



## **THE INFLUENCE OF WORKLOAD, WORK ENVIRONMENT AND MOTIVATION ON EMPLOYEE PERFORMANCE AT PT. BANK RAKYAT INDONESIA TEBING TINGGI BRANCH OFFICE**

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### **ABSTRACT**

Human resources have a very important role in various sectors, because human resources are a key factor in driving other resources within the company. The importance of the role of human resources has resulted in an organization having to allocate a sizable amount of funds to improve the performance of these human resources. Along with the rapid development of science and technology, quality human resources are demanded. This is because human resources have an important role in advancing the company.

**Keywords:** *Motivation, Workload and Human Resources*

## **1. INTRODUCTION**

### **1.1. Background of the Problem**

In carrying out their work, employees produce something called performance. Performance is the result of work produced by employees or real behavior that is displayed according to their role in the company (Hariandja, 2009). The company as a company has a goal of making a profit. Companies can operate because of activities or activities carried out by employees in the company. By increasing employee performance, the company's performance will automatically increase. One company that is required to have optimal performance and continuously evaluate the results of the performance of its employees is PT. Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office, where employees must be professional in carrying out their work and also be responsible. Thus will provide satisfactory service to customers. Quality employees for Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office are the company's main assets that are very influential in maintaining the sustainability of the company making it easier for companies to build a strong foundation to face increasingly fierce business competition.

Bintoro and Daryanto (2017) say performance is the willingness of a person or group of people to carry out activities or perfect them in accordance with their responsibilities with the expected results. Wirawan (2015) performance is the output produced by the functions or indicators of a job or a profession within a certain time. Sutrisno (2019) said employee performance is the result of employee work seen in aspects of quality, quantity, working time and cooperation to achieve the goals set by the organization. The importance of performance in PT. Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office to realize the goals of the company. Employee performance is an important aspect in a company. Because this is what will determine the progress or retreat of a company. If the employees perform poorly then what happens is a decline in the company. According to Mangkunegara (2016) 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.

Employee performance at PT. Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office is measured by a decrease in Non Performing Loans (NPL), a decrease in Special Mention (DPK), and income from the Black List (DH). These three indicators, if done optimally by employees, will improve branch performance. PT performance Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office during the period 2017 to 2022 the last year was not very good

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where it can be seen that the percentage of Non Performing Loans (NPL) continued to increase from 2017 to 2022. The following is NPL data at PT. Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office.

Company performance, especially companies that prioritize product sales, is largely determined by the sales person's performance. Sales Person can be interpreted as a person or individual who offers a product to prospective customers. Sales is the spearhead for banking companies to attract as many potential customers as possible to make transactions. One of the sales person positions at PT. Bank Rakyat Indonesia (Persero) Tbk Branch Office of Tebing Tinggi is Mantri. BRI's micro marketers, who are familiarly known as Mantri, have an essential role in presenting a variety of banking services to the people of Indonesia up to the 3T region. BRI also continues to provide various incentives to support self-development and improve performance. Mantri is a field officer who besides handling credit problems at BRI Units, is also tasked with promoting BRI products and inviting the public to get in touch with BRI.

The Mantri at PT Bank Rakyat Indonesia (BRI) is divided into 4 positions, namely the Mantri Kupedes, the Mantri Briguna, the Mantri KUR, and the Mantri Teras where each position has its own duties and functions. The following is the number of Mantri employees at PT. Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office.

**Table 1.1 Number of employees**

No	Work unit	Number of employees
1	Sudirman Unit	5
2	Sei Rampah Unit	6
3	Ahmad Yani Unit	5
4	Stillul's Dolok Unit	6
5	Sipispis Unit	5
6	Unit Gatot Subroto	5
7	Pon Village Unit	5
8	Nagori Dolok Unit	5
9	Pagurawan Unit	4
10	Sri Padang Unit	5
11	Banyan cape unit	4
22	Mengkudu Bay Unit	5
<b>Total</b>		<b>60</b>

Source: PT Bank Rakyat Indonesia Tebing Tinggi Branch Office

One of the factors that affect employee performance is workload. To achieve maximum performance, it is important for companies to pay attention to the condition of their human resources because the human body is designed to be able to carry out daily work activities with the provision that muscle mass weighs almost more than half of the body's weight, enabling humans to be able to move the body and do work. Providing effective workload, companies can find out to what extent their employees can be given the maximum workload and to what extent it affects the performance of the company itself, because workload is very important for a company (Hasibuan, 2018).



