
Research Article

The Role of Giving Incentives and Workload for Employees of Bank Perkreditan Rakyat Bekasi Branch

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ABSTRACT

The purpose of this research is to measure the impact of the effect of providing incentives on the workload of employees at BPR Lestari Bekasi Branch. Quantitative descriptive analysis in this study involved 35 (thirty five) employees and used non-probability sampling. Data collected by making a questionnaire and distributed to employees of the company. From this research, it can be concluded that there is a positive and significant impact of providing incentives and workload on the variable of employee productivity at PT. BPR Lestari Bekasi Branch. The statistical test results obtained are incentives and workloads have a positive effect with a coefficient of determination of 78.70% on work productivity and partially each variable has a positive effect and significance on the dependent variable. An increase in the value of incentives and workload can increase the work productivity variable positively and vice versa if there is a decrease in the independent variable it can have an impact on a decrease in the dependent variable. Incentive variables affect the work productivity of employees of PT. BPR Lestari is indicated by the T-count > T-table value, namely (3.566 > 2.035) sig. 0.001 < 0.05 in this case the role of incentives has a positive and significant effect on employee productivity. The workload variable has an impact on the work productivity of PT. BPR Lestari. T-test results > T-table (7.391 > 2.035), sig. 0.000 < 0.05. Simultaneously the two independent variables Incentive and Workload have a positive and significant impact on the dependent variable, namely Work Productivity. The result of the Coefficient of Determination or R Square is 0.787, which means that this incentive has contributed 78.70% to the Work Productivity of PT. BPR Lestari Bekasi Branch.

Keywords: *Incentives, Workload, Work Productivity*

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Introduction

Employees who have worked from morning to evening and even late at night expect rewards that are commensurate with their work. The company has demanded that they work and provide compensation in the form of salaries paid monthly or even daily to pay for their tired services. In carrying out work operations, not a few employees are required to work more on their workload to be completed on time or in accordance with company regulations. For this reason, it is necessary to consider the balance between employees and the workload in carrying out work (Damara & Rahmatika, 2020)

The compensation provided by the company in the form of incentives depends on the type of workload and the level of difficulty or challenge of the work given to each employee. Compensation is something that is paid by the company to employees for remuneration services in carrying out their duties or contributions to the company (Pawirosumarto & Iriani, 2018). Generally, the more difficult the workload carried out by employees, the higher incentives can be given compared to the existing standard of work. Results show that comparison of workload with those of colleagues and employees' role alliance with their competencies significantly influence their perception of workload balance and job satisfaction (Inegbedion et al., 2020). In the provision of this incentive is given if the workload or target given by the company is achieved. Incentives are usually financial in nature with the aim that employees are motivated to work on the excess workload or target. In Islamic hospital of Makassar, research from (Indriyani et al., 2020) that variables compensation has more influence to work productivity of nurses and midwives than empowerment. The provision of these incentives is aimed at increasing both productivity and employee performance and has an impact on improving the overall performance of the company (Sinaga et al., 2017)

However, in providing these incentives, not all employees can feel the benefits, because the impact can make employee motivation increase, stay or even decrease. Related to this, a monetary and non-monetary incentive man-

agement strategy is needed because this strategy has a significant impact on employee performance (Bagobiri & Paul, 2021). In bridging this, the management generally distributes incentives through programs that have been made with different amounts for each and in practice the provision of incentives generally has a time period that is adjusted to the program that has been made by the company. Both incentives and workload are variables that contribute to employee productivity. Therefore, to increase employee loyalty, it is necessary to consider providing work incentives, motivation and morale, loading work or workload, work stress in the future to be taken into consideration in making strategic planning for human resource development (Sumardin, 2021).

Through research conducted at PT BPR Lestari proves that incentives and workloads have a positive influence on employee productivity. The more the incentives are given with a high value, the employee's work productivity increases and so does the workload that the more the workload given increases, the employee's work productivity increases. This is a work commitment from the bank's employees as an effort to achieve the target for each work unit.

