Analysis of the Influence of Work Environment, Health Insurance, Incentives and Motivation on Employee Productivity of BNI Bank Supporting Branch Offices in East Lombok, West Southeast Nusa

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ABSTRACT: This study aims to analyze the effect of work environment, health insurance, incentives and motivation on employee productivity at Bank BNI East Lombok Sub-Branch Office. The research was conducted on all employees of Bank BNI East Lombok Sub-Branch Office. The population used in this study were 46 employees. This study uses analysis with the Structural Least Squares model. The results showed that the variables of work environment, health insurance and motivation had no positive and significant effect on employee productivity. The incentive variable has a positive and significant effect on the work productivity of employees of the BNI Bank Sub-Branch office in East Lombok.

KEYWORDS: productivity, work environment, health insurance, incentives and motivation

I. INTRODUCTION

Employment is everything related to workers before, during and after the working period. Labor is every person who is capable of doing work to produce goods and/or services both to meet his/her own needs and those of the community, while a laborer/laborer is every person who works by receiving wages or other forms of compensation. (Law of the Republic of Indonesia Number 13 Year 2003).

Productivity is generally defined as the relationship between output (goods or services) and input (labor, materials, money). Productivity is a measure of productive efficiency. A comparison between output and input results. Input is often limited to labor, while output is measured in physical units, form and value (Sutrisno, 2011).

Employee work productivity is the result of work requirements that must be met by each employee. These requirements are the willingness of employees to work with enthusiasm and responsibility. Employees who meet the work requirements are employees who are considered to have certain abilities, physical health, intelligence and education and have acquired the skills to carry out the tasks in question and meet satisfactory requirements in terms of quality and quantity.

A good working environment in an organization plays an important role in increasing work productivity, because the work environment is one of the things that can motivate employees to work more optimally. The work environment can be seen from the work environment, including environmental safety, availability of tools, comfortable space and good air circulation. According to Kultsum, (2017: 121-132) "defining the meaning of the work environment is: everything around employees and the physical work environment that can affect them in carrying out their duties affects the emotional spirit of employee work." The work environment where employees work is a serious concern for organizations.

Law No. 24/2011 on the Social Security Organizing Agency (BPJS Law) explicitly states that the BPJS established by the BPJS Law is a public legal entity. The BPJS established by the BPJS Law are BPJS Kesehatan and BPJS Ketenagakerjaan. The two BPJS basically carry out the state's mission to fulfill everyone's constitutional right to social security by organizing a guarantee program that aims to provide certainty of protection and social welfare for all Indonesian people.

Providing strong and sustainable social security is one of the pillars of a welfare state, in addition to the other pillars of education for all, wide open employment opportunities and stable and equitable economic growth. Given the important role of BPJS in organizing social security programs that cover the entire population of Indonesia, the BPJS Law provides clear functional boundaries, duties and authorities for BPJS. In this way, the boundaries of responsibility can be known with certainty and can also be used as a means to measure the performance of the two BPJS in a transparent manner.

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Providing incentives always involves rewarding extra performance that is more than the agreed target. According to Fahmi (2017: 64), incentives are a form of bonus given to employees for good job performance, both financially and non-financially. Incentives provide extra rewards for extra effort produced.

Incentives combine performance and reward, and offer performance awards based on seniority or hours worked. This system is created to increase staff motivation. The program may include individual grants, company-wide recommendations, and benefits programs.

According to Hartoyo (2015), one of the factors that affect work productivity is motivation, namely workers need to be stimulated or encouraged to be more enthusiastic and enthusiastic in carrying out their work. People who are not motivated to work and do not get support from others will not achieve work productivity itself.

So that productivity must be increased at Bank BNI KCP Lombok Timur with various factors that can be fulfilled, because human productivity factors have a big role in determining the success of a company. The work environment, health insurance, incentives and motivation are said to be good or appropriate if people can carry out their activities optimally, healthily, safely and comfortably. The suitability of the work environment, health insurance, incentives and motivation can be seen in the company over a long period of time.