## 1.2. Formulation of the problem

Based on the background of the problem, it can be seen that the performance of PT. Bank Rakyat Indonesia (Persero) Tbk Branch Tening Tinggi decreased. This can be seen from the increase in Non Performing Loans (NPL), which is the percentage of bad loans compared to total loans. Apart from that, the Special Mention (DPK) that employees are able to collect has also decreased and income from the Black List (DH) is also not optimal because it has decreased from 2021 to 2022. Based on the matters above, the authors provide a formula problem as follows.

1. The above employee performance can be formulated the problems of this research as follows.
2. Does the workload partially affect the performance of Mantri employees at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office?
3. Does the work environment partially affect the performance of Mantri employees at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office?
4. Does motivation partially affect the performance of Mantri employees at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office?
5. Does workload, work environment, and motivation simultaneously affect the performance of Mantri employees at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office?

## 2. RESEARCH METHOD

### 2.1. Location and Research Object

This research was conducted on PT Bank Rakyat Indonesia Tebing Tinggi Branch Office, while the object of research is Mantri employees at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office.

### 2.2. Population and Sample

According to (Ghozali, 2017) Population is the subject of research. If you want to examine all the elements in the research area, then the research is a population study. The population of all employees at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office, totaling 60 employees.

**Table 2.1 Research Population**

No	Work unit	Number of employees
1	Sudirman Unit	5
2	Sei Rampah Unit	6
3	Ahmad Yani Unit	5
4	Stillul's Dolok Unit	6
5	Sipispis Unit	5
6	Unit Gatot Subroto	5
7	Pon Village Unit	5
8	Nagori Dolok Unit	5
9	Pagurawan Unit	4
10	Sri Padang Unit	5
11	Banyan cape unit	4

No	Work unit	Number of employees
22	Mengkudu Bay Unit	5
<b>Total</b>		<b>60</b>

Source: PT Bank Rakyat Indonesia Tebing Tinggi Branch Office

The sample is a small part that represents the entire research population. The sample technique used is a census technique where the entire population will be used as a sample. The census technique is used because the population is relatively small. Thus the number of samples in this study were 60 people.

### 2.3.Data collection technique

The data needed or collected for analysis purposes includes primary data and secondary data. So in this study the data used in data collection is primary data collected directly through a questionnaire consisting of question items distributed to Mantri employees at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office.

### 2.4. Variable Measurement Scale

The variable measurement scale used in this study uses *likert scale* which functions to measure variable indicators that produce ordinal data. The Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about this social phenomenon that has been specifically determined by the researcher (Sugiyono, 2017).

The questions asked in the questionnaire will produce five categories of answers, namely:

Table 2.2 Variable Measurement Scale

No	Measurement Criteria	Mark
1.	Strongly Disagree	1
2.	Don't agree	2
3.	Disagree	3
4	Agree	4
5	Strongly agree	5

Source: Sugiyono, 2017

To find out the category of answers for each variable whether classified as high, medium or low, an interval scale is first determined (Sugiyono, 2017), in the following way:

*Skor Tertinggi – Skor Terendah*

*Banyaknya Bilangan*

Then it is obtained:  $(5 - 1/5) = 0.60$

So that it can be known the category of respondents' answers for each variable, namely:

- The score for the category is very good = 4.21 – 5.00
- Score for good category = 3.41 – 4.20
- Score for the less good category = 2.61 – 3.40
- Score for the category is not good = 1.81 – 2.60



- e. The score for the very unfavorable category = 1.00 – 1.60

## 2.5.Operational Variables

The variables that will be used in this study are as follows: Independent Variables consisting of:

- Workload as the first independent variable (X1).
- Work environment as the second independent variable (X2).
- Motivation as the third independent variable (X2).