Incentives

According to the opinion (Panggabean, 2004) that "incentive is an award which is expressed in the form of money and given to employees who have worked beyond the required work standards". Meanwhile, according to (Simamora, 2004) incentives are programs that are made to be related to payments and work productivity. Incentives from (Mangkunegara, 2001), argue that a form of appreciation is in the form of money given to employees by leaders in achieving organizational goals. Then (Ranupandojo, H., 2002) that incentives are a form of motivation from employees expressed in the form of money.

Thus, it can be said that incentives are awards from the company to its employees so that they are motivated to work and achieve goals that exceed those expected by the company. Incentives have an influence on work productivity (Rahmana et al., 2020). According to (Hasibuan, 2013), incentives have material and non-material forms, namely:

- a. Incentive Material the form of contributions in the form of performance rewards to employees, such as wages and goods or similar products
- b. Non-Material Incentives are non-financial or material motivations given to employees to provide enthusiasm for work and provide welfare for employees. Non-material incentives such as job placement, education and training, promotions, appreciation programs, service stars and the like.
- a. Place of work, equipment and work facilities, complexity of work tasks, responsibilities of work tasks and level of difficulty are all physical.
- b. The company where the employee works, there is time to unwind, time to change work, the length of time employees work, overtime, organizational structure, delegation of work and authority as well as the wage system.
- c. The state of employees working such as the work environment is chemical, physical and biological as well as psychological

Meanwhile, the incentive indicator according to (Ranupandojo, H., 2002) states that the incentive pay is successful if the company fulfills:

- a. Incentive payments do not go through a long bureaucracy that should be simple and understandable by employees.
- b. Providing employee incentives should be able to increase output and consider efficiency,
- c. In making incentive payments should be done as soon as possible.
- d. Determination of work standards should be by creating a good framework for employees.
- e. The size of the wage should be sufficient to motivate employees to work harder.

Workload

According to the definition of the Minister for Administrative Reform (Definisi Beban Kerja, 1997) the workload is a task and must be completed at a certain time by the organization. Meanwhile, according to (Komarudin, 1996), workload analysis ensures the number of employees and the number of responsible or workloads that can be assigned to an employee. According to (Simamora, 2004) that the large number of employees identified by the workload and qualifications needed to achieve organizational goals.

Based on the opinion above, the workload in this research is a task that must be completed by employees to achieve organizational goals within a certain period of time. Internal and external factors can affect the workload. Opinion (Manuaba, 2000), related to workload, namely the existence of external factors outside the employee's body, namely:

While internal factors are reactions from within a person on the workload that comes from external. Internal factors include age, health, gender, body morphology, employee nutrition, job satisfaction, outlook, work motivation, beliefs and desires. According to the workload indicator (Putra, 2012), the workload has several indicators that generally exist in the company. The indicators are:

- a. Completion of employee work targets within a certain period of time in the form of designing, printing and finishing.
- b. Employees' perceptions of working conditions such as decision making and damage to production machines.
- c. Feelings that arise within the individual regarding the standard workload that must be completed.

The statement (Manuaba, 2000), regarding the workload that exceeds can cause fatigue, indigestion, irritability and headaches because the workload given can cause boredom. According to (Setyawan & Kuswati, 2006), the leadership of Human Resource Management must be professional in carrying out their duties. Executives must focus on the quality of their work and must be able to do other jobs because they focus on value creation. Through this activity the effectiveness of the organization is increased and builds the competitiveness of the organization.

Work productivity

Work productivity is generally defined as "output ratio" to "physical input". Physical inputs include human labor or other working

capital. According to (Huselid, 2018) job training for employees leads to high employee productivity. In measuring work productivity, it is carried out through work goals or objectives that are objective and right on target, the comparison of employees with working time, quality and controlling as well as the facilities provided to employees (Sauermann, 2016). From this opinion, productivity or work output is a comparison of the work achieved by employees (output) with employee skills (input) and takes into account working time according to the provisions.

Measurements in work productivity show changes in the level of work productivity in the company so that management can monitor business developments. In strategic decision making, measurement of work productivity can be used. According to (Mulyadi, 2001) work productivity has the following forms:

- a. Measurement of work productivity without any exchange of inputs and taking into account the exchange is called total work productivity.
- b. Partial work productivity is a measurement that is carried out separately from all inputs to produce output which is called partial work productivity.