II. LITERATURE REVIEW

A. Productivity

Tjutju Yuniarsih & Suwanto (2009) state that work productivity is defined as the real results (products) produced by individuals or groups, during a certain unit of time in a work process. In this case, how labor is able to complete the work by producing output in a relatively shorter time, in other words, productivity can be achieved when the production process takes a shorter time.

In its activities, every company will always try to improve the work performance of its employees to achieve maximum work productivity. Work productivity for a company is very important as a measure of success in running a business. The higher the work productivity of employees in the company, the higher the company's profits will be.

The concept of productivity can basically be seen from two dimensions, namely the individual dimension and the organizational dimension. Studies on productivity issues from the individual dimension see productivity mainly in relation to individual personality characteristics. In this context, the essence of productivity is a mental attitude that always believes that the quality of life today must be better than yesterday, and tomorrow must be better than today (Kusnendi, 2003).

Simanjuntak (2007) factors that affect the work productivity of company employees can be classified into two groups, namely: First, which concerns the quality and physical abilities of employees which include: level of education, training, work motivation, work ethic, mental and physical abilities of employees. Second, in the form of supporting facilities which include: a). Work environment (Production, production facilities and equipment, level of work safety). b) Employee welfare (Management and industrial relations).

B. Work Environment

Lea and Wibawa (2014) in their research stated that the work environment is where workers spend part of their time to complete their work and take a break from work activities. The work environment is a component related to an institution, organization or company that has a pattern that cannot be separated from the environment in which the institution, organization or company is located. The work environment will directly or indirectly have an impact on the company and affect the performance of company employees. A comfortable work environment can increase employee productivity, thus creating a sense of comfort within employees. Employees feel more motivated and enthusiastic at work, because employees have a good relationship with their superiors or fellow coworkers.

Sedarmayanti, Work Procedures and Work Productivity (2011), states that: If the energy expended, the time spent and the thought devoted by an employee to managing all the facilities and resources of each are directed at productive targets, then the expected volume or quantity of products produced will increase. With proper work procedures, peaceful, safe and pleasant working conditions, high productivity can be achieved. In addition, according to (Latif et al., 2022) the work environment is the environment where employees carry out their daily work. A conducive work environment will provide a sense of security and increase the ability of employees to work optimally. In addition, the work environment can also affect employee emotions, for example, if an employee likes the work environment where he works, then the employee will feel at home in his workplace doing activities, so that work time is used effectively and the employee's work performance is optimistic. The work environment is everything that concerns physical and psychological aspects, which directly or indirectly will affect employees in carrying out their work (Indriyati, 2022). Based on the above definition, the author can conclude that the work environment is everything that

surrounds employees at work, both physical and non-physical, direct and indirect, which can affect him and his work while working.

C. Health insurance

According to Mulyadi et al. (2017), occupational safety and health is one of the company's responsibilities towards its employees, because the smooth implementation of employees at work is highly dependent on occupational safety and health. The success of a company in improving occupational safety and health is certainly influenced by employees who are able to comply with regulations on occupational safety and health that have been set by the company. The high or low implementation of occupational safety and health in the company will affect the quality of work life, because a safe and comfortable work atmosphere will create a good quality of work life for employees to achieve company goals.

The ability of labor to work well is not solely supported by technological capabilities, but also requires a strong and healthy physique to be able to work well (Firmanzah, 2017). The workforce will not be able to be productive if employees / workers are more often sick due to fatigue, work accidents occur but there are no facilities that can be utilized to support health recovery. Therefore, it costs a lot of money for labor to protect themselves from occupational diseases or accidents. So that various facilities are needed that can support the health and safety of workers, which should be provided by the company to provide a sense of security at work. While working, workers are more likely to fall ill.

According to Presidential Regulation of the Republic of Indonesia No. 12 of 2013 Article 1, national health insurance is a form of health protection, with the aim that users obtain benefits to obtain health care and protection, so as to meet basic health needs. These benefits are provided to people who have fulfilled their obligations in the form of payment of contributions, or people whose contributions are paid by the government (www.jkn.kemkes.go.id). Furthermore, Article 23 states that health insurance benefits in the form of promotive, preventive, and curative services, individual health services, and rehabilitation, including the service of medicines and disposable medical materials in accordance with the required medical needs, are entitled to be received by participants. The benefits in question are medical and non-medical benefits. For example, in one of the national banks in Makassar, this health insurance is provided in the form of insurance.