## Hypothesis testing

### 2.6. Simultaneous Test (F)

Simultaneous test (F), namely to test the independent variables in the regression equation simultaneously affect the value of the dependent variable. Test Criteria:

- If F count > F table, then accept  $H_a$  and reject  $H_0$  at a significant level of 5%.
- If F count < F table, then accept  $H_0$  and reject  $H_a$  at a significant level of 5%.

### 2.7.Partial Test (t)

Partial test (t), namely to test the independent variables in the regression equation individually affect the value of the dependent variable. Test Criteria:

- If t count > t table, then accept  $H_a$  and reject  $H_0$  at a significant level of 5%.
- If t count < t table, then accept  $H_0$  and reject  $H_a$  at a significant level of 5%.

## 3. RESULTS AND DISCUSSION

### 3.1. Unit of Analysis and Research Locations

In this research population of all employees i at PT Bank Rakyat Indonesia Tebing Tinggi Branch Office, totaling 60 employees. The sample in this study uses a saturated sample technique where the entire population will be used as a sample. The results of this study provide an overview of the demographics of respondents, by collecting data from questionnaires and carried out by distributing questionnaires to respondents. The completed questionnaire was filled out by the respondents, then taken back to be tabulated and processed using the SPSS version 21 and SmartPLS programs.

### 3.2.Characteristics of Respondents

The characteristics of the respondents are the characteristics of the respondents in this study. As for the characteristics of the respondents in this study include gender, status, age, and education. Based on the research results, the authors then identified the characteristics of the respondents as shown in Table 4.1. the following :

Table 3.1 Characteristics of Respondents

No.	Description	Frequency	Percentage
1.	Marital status:		
	▪ Marry	50	62.5
	▪ Single	30	37.5
Amount		60	100.0
2.	Age:		
	▪ 18-29 years	19	23.8
	▪ 30-39 years	30	37.5

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	<ul style="list-style-type: none"> <li>▪ 40-49 years</li> <li>▪ &gt; 50 years</li> </ul>	19	23.8
		12	15.0
Amount		60	100.0
3.	Status		
	<ul style="list-style-type: none"> <li>▪ Not married yet</li> <li>▪ Marry</li> </ul>	26	32.5
		54	67.5
Amount		60	100.0
4.	Education:		
	<ul style="list-style-type: none"> <li>▪ D3</li> <li>▪ S1</li> <li>▪ S2</li> </ul>	15	18.8
		22	27.5
		2	2.5
Amount		60	100.0

Source : Primary Data, 2023 (processed)

### 3.3. Instrument Testing Results

The quality of the data obtained from the use of research instruments can be evaluated through validity and reliability tests (reliability tests) based on the correlation coefficient of Cronbach Alpha which is commonly used in social science research. With the help of the SPSS program. Based on the results of the analysis, all statements are declared valid because they have a significance level below 5%. Whereas if done manually, the correlation value obtained for each statement must be compared with the critical value of the product moment correlation where the results show that all statements have a correlation value above the critical value of 5%, which is above 0.2542 (See Table of Correlation Critical Value R Product–Moment for n = 60), so that the statements contained in the questionnaire are significant and have construct validity. Or in the language of statistics there is internal consistency which means that these statements measure the same aspect.

**Table 3.2 Validity Test Results**

No. Statement		Variable		Correlation coefficient	Critical Value5% (N=60)	Ket
1	A1	Workload		0.915	0.2542	Valid
2	A2			0.849		
3	A3			0.925		
4	A4			0.880		
5	B1	Work environment		0.898	0.2542	Valid
6	B2			0.949		
7	B3			0.921		
8	B4			0.955		
9	B5			0.855		
10	B6			0.908		
11	C1	Motivation		0.943	0.2542	Valid
12	C2			0.917		
13	C3			0.911		





No. Statement		Variable		Correlation coefficient	Critical Value5% (N=60)	Ket
14	C4	Employee performance		0.926	0.2542	Valid
15	C5			0.850		
16	D1			0.923		
17	D2			0.896		
18	D3			0.953		
19	D4			0.943		
20	D5			0.951		
21	D6		0.940			

Source:Primary Data 2023, (processed)

Based on Table 4.2 it can be explained that all the variables used in this study are all declared valid, because they have the correlation coefficient above from the critical product moment correlation value, which is equal to 0.2542 so that all the questions contained in the research questionnaire are declared valid to continue the research deeper. Thus all the indicator items from each variable in this study have met the requirements for further testing.