Work productivity is also influenced by work, employee personality, decent salary, employee needs, suitability of employee job placement, educational background, health, work environment, managerial skills, motivation and equipment. Assessment of employee work productivity can be known through employee work performance by using a system that can assess the performance of employees. This must be done by the company to be able to see the productivity or achievement of an employee. Through a work assessment or measurement of work productivity, the leadership can find out the working conditions of the employees.

This can result in leaders paying attention to their employees. Leaders give it in the form of motivation to work with the aim that employees work more enthusiastically. Through work motivation, the leader can measure the work productivity of an employee which results in a number of work achievements. With

this assessment of work performance or work productivity, it is possible to follow up to be promoted for promotion, job transfer or rotation and adjustment of compensation.

Employee loyalty, leadership, honesty, cooperation and employee participation are some of the self-assessments of employees. The benefit of this assessment is to know the skills possessed by employees and the ability to work employees which are used as the basis for assessment for the human resources division to improve work situations and conditions, improve work quality and work results which are used as the basis for employee improvement and development. Indicators or measures of work productivity (Sauermann, 2016) are:

- a. Objectivity to work goals or actions
- b. Employees are given facilities at work
- c. Achievement of results obtained from employee comparison

Previous research

According to (Rompis & Sendow, 2019), who researched on CV. Segarindo Utama Minahasa, showed the results of his research that together the incentive variables, turnover variables and work involvement variables had an effect on employee productivity variables. Partially, the variables of incentives, turnover and job involvement are significant and positive. Research from (Erwin & Rosnada, 2021) on PDAM Tirta Kualo, Tanjungbalai City states that the work experience variable, job satisfaction variable and incentive variable have a positive impact on work productivity.

With the t-count value in this study is greater than the t-table, it is stated that the independent variable incentives have an effect on the dependent variable of work productivity. Research from (Trisnawaty & Parwoto, 2020) states that the workload variable is significant and has a negative impact on employee productivity variables at PT JS Jakarta in the production section while research from (Suleman Hsb & Fitriyanti, 2020) on PT. Bank Syariah Mandiri Harapan Raya Pekanbaru Branch stated that partially or partially the workload variable had a positive and significant impact on the employee's work productivity variable

Thinking Framework

Incentives are something that is expected by some employees in carrying out their duties, especially when there is a targeted workload. This will give encouragement to employees because by completing tasks in accordance with the wishes of the institution, the expectations of employees will get even greater incentives. Incentives are a tool for companies to increase productivity and employee performance to work in accordance with company demands.

The provision of incentives to employees is adjusted to the workload or targets given by the company to its employees. The types of incentives vary according to the conditions of the work environment and organizational goals. Even though incentives are a stimulus for employees, the provision of incentives does not necessarily result in the productivity or performance expected by the company.

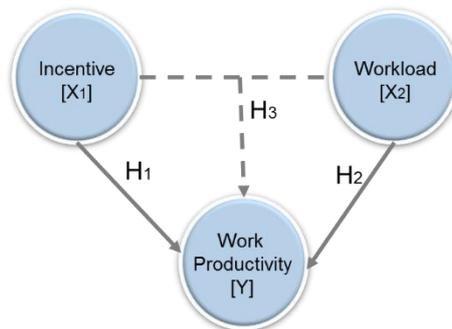


Figure 1. Thinking Framework

-----> partial test
 —————> simultaneous test

The hypothesis from Figure 1. above can be explained that H1 and H2 are thought to have the influence of each of the independent variables (X1 and X2) separately or partially on the dependent variable (Y), while H3 is suspected to be the independent variable (X1 and X2.) gives effect to the dependent variable (Y). The hypothesis test in providing incentives (X1) to

bank employees in this case is to motivate employees so that the workload (X2) or the given target or work productivity can be achieved and even exceeds the expectations expected by the company. To test the hypothesis simultaneously the provision of incentives and workload has an effect on work productivity.

