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## **Employee motivation in facing challenges in the insurance industry with the role of creativity as a key factor: case study of Madura BPJS Employment**

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### **Abstract**

Challenges in the insurance industry require companies to prepare strategic steps with various tasks and responsibilities assigned to their employees. Employee motivation is needed to face various possibilities that arise from these challenges. BPJS Employment Madura is a public legal entity responsible to the president which is able to provide benefits to increase the nation's economic growth which is currently facing challenges in the insurance industry. The aim of this research is to analyze the work motivation shown by employees with creativity as a key factor in facing the challenges of the insurance industry. The method for writing scientific articles is using qualitative research methods and data collection techniques in the form of interviews and observations. This research activity explains the work motivation of BPJS Employment Madura employees in facing the challenges of the insurance industry with creativity to solve various problems that arise so that they can achieve company goals.

**Keywords:** Work motivation, creativity, insurance industry challenges, BPJS Employment Madura.

### **Introduction**

The role of the insurance industry in the Indonesian economy is very large and very broad. As a service product, the insurance industry is relatively less attractive for consumers to buy (un-sought goods). In reality, a number of industrial and trade activities would not be possible without the support of insurance service products. The very broad role of the insurance industry certainly creates competence between insurance companies, to compete in achieving company goals. This cannot be separated from the role of insurance employees as the front

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guard in marketing, selling and serving as well as recruiting potential customers to become customers (Alfitriana, 2020).

One of the insurance industries is the Employment Social Security Administering Agency (BPJS). Santika, et.al., (2018) explained that BPJS is a public legal entity responsible to the president which is able to provide benefits in increasing the nation's economic growth. Based on data from BPJS Employment East Java Province (2023), there are 4,342,080 active participants consisting of wage earners (PU), non-wage earners (TKBPU), Indonesian migrant workers (PMI) and service workers construction. Then, the latest data from BPJS Employment Madura (2023) reveals that the number of health insurance awareness is increasing with the increase in the number of active participants from only 311,320 participants to 538,491 participants consisting of vulnerable workers to Indonesian migrant workers.

Hashim, et. al. (2023) illustrates through their research that BPJS Employment Sulawesi - Maluku employees experienced a decrease in motivation due to work stress and inappropriate compensation. Apart from that, the lack of interpersonal interaction from superiors to subordinates is also one of the main factors in decreasing motivation of BPJS Employment employees. Research conducted by Malau (2018) entitled "The Influence of Work Motivation and Job Satisfaction on Employee Performance at BPJS Health Metro Branch", shows that the description of the problem regarding how to improve the performance of BPJS Health Metro Branch employees is where an employee does not have an increase in his performance within a certain period of time which is motivated by demands in the job that are not in accordance with the employee's competence and experience, on the other hand the employee is also not given adequate training.

Motivation of employees at work will grow if employees are able to formulate new ideas and methods that are imaginative, aesthetic, flexible and can be integrated with company goals. What Yahyaa and Sukarno (2021) refer to as creativity. This ability can give birth to new ideas of high quality that can meet task requirements. For individuals who think creatively, they challenge the status quo and will look for new alternatives in finding a way out of a problem or looking for new opportunities that can be profitable.

Creativity is explained by Amabile (1983) as a product or a person's response that is said to be creative if according to the assessment of an expert or observer who has authority in that field that it is creative. Creativity is considered a personal characteristic with features that cover broad areas of interest and high levels of energy (King & Gurland, 2007).

Riko (2020) explains that creativity is one of the factors that increases and decreases individual motivation because when individuals form new relationships with their environment in an effort to become fully themselves. Creativity will really help organizations in responding to any changes that may occur in the competitive business world (Anshori, Eliyana, & Suaedi, 2022). Additionally, creating, or generating new ideas to improve conditions is an important component of an individual's self (Riansyah & Sya'roni, 2014). However, this is inversely proportional to what happens to BPJS Employment Madura employees, where employees have difficulty creating ideas or something new because they do not receive training in accordance with existing work competencies.