### 3.4.Process and Results of Data Analysis

#### Evaluation of the Measurement (Outer) Model

The model and path coefficients for the equation model can be seen in Figure 4.1 below:

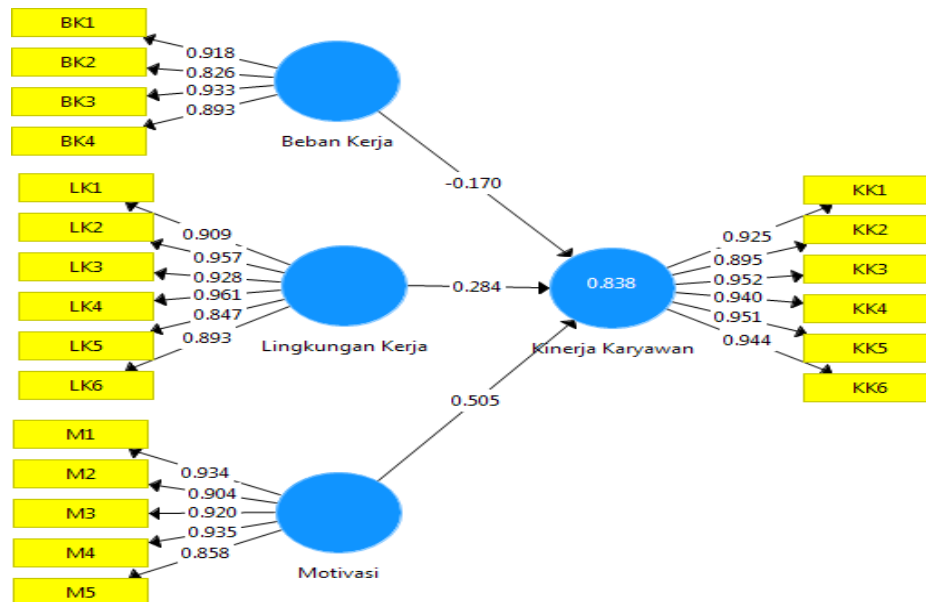


Figure 3.4 PLS Algorithm Results Display

## 1. Convergent Validity

**Table 3.4 Average Variance Extrated (AVE)**

Variable	AVE
Workload	0.798
Work environment	0.841
Motivation	0.829
Employee performance	0.874

Source: Data processing with PLS, 2023

Based on the results of testing the measurement model shown in Figure 3.4 it can be explained as follows:

1. The workload construct shows that all indicators have a loading factor above 0.6 and AVE > 0.5.
2. The work environment construct shows that all indicators have a loading factor above 0.6 and AVE > 0.5
3. The motivational construct shows that all indicators have a loading factor above 0.6 and AVE > 0.5.
4. The construct of Employee Performance shows that all indicators have a loading factor above 0.6 and AVE > 0.5.

Based on the results of the factor loading above, it can be concluded that the construct has good convergent validity.

## 2. Composite Reliability and Cronbach's Alpha

In addition to the construct validity test, a construct reliability test was also carried out which was measured by composite reliability and Cronbach's alpha. Following are the results of compositere liability and cronbach's alpha tests from Smart PLS:

**Table 3.5 Composite Reliability and Cronbach's Alpha**

Variable	Cronbach's Alpha	Composite Reability
Workload	0.915	0.940
Work environment	0.962	0.969
Motivation	0.948	0.960
Employee performance	0.971	0.976

Source: Data processing with PLS, 2022

A construct is declared reliable if it has a composite reliability value above 0.60 and Cronbach's alpha above 0.60. From the SmartPLS output above, all constructs have composite reliability values above 0.60 and Cronbach's salpha above 0.60. So it can be concluded that the construct has good reliability.

## Structural Model Testing (Inner Model)

The structural model in PLS is evaluated using  $R^2$  the dependent variable and the path coefficient value for the independent variable. The  $R^2$  value is used to calculate GOF (Goodness Of Fit). The GOF value is used to indicate whether a model is fit. GOF reflects how much the dependent variable (Y) can be explained by the independent variable (X). Here's the value  $R^2$  in this study.