D. Incentives

Hasibuan (2012) explains that incentives are awards given to certain workers whose performance is above performance standards: a) Social security; b) Bonus; c) Award; d) Promotion; e) Promotion.

Dessler (1997) states that: Incentives are defined as additional income for employees in addition to salaries which are usually applied monthly or simultaneously with the implementation of salaries as a form of encouragement for employees to work better and with quality in supporting the achievement of company goals. Dessler (1997) while Simamora (2004) says that incentives are a form of compensation received by employees whose amount is not fixed other than salary and is stated as additional income. Based on the above understanding, incentives are a form of income given to employees in addition to salaries that aim to encourage employees to work better and with better quality. According to this understanding, incentives are compensation in the form of money received by employees who are valued as part of the employment relationship, so that the determination of incentives is highly dependent on the management policies implemented by an institution or organization.

According to Suwatno and Donni (2011: 234) incentives are something that stimulates interest in working. This understanding is a good opinion if applied to an organization, because the performance and productivity of the organization will increase due to employees who work optimally. Meanwhile, according to Danim (2004: 9) incentives are organizational rewards for individual or work group achievements. In other words, organizational incentives are the gain or product of the work they do. Incentives can be in the form of benefits or punishments that are given alternately according to the individual's contribution to the organization.

E. Motivation

Mullins (Kiruja E. K., 2013), states that motivating employees effectively is one of the most important functions of a manager. There is evidence to suggest that organizations face challenges in retaining employees due to limited opportunities for organizational advancement and today's competitive labor market.

Maslow (Asim, 2013) also states that human motivation develops sequentially according to five levels of needs, these needs are physiological (hunger, thirst), security (protection), social (acceptance, belonging to a certain group), self-esteem (self-confidence, achievement, appreciation, status, recognition), and self-actualization (realizing one's potential to continue developing oneself). According to Maslow, people start at the bottom of the hierarchy, ensuring that physiological needs, such as hunger are met first. They then motivate themselves, gradually, to reach higher levels of needs such as security, social, self-esteem, and self-actualization.

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Motivation is encouragement. Motivation directs the strength and competence of employees to work well so that company goals can be achieved as expected (Fahlevi, 2018). Motivation talks about how to encourage a person's work spirit, so that he wants to work by giving his abilities and skills optimally to achieve organizational goals. Motivation is important because with motivation it is expected that every employee will work hard and enthusiastically to achieve high work productivity (Sunyoto, 2015). Every worker must achieve maximum satisfaction in carrying out their work, so that the level of motivation they have is increasingly abundant and contagious to their coworkers. If so, the achievement of company or organizational goals will take place effectively and efficiently, meaning that in terms of time and cost it can produce optimal productivity.

III. METHODOLOGY

This type of research is quantitative research, which aims to determine the magnitude of the variables in influencing the level of labor productivity at the BNI Bank branch office in East Lombok. There are 4 branch offices in East Lombok located in Selong, Masbagik, Aikmel and Sembalun.

The data collection method in this study used the census method by sampling all members of the population. Primary data was collected through interviews, observations, and documentation using google forms.

The data analysis used is the Structural Equation Modeling-Partial Least Square (SEM-PLS) method to test the influence relationship between more than one independent variable on one dependent variable. The goal is to understand the extent to which the independent variable affects the dependent variable.

Convergent validity test

Convergent validity test is conducted to determine the relationship between latent variables and their indicators. The test uses the loading factor value with the criteria that the loading factor> 0.7 is considered practically significant.

Discriminant validity test

One of the discriminant validity tests is carried out by looking at the cross loading value of each indicator on the latent variable. If the indicator's cross loading value on its latent variable is greater than the indicator's cross loading value on other latent variables, then the indicator is said to be valid or able to reflect its latent variable well.