## **Literature Review**

### **Motivation**

Wibowo (2013) explains that motivation is a person's determination to take action on the process flow of personal behavior that takes into account intensity, persistence and direction to achieve goals. Faslah and Savitri (2017) stated that motivation itself is the driving force that gives rise to personal passion for work so that they are able to work together effectively and with integrity through efforts to achieve satisfaction. Hasibuan (2013) also explains that work motivation is a stimulant that creates personal work enthusiasm so that they are able to work together, effectively and integratedly, including all efforts to achieve satisfaction. Motivation is a human stimulus to carry out activities to produce the best results. Employees who are given high work motivation will gain satisfaction at work.

Noor (2013) stated that work motivation is a condition where a person moves to carry out a mandated work task in accordance with encouragement and stimulation in order to achieve that goal. Kurnia (2019) also has a similar opinion, namely that motivation is the provision of a motivational stimulus that creates a person's passion for work so that they want to work together, effectively and efficiently integrated to achieve a common goal.

Kadafi (2017) describes work motivation as a driving effort that causes a person or part of an organization to willingly exert their abilities in the form of expertise or skills to carry out various activities that have become their responsibility and carry out these obligations, as an effort to achieve predetermined goals. In line with Kadafi, Kurnia, (2019) stated that motivation, according to another opinion, is a driving force to generate people's passion for work so that they want to work together, effectively and integratedly to achieve satisfaction. Locke (1978) explains that individuals who set specific and difficult goals perform better than those who set general and easy goals.

Shofwani and Hariyadi (2019) revealed that motivation is about how to encourage this passion, so that workers are willing to work hard by giving all their abilities and skills to realize the company's goals. Motivation is a human stimulus to carry out activities to produce the best results. Employees who are given high work motivation will gain satisfaction at work (Faslah & Savitri, 2017).

Based on the theoretical explanation above, it can be explained that work motivation is an impulse that arises from within the individual in order to create passion for work so that he is able to work more effectively and with integrity in order to achieve satisfaction.

### **Motivation Theory**

Needs motivation theory is also called satisfaction theory (Content Theories), because this theory explains that what drives behavior is the existence of needs that must be satisfied. In this theory there are three streams, namely:

- a. Maslow's theory categorizes human needs into five categories, namely physiological needs, safety needs, social needs, the need for esteem, and self-actualization.
- b. Aldefer's theory which categorizes human needs into two categories, namely growth needs and related needs.

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- c. Herzberg's theory categorizes human needs into five categories, namely recognition, responsibility, achievement, growth and development and job self.

However, in this research, the author will only examine the needs motivation theory based on Maslow's theory regarding the hierarchy of needs. AH. Maslow is a famous psychologist who discovered the theory of the hierarchy of human needs. Maslow divided basic human needs into five types of needs. Abraham Maslow (2012) explains that in motivation theory there are several levels of needs called the hierarchy of needs including:

- a. Basic daily human needs for eating, drinking, clothing, shelter, mixing, and needs that are classified as other physical needs (Physical needs).
- b. The need to obtain safety, security, guarantees or protection from threats that endanger the continuity of life and living in all aspects therein (safety needs).
- c. The need to be liked and liked, to be liked and pleased, to be loved and loved, the need to socialize, be in a group, be in society, have a nation and state, be a member of a larger social group (Social Needs).
- d. The need to obtain honor, respect, praise, appreciation and recognition (The needs for esteems).
- e. The need to gain pride, greatness, admiration and fame as someone who is able and successful in realizing the potential of his talents with extraordinary achievements (The needs for self-actualization).