**Table 3.6 R2 value**

Variable	R Square
Y	0.838

Based on Table 4.10, the R2 value is 0.838. This shows that Workload, Work Environment, and Motivation can explain 83.8% of Employee Performance. To assess the significance of the prediction model in testing the structural model, it can be seen from the t-statistic value between the independent variables and the dependent variable in the Regression Analysis table on the Smart PLS output below: To assess the significance of the prediction model in testing the structural model, it can be seen from the t-statistic value between the independent and dependent variables in the Regression Analysis table on the SmartPLS output below:

**Table 3.7 Regression Analysis**

Variable	Original Sample	Sample Means	Standard Deviation	T-statistics	P-values	F	Sig.
X1→Y	-0.170	-0.170	0.097	-2,749	0.022	60,214	0.000
X2→Y	0.284	0.286	0.179	1,585	0.114		
X3→Y	0.505	0.493	0.227	2,219	0.027		

Source: Data processing with PLS, 2023

### Hypothesis test

#### 1. Testing the Effect of Workload on Employee Performance

The first test was conducted to see whether workload affects employee performance. From table 4.11 above it can be seen that the original sample estimate LS value is -0.170 with a significance below 5%. The negative original sample estimate value indicates that workload has a negative effect on employee performance.

#### 2. Testing the Effect of the Work Environment on Employee Performance

The second test is conducted to see whether the Work Environment affects Employee Performance. From table 4.11 above it can be seen that the original sample estimate LS value is 0.284 with a significance above 5%. The positive original sample estimate value indicates that the work environment has no effect on employee performance.

#### 3. Testing the Effect of Motivation on Employee Performance

The third test is conducted to see whether Motivation has an effect on Employee Performance. From table 4.11 above it can be seen that the original sample estimate LS value is 0.505 with a significance below 5%. The positive original sample estimate value indicates that motivation has a positive effect on employee performance.

### 3.8. Discussion

#### Testing the Effect of Workload on Employee Performance

The first test was conducted to see whether workload affects employee performance. From table 4.11 above it can be seen that the original sample estimate LS value is -0.170 with a significance below 5%. The negative original sample estimate value indicates that workload has a negative effect on employee performance. Efforts to improve employee performance include paying attention to workload, both physical workload and mental workload. To achieve maximum performance, it is important for companies to pay attention to the condition of their human

resources because the human body is designed to be able to carry out daily work activities with the provision that muscle mass weighs almost more than half of the body's weight, enabling humans to be able to move the body and do work. Providing effective workload, companies can find out to what extent their employees can be given the maximum workload and to what extent it affects the performance of the company itself, because workload is very important for a company (Hasibuan, 2018). Excessive workload cannot be considered normal because the impact is very frightening, not only affecting the performance of employees or employees but even to the death rate. In Indonesia itself, many empirical studies highlighting the impact of workload and work environment on employee performance have been presented. Sutoyo's research results, (2016); Khasifah, (2016); and Zulkifli, (2016) stated that workload has a significant effect on employee performance.

## **4. CONCLUSIONS AND SUGGESTIONS**

### **4.1. CONCLUSION**

Based on the discussion of the research results that have been described in the previous section, the following conclusions can be drawn:

- 1) Workload affects employee performance at the Mantri of PT Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office
- 2) The work environment has no effect on employee performance at the Mantri PT Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office
- 3) Motivation influences employee performance at the Mantri of PT Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office
- 4) Workload, Work Environment, and Motivation affect Employee Performance at Mantri PT Bank Rakyat Indonesia (Persero) Tbk Tebing Tinggi Branch Office
- 5) Based on the results, the largest coefficient value is the motivational variable, which is equal to 0.505, followed by the work environment of 0.284 and workload of 0.170.

### **4.2. SUGGESTIONS**

Based on the results of the research, the suggestions that can be given are:

- 1) For further research, other duties and functions can be added in order to improve the quality of the research
- 2) In increasing motivation, organizations must make policies that are acceptable to employees
- 3) In improving Employee Performance, the organization can provide a place for employees to improve quality and competence so as to improve the quality of work



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