Reliability test

Reliability testing is carried out to assess the consistency and accuracy of the instrument in measuring latent variables. Reliability testing in Structural Equation Modeling-Partial Least Square (SEM-PLS) analysis is seen through Cronbach's alpha value and composite reliability value. However, the use of composite reliability is more recommended because Cronbach's alpha value usually gives underestimated results. Latent variables are said to meet reliability requirements if Cronbach's alpha and composite reliability values are greater than 0.7.

IV. RESULTS AND DISCUSSION

A. Measurement model measurement (outer model)

The purpose of testing the measurement model to determine the validity (validity) and consistency (reliability) of the indicators of work environment variables (X_1), health insurance (X_2), incentives (X_3), motivation (X_4) and productivity (Y) in explaining / reflecting the latent variable. Outer model testing is done by convergent validity test, discriminant validity test, and reliability test. The results of testing the outer model using SmartPLS 3.3.3 can be seen in Figure 5.

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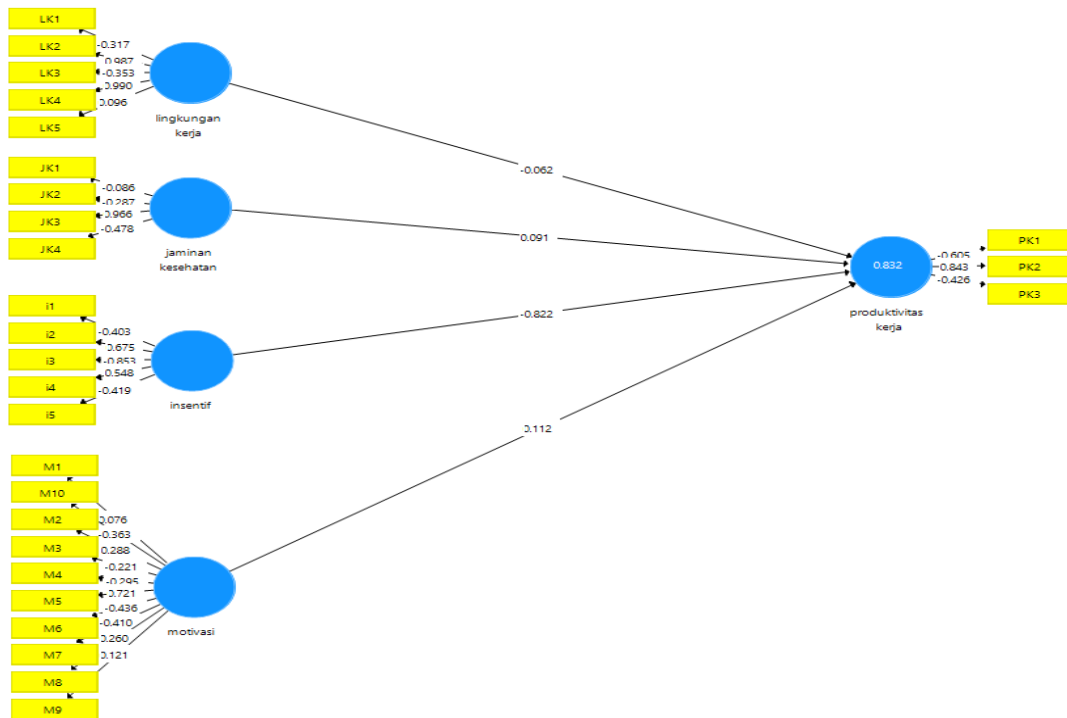

Figure 5. Path model results of measurement model analysis (SmartPLS output analysis, 2024)

Figure 5 shows that each variable is measured by a different number of statement items. The number of questions for each variable is adjusted to the indicator points for each variable used. Furthermore, measurements are carried out, namely measurement model evaluation (outer model) and structural model evaluation (inner model).

Evaluation of the Measurement Model (Outer Model)
Evaluation of the measurement model (outer model) is a process to determine the validity and reliability values. The validity test itself is divided into two stages, namely the convergent validity test where measurement uses outer loading and AVE (Average Variance Extracted) and discriminant validity test measured by cross loading. In addition to the validity test, the measurement model (outer model) is also carried out to test the reliability as measured by the composite reliability value.