### **Aspects of Work Motivation**

Robbins (2016) explains that there are several aspects that shape employee motivation at work, including:

- a. Direction of behavior. This is the behavior that a person chooses at work, measured through their willingness to complete work and obedience to regulations.
- b. Level of effort (level of effort) is how hard a person tries to work in accordance with the behavior that has been chosen, measured through seriousness in work and the willingness to be better than before.
- c. Level of persistence: This is how hard a person will continue to try to carry out the chosen behavior, measured through the willingness to develop skills and advance the company as well as persistence in working even though the environment is less supportive.

### **Creativity**

Riansyah and Sya'roni (2014) explain that creativity is an individual's ability to create something different, either in the form of results that can be assessed or in the form of ideas that can produce something new and different. Then, Yahyaa and Sukarnob (2021) explain creativity as an ability that can give birth to new ideas of high quality that can meet task requirements. For individuals who think creatively, they challenge the status quo and will look for new alternatives in finding a way out of a problem or looking for new opportunities that can be profitable.

Creativity is considered a personal characteristic with features that cover broad areas of interest and high levels of energy (King & Gurland, 2007). Creativity is important for organizations because creative contributions can not only help organizations become more efficient and more responsive to opportunities, but also help organizations adapt to change, grow, and compete in the business environment (Riko, 2020).

The consensual definition emphasizes aspects of creative products whose degree of creativity is assessed by expert observers. Amabile (1983) suggests that a product or response A person is said to be creative if according to the assessment of an expert or observer who has authority in that field, that person is creative.

Based on the explanation above, it can be concluded that creativity is an individual's ability to create something new that can meet the needs of an individual's task or work.

### **Factors that Influence Creativity**

Rogers (2008) explains that there are several things that can encourage the realization of individual creativity, including:

a. Encouragement from within oneself

Every individual has a tendency or impulse from within himself to be creative, realize potential, express and activate all capacities that he has. This drive is the primary motivation for creativity when individuals form new relationships with their environment in an effort to become fully themselves.

b. Encouragement from the environment

There are several factors that influence creativity in the form of thinking abilities and personality traits that interact with a particular environment. The thinking ability factor consists of intelligence (intelligence) and enrichment of thinking material in the form of experience and skills. Personality factors consist of curiosity, self-esteem and self-confidence, independent nature, courage to take risks.

### **Research Method**

This research is field research, research that studies in detail and in depth the background of current conditions. Moleong (2018) explains that field research focuses on the results of data collection from predetermined informants.

Meanwhile, this research uses a qualitative research model. According to Sugiyono (2019) qualitative research is a research method based on the philosophy of postpositivism which is used to examine objects in natural conditions (real conditions, not set or in experimental conditions) where the researcher is the key instrument. Moleong (2018) also explains that qualitative research is intended to understand the phenomena experienced by research subjects holistically and by means of descriptions in the form of words and language, in a special natural context by utilizing various natural methods.

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Based on the description explained above, the conclusion that can be drawn is that this research is qualitative research with a field research approach, in other words, qualitative field research which requires researchers to obtain data in the field.

### **Research sites**

The location chosen for this research is BPJS Employment Madura Jalan Halim Perdana Kusuma Number 4, Sawah Area, Mlajah, Bangkalan District, Bangkalan Regency, East Java 69116.

### **Data Collection Technique**

The data collection methods in this research are as follows:

#### **1. Observation**

Observation means that researchers make observations first in conducting research by observing the object of the problem that will be studied directly. In making these observations, researchers will be better able to understand the context of the data in the entire social situation, so they will get a comprehensive view. Observation is a specific data collection technique related to human behavior, work processes, and natural phenomena.

#### **2. Interview**

An interview is a conversation conducted by two or more people with a specific purpose consisting of the interviewer and the interviewee. The interviewer is someone who asks questions and the interviewee is someone who answers the questions. (Moleong, 2018).

#### **3. Documentation**

Moleong (2018) explains that documentation analysis can be used because it is a stable, encouraging source and documentation is natural in accordance with the physical context. Documentation is an important source of data because it can support the accuracy of data in research. Apart from that, documentation files will be proof of the validity of research that has been carried out. These documents are usually in the form of documents, photos or videos obtained during the research process. Documentation is important because the facts and data obtained are mostly stored in the form of documentation, in the form of pictures, writing or other forms of documentation.

