



Effect of Motivation on Employee Work Productivity at PT. Asuransi Takaful Umum

Zahra Nur Azizah^{1*}, Veithzal Rivai Zainal², Lenny Christina Nawangsari³

^{1,2,3}Universitas Mercu Buana, Jakarta, Indonesia, email: zahraazizah2206@gmail.com

*Corresponding Author: Zahra Nur Azizah¹

Abstract: Every company has an absolute right to be able to achieve the target or mission that has been set, one of which is to increase productivity by optimizing the motivation of human resources in the company concerned. A foundation for the company's success is directed and effective human resources, thus creating an increase in work motivation. Motivation is the encouragement of individuals or groups to carry out a job that has a certain mission. Productivity is the desire of individuals or groups to improve the quality of activities in all fields. This study aims to see the effect of motivation on the work productivity of employees of PT Asuransi Takaful Umum. The study population is the employees of PT Asuransi Takaful Umum. The total study sample is 30 respondents. Data collection uses questionnaires, interviews, and literature studies. This study uses quantitative descriptive analysis and simple linear regression analysis. The results of the study stated that partially the variable of motivation had a significant positive effect on the work productivity of employees of PT Asuransi Takaful Umum. Moreover, simple linear regression states that the motivational variable has a positive effect on the work productivity of employees of PT Asuransi Takaful Umum.

Keywords: Motivation, Work Productivity

INTRODUCTION

Every startup company has goal to be competitive and able to optimize all the things to achieve the goals. Implement the vision through employee's performance for achieving standard productivity which was set by company. To achieve the goals, the employee has the important role in supporting company getting success and the key success of company is optimization of human resource effectively in a correct way for elevating motivation.

According to Mangkunegara (2007:93-94) motivation is a situation which gives a will inside soul to get success of a mission, able to be stated as energy which gives spirit and direction and attitude maintenance related to working area. Motivation is also able to support someone's behavior to be excited and fully dedicate for getting maximum result. The support and motivation from stakeholder will help employee implementing optimize capability and

will increase productivity. If company was not support employee by motivation, it would make the employee become lazy and bored continuously decrease productivity.

By observing PT Asuransi Takaful Umum, the employees must gain spirit and dedication to company and company must also motivate the employees by training, reward, and also allowance. The motivation is able to give the increase of productivity. There are some examples of motivation such as reward of giving incentive to employee who has great productivity.

PT Asuransi Takaful Umum is an insurance sharia company where it has mutual help foundation in kind aspect and piety as what was stated by Prof. K.H Ali Yafie (2003:173) by fatwa DSN No.21/DSN-MU/III/2002 which stated that sharia insurance is an effort of protecting and helping among some parties with investing asset (*tabaruu'*) with the payment in facing the risk through sharia contract, without fraud element (*gharar*), immorality, usury, gambling, and illicit bribery.

Sharia foundation is used as a prime foundation of PT Asuransi Takaful Umum, so the company focusing on service and insurance activity especially aspect of loss, e.g. accident protection, trade, transport, and so on with purpose of achieving a prosperous Indonesia that is protected by Islamic sharia insurance. Therefore, PT Asuransi Takaful Umum needs to give motivation to employee for elevating loyalty, performance, and achievement since human resource which has good quality and good experience will bring the optimum productivity in achieving the goals of company.

LITERATURE REVIEW

Motivation

Sedarmayanti (2001:66) said that motivation is a driving force of individual of group of people to do something for achieving a specific mission. Beside, Mangkunegara (2007:93-94) stated that motivation is a situation which gives a will inside soul to get success of a mission, able to be stated as energy which gives spirit and direction and attitude maintenance related to working area. From those definition, it can be inferred that motivation is a need and individual prestige to achieve overall mission and also as a stimulation of self-arouse individuals capability achieving goals. There are many kinds of motivation: (1) giving reward, the company must give employee a reward such as incentive for the success of employee increasing productivity maintaining spirit of working, (2) training, Mangkunegara (2007:44) stated that training is short term systematic education for employee to let employee gain knowledge and skill in a specific goal. In other words, the training is a strategic plan of company elevating employee performance of individual, groups and comprehensive company activities. There are components in training program like the clear objective and measurable, the trainer must be qualified, the training subject must be relevant with the mission to be achieved, the method of the training appropriate with level of trainee capability, and also the training must meet the requirement, (3) allowance, it is the benefit from company which given to good performance employee from the profit.