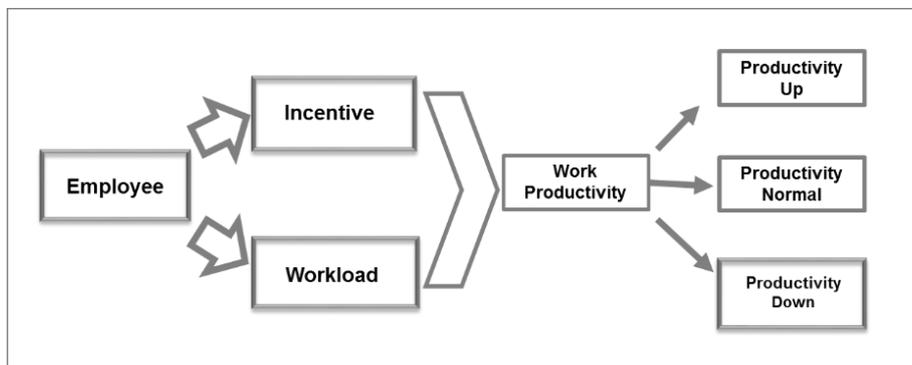


Figure 2. Influence Model of Incentives and Workload on Work Productivity

Research Methods

This hypothesis test has not taken into account the number or amount of incentives and workloads received by employees but is limited to providing incentives and workloads. When taking into account the amount of employee incentives, for this reason, the provision of incentives to employees must be adjusted to the type of work or workload that is in accordance with the ability of the employee. In terms of providing incentives to these employees by taking into account:

- a. Can increase employee productivity because employees feel that the provision of incentives is in accordance with their type of work and employees feel satisfied because they feel appreciated by providing these incentives.
- b. The productivity expected by the company does not change or stagnate. This happens because the incentives provided by the company are considered worth according to the

- level of difficulty faced by employees and have a break-even point with employee expenses to achieve the workload or targets achieved.
- c. Employee productivity decreases because the incentives are not in accordance with the level of difficulty, the number of jobs and does not cover the costs incurred by employees in meeting the achievement of these targets.

Results and Discussion

Data processing by distributing questionnaires to employees of PT. BPR Lestari with the google form because it was constrained during this pandemic. The results of the validity test on each variable item are valid as shown in table 1. The r-table value is 0.334 which is smaller than the value of each variable in this study so that it can be concluded that each item in this instrument is valid.

Table 1. Validity Results

Incentives (X1)	Results r-count	
	Workload (X2)	Work Productivity (Y)
0.850	0.598	0.720
0.731	0.773	0.766
0.800	0.755	0.667
0.801	0.762	0.836
0.648	0.637	0.763
0.709	0.672	0.768
0.640	0.720	0.756

In the normality test, the Asymp value is produced. Sig. (2-tailed) of 0.144 which means this data has a normal value because it is greater than 0.05 significance. The results of the normality test can also be known through the spread of data or points or residuals from

the histogram image. The result of a good multicollinearity test is that it has a tolerance value greater than or equal to 0.1 and less than or equal to 10 (VIF), the tolerance value of this multicollinearity test is 0.778.

Table 2. Normality Results

Unstandardized Residual		
N		35
Normal Parameters	Mean	0.000
	Std Deviation	0.299
Asymp. Sig. (2-tailed)		0.144

The multiple regression equation is $Y = -2.870 + 0.338X_1 + 0.756X_2$. In the partial t-test, the incentive value is 3.566 and the workload is 7.391, namely the two independent variables are greater than the t-table and with a significance below 0.05. Based on the processing of data from this study, it shows that there is a significant positive effect between the provision of

incentives on the workload of employees at PT. BPR Lestari. From the results of data processing above that the Workload or targets given to employees can still be increased to achieve the targets set by the company, by providing incentives that are in accordance with the conditions and level of difficulty of the work of each employee.

Table 3. Partial Test Results per Variable

	B	Sig.	Tolerance	VIF
Constant	-2.87	0.306		
Incentivesf_X1	0.338	0.001	0.778	1.285
Workload_X2	0.756	0.000	0.778	1.285
Work Productivity_Dependent variabel_Y				

Simultaneously the two independent variables affect the dependent variable with the value of F-count > F-Table or $59.223 > 3.285$. The result of the Coefficient of Determination or R Square is 0.787, which means that this incentive has contributed 78.70% to the Work Productivity of PT. BPR Lestari, the remaining 21.30% are variables not examined in this study, such as motivation, leadership style and work environment.