## **Result and Discussion**

### **Direction of Behavior**

The direction of behavior of BPJS Employment employees in realizing their work motivation arises from the individual's ability to choose or determine how they will act while working. This is done so that the behavior carried out during work can be directed so that work can be completed in accordance with existing rules. In line with what was stated by Faslah and

Savitri (2017) that the direction of individual behavior is one that encourages individuals to be more focused and structured in their work, apart from that so that work can be more integrated. Work motivation can arise when individuals apply consistency and the will to complete each job by formulating every action or behavior that will be carried out to complete the targets given by the company. This is done so that individuals are always motivated and become better than before (Noor, 2013).

Based on the results of interviews with BPJS Employment Madura employees, we can describe how employees perform in each line. So far, the results of employee work implementation have not approached perfection or approached the goals expected by the company, so the company has put direct pressure on employees, whose number is also limited. The pressure and demands to achieve the company's targets and goals often make employees feel burdened, therefore as BPJS Employment Madura employees you must always provide stimulus to the willpower to complete the work. In line with this, Antaka and Jaidi (2018) explained that whether employee performance is good or not can be influenced by work motivation factors and employee workload. In line with this opinion, Anshori (2023) explains that employee work motivation can be influenced by leadership style factors so that they can create work motivation that leads to work discipline. If in a company employees have good motivation, the targets they want to achieve will be successful. On the other hand, if the workload is too high, it will cause employees to become tired because they have too many tasks and even cause work stress. This will have an impact on behavior, namely ineffectiveness at work. Employees who have high work motivation and a standard workload tend to show better performance, because they have a high awareness of completing tasks quickly. work and is supported by a workload that meets standards so that the work can be completed on time.

The motivation of BPJS Employment Madura employees is very important to continue to maintain and improve because it can have a positive impact and create a more effective work flow, one of which is by complying with company regulations or standard operating procedures (SOP). By complying with applicable regulations, you are then able to make decisions to determine actions that can help the work and targets that have been given to be completed on time. More than that, Madura BPJS Employment employees who are able to make the right decisions in order to help with the work and targets that have been given will gain satisfaction at work (Faslah & Savitri, 2017). This is also in line with research by Anggit (2014) which explains that when individuals are able to make the right decisions it can have a positive impact on increasing performance at work. Increasing performance is the most important thing desired by both employees and the organization. Organizations want optimal employee performance for the benefit of increasing work results and organizational profits (Anshori, 2023). On the other hand, employees are interested in self-development and job promotion. To fulfill these two desires, a good performance management system is needed.

### **Level of Effort**

BPJS Employment Madura employees always try and try to maintain and increase work motivation and individual seriousness is needed in working so that it always becomes better than before. Individuals must show how hard they work to maintain and increase their motivation by determining personal targets that refer to company targets in order to achieve all

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goals, both personal and company (Shofwani & Hariyadi, 2019). This is illustrated by the results of interviews with BPJS Employment Madura employees who show that in working you must prioritize seriousness, work ethic and self-discipline in order to achieve each goal well. Employees always try to utilize the time given by the company to complete their tasks and always work skillfully (Anshori, 2023). The intended discipline is carried out with the aim of minimizing errors in work. In line with these findings, Kartika and Kaihatu (2010) explained that discipline can determine the level of individual effort at work.

The work environment of BPJS Employment Madura also has an influence on the level of individual effort to maintain motivation. Based on the results of the interview, we can project how the work environment of BPJS Employment Madura is, where within a certain period of time group discussion forums are always held to resolve several problems that have not been able to be resolved individually. Then, with limited human resources, targets imposed on individuals are often completed in groups or together (Maulidi, Hasan, & Anshori, 2023). With the supportive work environment of BPJS Employment Madura, targets that some people think are unrealistic and irrelevant can be achieved. This is in line with the motivation theory explained by Maslow (2012) which explains that the need to be liked and liked, to be in a group and society as well as being a member of a larger social group can increase individual motivation.