Work Productivity

Productivity is always related to philosophy of human that is always have will and effort to increase life quality in all area. Referring Sedarmayanti (2001:56) productivity is an attitude from someone to do good improvement continuously. It is supported by Britanica (1982:27) who said that productivity in economic aspect as achievement ratio from effort to achieve something. It can be concluded that working productivity is a spirit of increase working performance quality on building maximum goods or service. There are so many factors affecting someone productiveness, e.g. the employee behavior of the motivation of building cooperation among team, the level of capability gained from training and education

which given by company, the relation of superior and subordinate with increase of productivity through monitoring quality, having productivity management, manpower efficiency and independency.

Productivity is able to be measured by comparison of current performance and history, among a unit with other to draw achievement relativity, the comparison of current performance with target for focusing attention goals and vision. Moreover, the productivity increase representing by three aspects: capacity increase with current manpower, capacity increase with less manpower, and capacity increase with minimum additional manpower.

METHOD

This is quantitative descriptive study with survey method use questionnaire as prime instrument of data collection supported by Likert scale as measuring tool. The data collected through distributing questionnaire to employees of PT Asuransi Takaful Umum with sampling technique ‘convenience sampling’ to 30 respondents. The study is conducted in PT Asuransi Takaful Umum at Mampang Prapatan Raya street No.100, Jakarta Selatan 12790. The analysis model used in this research is simple linear regression which helped by SPSS Version 13.

ANALYSIS RESULT

Characteristic of Research Subjects

Respondents’ overview based on age

Table 1. Subject’s overview based on age

Age	Frequency	Percentage
24	1	3.33%
25	2	6.67%
26	4	13.33%
27	2	6.67%
28	2	6.67%
29	3	10%
30	4	13.33%
31	4	13.33%
32	1	3.33%
34	2	6.67%
35	1	3.33%
37	1	3.33%
39	1	3.33%
40	2	6.67%
Total	30	100%

It was found that the employee ages comprising 24, 32, 35, 37, and 39 in percentage of 3.33%. By the ages of 25, 27, 28, 34 and 40, the percentage amount as much as 6.67%. and for the age of 29 is 10% while the rest ages of 26, 30 and 31 in amount of 13.33%.

Respondents’ overview based on gender

Table 2. Respondents’ overview based on gender

Gender	Frequency	Percentage
Male	18	60%
Female	12	40%
Total	30	100%

The data on the table presenting the employee of PT Asuransi Takaful Umum dominated by male as much as 18 employees or 60% while female in amount of 12 with percentage 40%.

Respondents’ overview based on residence

Table 3. Respondents’ overview based on residence

Residence	Frequency	Percentage
Native inhabitants	17	56.67%
Comer	13	43.33%
Total	30	100%

Based on respondents’ data, it gained information if the employee of PT Asuransi Takaful Umum dominates the population is native inhabitants in amount of 17 or 56.67% while the total comer is 13 people which equal 43.33%.

Respondents’ overview based on marital status

Table 4 Respondents’ overview based on marital status

Marital status	Frequency	Percentage
Single	5	16.67%
Married	25	83.33%
Total	30	100%

The data shows that employee of PT Asuransi Takaful Umum is dominated by merried employee as much as 25 (83.33%) while single employee is only 5 in total (16.67%).

Respondents’ overview based on income

Table 5 Respondents’ overview based on income

Income	Frequency	Percentage
>Rp 2.500.000	20	66.67%
Rp. 1.750.000 – Rp 2.500.000	8	26.66%
Rp. 900.000 – Rp 1.750.000	2	6.67%
Total	30	100%

From the data, it can be inferred if the employee of PT Asuransi Takaful Umum have different salary amount. However, it was dominated by income of >Rp 2.500.000 for the total 20 employees (66.67%), the income Rp. 1.750.000-Rp 2.500.000 as much as 8 employees (26.66%), and the employee with income Rp. 900.000-Rp 1.750.000 are 2 (6.67%)

Respondents’ overview based on the total working time

Table 6. Respondents’ overview based on the total working time

Working time	Frequency	Percentage
>5 years	18	60%
3-4 years	5	16.67%
1-3 years	7	23.33%
Less than 1 year	0	0
Total	30	100%

It recognized if the employee of PT Asuransi Takaful Umum comprising different working amount of time. The majority is the employee who is working for more than 5years, as much as 18 employees (60%), 3-4 years as much as 5 employees (16.67%), while the working experience 1-3 years as much as 7 employees (23.33%).