Influence of Incentives on Work Productivity on employees of PT. BPR Lestari Bekasi Branch

Incentive variables affect the work productivity of employees of PT. BPR Lestari is indicated by the T-count > T-table value, namely ($3.566 > 2.035$) sig. $0.001 < 0.05$ (H_0 is rejected and H_a is accepted) that the role of incentives has a positive and significant effect on employee work productivity. One indicator of the provision of incentives is to increase output and consider efficiency. An increase in output or targets can have a positive impact on company employees if the leadership can provide the right motivation to their employees.

The target is the workload that can be thought and enthusiasm for work for employees. In addition to motivation from the leadership, the role of providing incentives that are in accordance with the workload of employees can trigger high morale for company employees. This research was strengthened by

previous researchers (Erwin & Rosnada, 2021) on employees of PDAM Tirta Kualo Tanjungbalai City that work experience, job satisfaction and incentives have a positive influence on work productivity.

Effect of Workload on Work Productivity on employees of PT. BPR Lestari Bekasi Branch

The workload variable has an impact on the work productivity of PT. BPR Lestari. The results of the t-test < t-table ($7.391 > 2.035$), sig. $0.000 < 0.05$ means H_0 is rejected, H_a is accepted. One indicator of workload is the feeling that arises in the individual regarding the standard workload that must be completed. With awareness of the workload or targets received, there is an obligation to complete work for each employee so that the workload has a positive and significant impact on work productivity. This result was strengthened by previous researchers, namely in a study (Suleman Hsb & Fitriyanti, 2020) on PT. Bank Syariah Mandiri Harapan Raya Pekanbaru Branch stated that partially or partially the workload had a positive and significant impact on employee work productivity.

However, from another study (Trisnawaty & Parwoto, 2020) which states that workload has a negative and significant effect on employee work productivity at PT JS Jakarta in the production section which shows that the workload variable assigned to employees does not always have a negative impact on company

employees because there are Other factors that have a positive impact on the workload include motivation from the leadership, incentives and a comfortable work environment.

Based on the results of data processing in this study, it can be concluded that the provision of incentives and workloads has a significant impact on employee productivity by 78.70%. Employees need to be encouraged by providing incentives and making workloads (work targets) a challenge to be able to increase the spirit of each employee's work productivity. In this research, several other variables that affect the work productivity of PT BPR Lestari employees include motivation, leadership style and work environment. The banking industry generally challenges its employees to be able to achieve the work targets that have been set by the organization. Therefore, the workload (work target) is the most dominant thing to increase work productivity. In addition to being given rewards in the form of incentives if the work target is achieved, employees are also given punishment if the work target or workload delegated is not achieved. This is what can encourage more work productivity in the banking industry in general.

In carrying out their duties, generally a team is formed to achieve these targets and with the guidance of the head of the work unit, employees are directed to carry out their duties in accordance with organizational goals in the form of predetermined targets. The head of the work unit is responsible to the work unit he leads if the workload or work target given to his team is not achieved. For this reason, it is necessary to have a briefing or meeting to evaluate obstacles or an action plan to achieve the target.

Incentives have an important role as a stimulus in achieving work targets and these achievements must be fulfilled by company employees. In order to increase the affective and cognitive engagement of employees, management must ensure proper incentive packages to employees (Isaiah Clement & Eketu, 2019). Without incentives, employees lack enthusiasm for work but incentives are not a determining factor in achieving company targets, the workload assigned to employees can also motivate employees of a company because leaders

can apply rewards and punishments in assessing work targets. In the current competitive banking industry, it is appropriate to provide incentives to employees of a company in accordance with work performance or through employee KPI (Key Performance Indicators) by reviewing the policy of providing incentives. Incentives are not always in the form of financial but can also be in the form of non-financial in accordance with the achievement of the workload target given to each employee with the aim of creating a conducive work environment that can spur enthusiasm to work in achieving business targets, services and the absence of fraud within the company.

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