Maharani, et. al. (2023) explained that the need to be liked and enjoyed and socializing activities between employees in a work environment can increase individual motivation at work, apart from that increasing motivation at work also has an impact on increasing employee performance. BPJS Employment Madura employees have warm relationships between co-workers, demonstrated by a problem-solving process that begins with discussions between individuals. The same opinion was also expressed by Hanafi and Triana (2018) who explained that individual work motivation tends to increase along with good performance. This increase in motivation cannot be separated from the supervision behavior from superiors to subordinates so that if there is a problem it can be corrected.

### **Level of Persistence**

For BPJS Employment Madura employees always carries out good supervision activities, namely the monitoring and evaluation process carried out by leaders or superiors on subordinates, so that along with the large scope of work of BPJS Employment Madura employees are able to resolve any problems that arise. Then, the supervision process is able to have an impact on the company because supervision can increase work effectiveness. This increase in work effectiveness is closely related to the increasing knowledge and skills of subordinates, as well as the development of a more harmonious relationship and work atmosphere between superiors and subordinates (Rohmah, Andini, Wicaksono, Hakim, & Anshori, 2023). Work efficiency, increasing work efficiency is closely related to reducing errors made by subordinates, therefore wasteful use of resources (energy, funds and facilities) can be prevented (Pamungkas, et. al., 2021). BPJS Employment Madura as an institution or organization engaged in providing public services, is required to be able to function effectively and be able to facilitate the implementation of good social protection and security programs.

In facing the challenges of the insurance industry, individual persistence in working can help to maintain motivation at work, apart from that, persistent individuals are able to survive every challenge and pressure that arises (Robbins, 2016). When individuals have a good understanding of the challenges and pressures at work, then when problems arise they always try to find solutions so that these problems can be resolved. Without realizing it, this can lead individuals to develop their abilities at work. In line with this, BPJS Employment Madura has clear goals or targets that have been determined for each employee so that employees will always be motivated to find ways to achieve these goals. Locke (1978) explains that individuals will be motivated when they have clear goals (clarity), and individuals do not become confused about their tasks (task complexity).

### **Facing Insurance Industry Challenges with Creativity**

Currently the world is entering a period of recession, including Indonesia, where this is one of the real challenges in the insurance industry. An appropriate response is needed to create breakthroughs and new things in order to fulfill individual tasks or work and to be able to overcome existing challenges. Amabile (1983) stated that a product or someone's response is said to be creative if according to the assessment of an expert or observer who has authority in that field that it is creative. Creativity is important for organizations because creative contributions can not only help organizations become more efficient and more responsive to opportunities, but also help organizations adapt to change, grow, and compete in the business environment (Riko, 2020).

### **Encouragement From Within**

Every individual has a tendency or impulse from within themselves to be creative, realize potential, express and activate all the capacities they have. This drive is the primary motivation for creativity when individuals form new relationships with their environment in an effort to become fully themselves (Rogers, 2008). In line with Rogers, Yentisna, et. al. (2014) explains that the drive that arises from within is personality conformity with work, this can also affect individual work creativity because if the work done is not in accordance with the individual's personality or educational background, the work will not be done well.

As an employee of BPJS Employment Madura you are given complete freedom in your work responsibilities. Apart from that, the company provides space and facilities for employees so they can hone and trigger their own creativity. The freedom to develop the creative side of employees can also have a positive impact on BPJS Employment Madura in facing the challenges of the insurance industry because when employees have developed the creative side of themselves, employees are able to find new ideas and realize their potential to get out of problems and solve problems his job. In line with this, Herzberg (in Stephanie, 2020) explains that freedom (advancement) and responsibility are one of the factors that encourage increased individual motivation. Hasyim, Kamase, and Serang (2023) strengthen the results of this research which shows that increasing work motivation due to the ability of employees to implement their potential has a positive and significant influence on creating good performance among BPJS Employment employees.