Subjects’ overview based on educational degree

Table 7. Subjects’ description based on educational degree

Degree	Frequency	Percentage
High school	0	0
Diploma (D3)	2	6.67%
Bachelor	27	90%
Postgraduate	1	3.33%
Total	30	100%

It is found that the majority education degree of PT Asuransi Takaful Umum is bachelor with the total percentage 90% (27 employee), total 6.67% of 3 years diploma (2 employees), while 3.33% of them has postgraduate degree (1 employee).

Simple Linear Regression Model

Table 8 Simple Linear Regression Model

Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.	
1	(Constant)	47.925	1.235		1.748	0.001
	Motivasi	0.610	0.505	0.494	4.663	0.000

Referring the table, found a function as below:

$$Y = a + bx$$

Remark:

Y= Working productivity

a= constant setting

b= regression setting

x= Motivation

it is found the regression function as follow:

$$Y = 47.925 + 0.610X$$

The regression equation presents that (a) value of 47.925 is the condition where the variable productivity is not yet getting impact from variable motivation. If variable X did not exist, the variable Y would has no change. The value (b) 0.610 representing variable motivation has positive impact on employee working productivity, each 1 point of increase in variable motivation will also give impact on employee working productivity in value of 0.610, the value increase is positive where the increase in motivation is proportional to the increase in employee performance.

Coefficient of determination (R²)

Coefficient of determination (R²) is a coefficient draw the level of percentage each independent variable, if the value of the determination coefficient getting higher means the independent variable is as good as affecting dependent variable. Here is the data:

Table 9. Coefficient of determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.410 ^a	0.563	0.531	1.829

Based on the table which shows R square value >0.563 that means 56.3% the variable motivation impacting on variable employee performance in amount of 56.3% while the rest 43.7% may affected by other variable outside the study.

Hypothesis test (t test)

The test of significance of regression coefficient is needed to recognize the significance impact each variable X on Y. The partial testing of hypothesis used to generate partial test of independent variable on dependent variable. It is to recognize the impact of variable motivation (X) on employee productivity (Y) which can be seen from the table 7. From the table, it is found that motivation(X) has p-value (sig) 0.000 which means <0.05 . Thus, this study is able to accept the hypothesis which assume that motivation (X) is partially has significance impact on employee productivity (Y).

DISCUSSION

The data analysis SPSS version 13 presenting t test variable motivation $>t$ table with positive direction of coefficient, It can be inferred if variable motivation gives impact to variable employee productivity. Besides, the sig variable motivation has value $< sig$ is used. Thus, the impact of motivation on employee working productivity is significance.

According to Sedarmayanti (2001:56) productivity is an attitude of doing continuous improvement in a good way. In addition, Britanica (1982:27) stated that productivity in economic aspect as achievement ratio from effort to achieve something. In other words, the improve of working behavior and attitude of individual created to achieve a vision which was set by motivation, if the motivation is getting higher, the productivity will also positive. Hence, more motivation given by PT Asuransi Takaful Umum will contribute to employee working productivity increase.

CONCLUSION

In conclusion, referring the study, the assessment of respondents on the variables is quite good. The conclusion of each variable are as follow: (1) the result of partial test of variable motivation has significant impact on variable employee working productivity PT Asuransi Takaful Umum. (2) The result of coefficient correlation stated that variable motivation has medium degree and positive. (3) Based on determinant coefficient, the R square value of variable motivation is impact on employee working productivity.

REFERENCES

- Mangkunegara, Anwar Prabu. 2007. *Manajemen Sumber Daya Manusia Perusahaan*. Bandung: PT Remaja Rosdakarya
- Yafie, ali. 2003. *Ekonomi Syariah Dalam Sorotan*. Jakarta: Yayasan Amanah
- Sedarmayanti. 2001. *Sumber Daya Manusia dan Produktivitas Kerja*. Bandung: Mandar Maju
- Britanica. 1982. *Metodologi Penelitian Kuantitatif Cetakan ke 4*. Jakarta: Kencana Prenada Media Group