Convergent validity test
Measured using the outer loading value where the rule of thumb value must be more than 0.7 and the Average Variance Extracted value must be more than 0.5. Constructs with a loading factor value below 0.7 must be removed to produce a good model or meet the criteria.

Table 2. AVE value

variabel	Average Variance Extracted (AVE)	keterangan
insentif	10.000	Valid
jaminan kesehatan	10.000	Valid
lingkungan kerja	0.9791	Valid
motivasi	10.000	Valid
produktivitas kerja	10.000	Valid

Table 3. Shows that the variables of occupational safety and health, work environment, job satisfaction and productivity have an Average Variance Extracted value above 0.5 which can be stated that the data has met the criteria for convergent validity. So, it can be concluded that the convergent validity test as a requirement for variable measuring instruments has been fulfilled.

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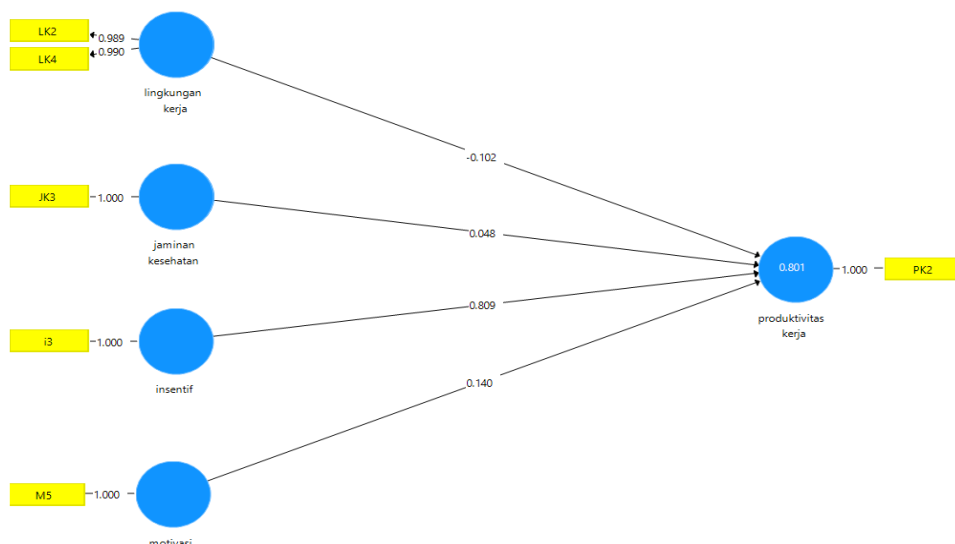
Figure 6. Path model of measurement model test results after invalid indicators are removed (SmartPLS output analysis, 2024)

Discriminant validity test

Discriminant validity The discriminant validity test is conducted to determine how well the indicators of the compensation, work environment and productivity variables are able to explain their respective variables compared to other variables. The results of discriminant validity testing based on cross loading values can be seen in Table 3.

Table 3. Indicator cross loading values with each variable

indokator/variabel	insentif	jaminan kesehatan	lingkungan kerja	motivasi	produktivitas kerja (Y)
JK3	0.0352	10.000	-0.2061	0.1500	0.1184
LK2	-0.1956	-0.1895	0.9885	-0.1396	-0.2873
LK4	-0.2265	-0.2170	0.9904	-0.1337	-0.3141
M5	0.2964	0.1500	-0.1380	10.000	0.4011
PK2	0.8744	0.1184	-0.3045	0.4011	10.000
i3	10.000	0.0352	-0.2140	0.2964	0.8744

The cross-loading value of the indicators X_1 and X_4 on the work environment variable (X_1) is greater than the cross-loading value of X2 and X4 on the variables of health insurance (X_2), incentives (X_3), motivation (X_4) and productivity (Y). This shows that the indicators of variable X1 are better at explaining the variable (X1) than other variables (X_2, X_3, X_4 and Y). Likewise, the indicators of variables X_2, X_3, X_4 and Y, have a greater cross-loading value on their respective variables than other variables. Therefore, it can be concluded that all indicators used to explain the variables studied meet the requirements of the discriminant validity test.

