously workload and work stress have an influence on performance.

d. Coefficient of Determination

Table 7 Results of the Coefficient of Determination

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	0.818a	0.669	0.648	3,392

Source: SPSS Processed Data Version 20, 2023

Based on table 7 it is known that the Adjusted R Square value is 0.648. These results explain that the dependent variable namely performance (Y) can be explained by the independent variables namely workload (X1) and work stress (X2) with a value of 64.80% while the remaining 35.20% is explained by other independent variables that are not used in this research.

DISCUSSION

1. The Effect of Workload on Employee Performance at PT Asuransi Jasa Tania, Tbk Pekanbaru

Based on the results of research on 35 employees of PT Asuransi Jasa Tania, Tbk Pekanbaru, the workload variable has the highest average indicator on the load indicator on working conditions which is the second indicator including the good category. So the first hypothesis in this study is accepted explaining that workload (X1) has a significant influence on performance (Y). The results of this study indicate that if the workload increases, performance will decrease.

While the indicator that has the lowest average value is workload on time usage which is the third indicator.

2. Effect of Job Stress on Employee Performance at PT Asuransi Jasa Tania, Tbk Pekanbaru

Based on the results of research on 35 employees of PT Asuransi Jasa Tania, Tbk Pekanbaru, it is known that the variable of work stress has the highest average indicator on the leadership indicator which is the third indicator which is included in the good category. So the second hypothesis in this study explains that work stress (X2) has no effect and is not significant on performance (Y).

The indicator that has the lowest average score is the demands of a given role which is the second indicator which is included in the good category.

3. The Effect of Workload and Work Stress on Employee Performance at PT Asuransi Jasa tania, Tbk Pekanbaru

Based on the research results obtained after testing 35 employees of PT Asuransi Jasa Tania, Tbk Pekanbaru. Explains that the workload variable (X1) has a significant influence on performance (Y). The results of this study indicate that if the workload increases, performance will decrease. And the variable of work stress has the highest average indicator on the leadership indicator which is the third indicator which belongs to the good category. So the second hypothesis in this study explains that work stress (X2) has no effect and is not significant on performance (Y). So the second hypothesis in this study explains that work stress (X2) has no effect and is not significant on performance (Y).

The results of this study are in accordance with Riny Chandra's research, (2017) entitled Effects of Workload and Work Stress on Employee Performance at PT Mega Auto Central Financial Langsa Branch, with the results of the workload research having no and significant effect on performance. This shows that the lower the workload, the higher the employee's performance.

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And work stress has a negative and significant effect on performance. This shows that the lower the work stress, the better the employee's performance.

Conclusion

Based on research conducted at PT Asuransi Jasa Tania, Tbk Pekanbaru, it can be concluded that:

1. Workload has a significant and significant effect on the performance of employees of PT Asuransi Jasa Tania, Tbk.
2. Work stress has no effect and is not significant on employee performance at PT Asuransi Jasa Tania, Tbk.
3. Workload and workload have a significant and significant effect on employee performance at PT Asuransi Jasa Tania, Tbk.
4. These results explain that the dependent variable namely performance (Y) can be explained by the independent variables namely workload (X1) and work stress (X2) with a value of
5. 64.80% while the remaining 35.20% is explained by other independent variables that are not used in this research.

Suggestion

Based on the research results and conclusions, the suggestions that can be given regarding the title are as follows:

1. In the Workload variable, the indicator that has the lowest average is the time usage indicator with a score of 3.42 which is in the good category, which means that employees still need additional time to complete work in order to further improve performance.
2. In the Job Stress variable, the lowest response was the respondent with an average score of 3.31 for the statement "I work in good health". The criteria are quite good, meaning that employees need health in order to improve performance.
3. In the employee performance variable, the indicator with the lowest average is the quantity indicator with a score of 3.54 in the statement "I can exceed the volume of work set by the company". Those with good criteria mean that employees have produced performance that is in line with company expectations.
4. Companies are expected to pay more attention to the condition of employees when working so that employees can feel working in healthy conditions and give more time to employees so that they can be more comfortable at work not in a hurry so that they can improve employee performance even better.
5. For future researchers, this research is expected to use different research and different objects, for example in other companies or other organizations so that the differences can be seen.

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