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### **Encouragement from the Environment**

The environment of course really influences oneself to always come up with ideas, apart from that, the influence of the people around you often motivates you to be able to imitate and even do more than the people around you. This is in line with Herzberg (in Stephanie, 2020) who explains that work conditions, which include the work environment, can encourage individuals to increase work motivation in order to achieve work productivity and job satisfaction. Apart from that, an individual's thinking abilities and personality traits that enable him to interact with a particular environment can have a positive impact on oneself (Rogers, 2008; Fitriansyah, 2020).

The environment is able to help individuals to develop, because employees' active communication with co-workers provides comfort and helps display the best potential or abilities at work (Fitriansyah, 2020). In order to overcome the challenges of the insurance industry, a supportive working environment is also needed. If the work environment has components that are able to provide comfort to employees, it is likely that these employees will be able to overcome the challenges of the insurance industry well. This is confirmed by the research results Jean and Ferinia (2023) where a safe and conducive work environment is able to create creativity in employees, which shows that employees have an above average level of intelligence so that employees are able to develop creative ideas in an effort to demonstrate their performance.

### **Conclusion**

Based on the results of the research presented, several conclusions can be drawn that employees are company assets where the presence of employees is very important until now, without employees there will be no smoothness and production process of a company. In other words, employees certainly have a very important role in achieving company goals and are responsible for the sustainability of the company, in this case BPJS Employment Madura employees.

In facing the challenges the insurance industry is currently facing, one of which is the era of global recession, there is a need for motivation at work to get through it. BPJS Employment Madura employees have several duties, main tasks, functions and responsibilities, as well as targets that must be carried out in accordance with existing SOPs. The seriousness of employees in carrying out their work and compliance with applicable rules can increase the level of work motivation in employees, apart from that, maintaining and increasing work motivation requires individual seriousness in working so that it always becomes better than before. Then, in facing the challenges of the insurance industry, individual persistence in working can help to maintain motivation at work, apart from that, persistent individuals are able to survive every challenge and pressure that arises.

Based on the explanations of key informants and supporting informants, one of the factors that can increase work motivation is creativity at work. Creativity is important to organizations because creative contributions can not only help organizations become more

efficient and more responsive to opportunities, but also help organizations adapt to change, grow, and compete in the business environment.

As an employee of BPJS Employment Madura you are given complete freedom in your work responsibilities. Apart from that, the company provides space and facilities for employees so they can hone and trigger their own creativity. The freedom to develop the creative side of employees can also have a positive impact on BPJS Employment Madura in facing the challenges of the insurance industry because when employees have developed the creative side of themselves, employees are able to find new ideas and realize their potential to get out of problems and complete their work.

With the very large scope of work of BPJS Employment Madura but the small number of employees, employees help each other to create a safe and conducive work environment and are able to help individuals within them solve problems and develop themselves. This step has a positive impact on the company where a work environment with a positive atmosphere has formed itself so that it is ready to face and overcome the challenges of the insurance industry.

### **Suggestion**

From the results of the research and data analysis discussed in the previous chapter, the researcher would like to provide the following suggestions:

1. For employees who are still undergoing a period of adaptation in a new environment with a new culture, it is not an easy thing, there are many stages that must be prepared and passed in order to be able to make an active and real contribution to the company, starting from directing behavior in accordance with the rules applicable, then serious in carrying out responsibilities at work, and able to solve any existing problems.
2. For BPJS Employment Madura to add employees and workers considering that its work coverage covers 4 districts, namely Bangkalan Regency, Sampang Regency, Pamekasan Regency and Sumenep Regency. It is hoped that employees will be able to remain focused on the tasks, main points, functions and responsibilities they have undertaken without having to carry out other responsibilities.

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