Proficiency Test

Reliability testing in this study uses composite reliability and Cronbach alpha with a rule of thumb value greater than 0.7. The results of the reliability test are shown in table 4.

Table 4. Cronbach alpha values and composite reliability of work environment, health insurance, incentives, motivation and productivity variables

variabel	Cronbach's Alpha	Composite Reliability
insentif	10.000	10.000
jaminan kesehatan	10.000	10.000
lingkungan kerja	0.9786	0.9894
motivasi	10.000	10.000
produktivitas kerja	10.000	10.000

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From the results of reliability testing in table 5, it shows that the value of composite reliability and Cronbach alpha on work environment variables, health insurance, incentives, motivation and productivity is more than 0.7. So, it can be concluded that the reliability test has been fulfilled where each variable is declared reliable.

Structural model evaluation begins by looking at the R-Squares value for each dependent variable as the predictive power of the structural model. In Ghozali & Latan (2015: 76-81) explain that the criteria for the R Square value of 0.75, 0.50 and 0.25 can be interpreted as strong, moderate, and weak.

Table 6. R-Squared Value

	R Square	R Square Adjusted
produktivitas kerja	0.8007	0.7817

B. Testing model structure (inner model)

Structural model testing is conducted to test the suitability of the research model consisting of 4 (two) exogenous variables, namely the work environment (X_1), health insurance (X_2), incentives (X_3), motivation (X_4) and 1 (one) endogenous variable, namely productivity (Y). This test is done by looking at the R-square value. The results of data analysis show the R-square value of 0.8007. This indicates that the research model created is included in the 'good' category.

Figure 7. Bootsrapping result path model (SmartPLS output analysis, 2024).
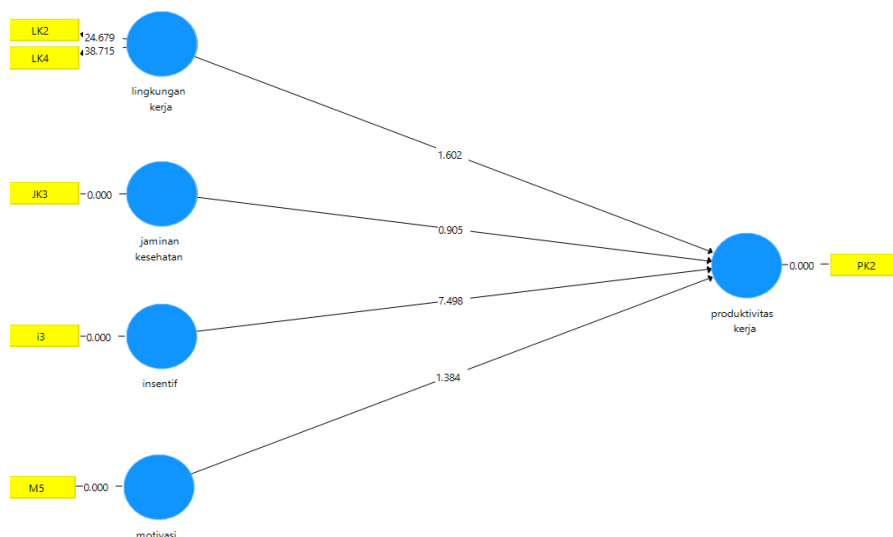
The T-statistic and p-value are organized based on the framework, health insurance, incentives, motivation to employee products compiled in Table5.

Table 5. Path coefficient values, t-statistics and P-values

pengaruh X-Y	Original Sample (O)	P Values
X1-Y	-0.1021	0.1346
X2-Y	0.0479	0.3993
X3-Y	0.8094	0.0000
X4-Y	0.1400	0.1740

Hypothesis testing referring to Table 5 can be described as follows:
 (1) The effect of work environment on employee productivity
    The original sample value of the work environment (X_1) on productivity (Y) is -0.1021 and the p-value is 0.1346 or the p-value is 0.000 (smaller than 0.05). that is, the work environment does not have a positive and significant effect on employee productivity at the BNI Bank Sub-Branch Office in East Lombok.
 (2) The effect of health insurance on employee productivity

The original sample value of health insurance (X_2) on productivity (Y) is 0.0479 and the p-value is 0.3993 or the p-value is 0.000 (smaller than 0.05). Thus, it can be concluded that H0 is accepted and Ha is rejected, namely health insurance does not have a positive and significant effect on employee productivity at the BNI Bank Sub-Branch Office in East Lombok.

The effect of incentives on employee productivity

The original sample value of incentives (X_3) on productivity (Y) is 0.8094 and the p-value is 0.000 or p-value 0.000 (smaller than 0.05), namely the work environment does not have a positive and significant effect on employee productivity at the BNI Bank Sub-Branch Office in East Lombok.

(3) The effect of motivation on employee productivity

The original sample value of motivation (X_4) on productivity (Y) is 0.1400 and the p-value is 0.1740 or the p-value is 0.000 (smaller than 0.05). Thus, it can be concluded that H0 is accepted and Ha is rejected, namely motivation does not have a positive and significant effect on employee productivity at the BNI Bank Sub-Branch Office in East Lombok.

C. Discussion

The effect of work environment (X_1) on productivity (Y): The results showed that the work environment has no positive and significant effect on employee productivity. This test proves that the Work Environment has no significant effect on Employee Productivity. The results of this study are reinforced by previous research conducted by Amilia (2015) which states that the Work Environment has no significant effect on Employee Productivity. Niam (2018) states that the Work Environment has no significant effect on Employee Productivity. Nurrulloh (2013) states that Work Environment has no significant effect on Employee Productivity.

The effect of health insurance (X_2) on productivity (Y): The results showed that health insurance had no positive and significant effect on productivity for employees at Bank BNI Sub-Branch Office in East Lombok. This shows that health insurance has no effect on employees to increase work productivity. If the company is better at providing health insurance provided, the higher the work productivity of employees at Bank BNI Sub-Branch Office in East Lombok. Good health insurance provided to employees will provide satisfaction for employees. Satisfaction in employees will encourage employees to be enthusiastic in carrying out the tasks assigned by the company. Thus, employee work results or employee productivity will increase.

The effect of incentives (X_3) on productivity (Y): The results showed that incentives have a positive and significant effect on employee productivity at the BNI Bank Sub-Branch Office in East Lombok. This shows that the better the incentives given to employees, the better the employee's work productivity. Providing incentives in accordance with agreed provisions will provide satisfaction and motivate employees to be more enthusiastic at work. The enthusiasm and good feelings when working will make employees carry out all the tasks and work given with more focus and good. This is as stated by (Sinambela, 2016), that compensation will give employees a good feeling so that it makes it easier for the company to achieve its goals.

The **effect of motivation (X_4) on productivity (Y)**: The results showed that motivation does not have a positive and significant effect on employee productivity at the BNI Bank Sub-Branch Office in East Lombok. This test proves that Motivation has no significant effect on Employee Productivity. The results of this study are reinforced by previous research conducted by Salju (2019) which states that Motivation has no significant effect on Employee Productivity, Rumondor (2013) states that Motivation has no significant effect on Employee Productivity.

V. CONCLUSIONS

Based on the results of the analysis and discussion, the conclusions in this study are as follows:

1. The work environment has no significant effect on employee work productivity. The results of this study indicate that the perception of the work environment does not or has not had an important effect on employee productivity at Bank BNI Sub-Branch Office in East Lombok.
2. Health insurance has no significant effect on employee work productivity. The results of this study indicate that the perception of health insurance does not or has not had an important effect on employee productivity at Bank BNI Sub-Branch Office in East Lombok.
3. Incentives have a positive and significant effect on employee productivity at Bank BNI Sub-Branch Office in East Lombok.
4. Motivation has no significant effect on employee productivity at Bank BNI Sub-Branch Office in East Lombok.

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VI. ADVICE

Based on some of the conclusions above, the suggestions that researchers can give are as follows: Bank BNI should improve the work productivity of its employees by placing employee positions according to their abilities and positions, providing incentives, and promotions as well as possible, and of the four variables, incentives have the most significant influence compared to other variables, for that Bank BNI should always provide incentives to each of its employees who excel.

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