

The Factor Analysis of Contactless Services and Its Impact Towards Employee Performance of BPJS Ketenagakerjaan Gresik Branch Office during the Covid 19 Pandemic with Work Family Conflict Mediation

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ABSTRACT

The contactless service implemented by BPJS Ketenagakerjaan during the Covid-19 pandemic changed the way of work, from working at office to working remotely or work from home. Work from home also possible to cause work family conflict. Based on research of BPJS Ketenagakerjaan Gresik the researcher focuses on the influence of contactless service factors on the performance of BPJS Ketenagakerjaan Gresik employees. This research aims to determine the influence of contactless service factors on the performance of BPJS Ketenagakerjaan Gresik employees during the Covid-19 Pandemic with work family conflict as mediation. The method in this research was used quantitative methodology, by examining the relationship between contactless services (as measured by the cognitive demand dimension, off-work hours technology assisted job demands (off-TAJD), the perception of stress related to ICT use to stay connected with others, and recovery experience), work-family conflict, and employee performance.

INTRODUCTION

The Covid-19 pandemic which has been going on for two years, has impacted on government policies to break the chain of spread Covid-19, one of which is Large-Scale Social Restrictions, where several business sectors are still allowed to operate with strict health protocols. Which results in a weakening of income resulting in Termination of Employment.

A weakened business sector with many layoffs will certainly have a big impact on the contribution received by BPJS Ketenagakerjaan, which will have an impact on the size of the agency's operational funds set by the Ministry of Finance. Apart from that, a large wave of layoffs will cause many workers to come to withdraw Old Age Security funds. This has an impact on the performance and way of working of BPJS Ketenagakerjaan which is committed to protecting all workers and their families.

Before the Covid-19 pandemic, all BPJS Ketenagakerjaan participants were served physically at 122 BPJS Ketenagakerjaan Branch Offices. However, since the government declared Indonesia emergency because Covid-19 virus, the strategy chosen by BPJS Ketenagakerjaan is to eliminate physical contact, namely the LAPAK ASIK (*Layanan Tanpa Kontak Fisik*) or contactless service program, by utilizing technology that already exists and widely known to the public. LAPAK ASIK changes all BPJS Ketenagakerjaan services that previously had to be done at the BPJS Ketenagakerjaan office to be done from home. Internally, only maximize the system that has been built by adding features or service capacity, without having to develop a new management information system.

During 2019, the total number of claims served at BPJS Ketenagakerjaan Gresik was 23.549 cases with total payments reaching Rp. 264.482.493.944,72. Of this number, 19.813 cases were served face to face, that is old age security, death insurance, and pension security claims. This data does not include the number of people who came to take care of registration of participants and companies, transfer of company data, and registration of construction services. In 2020, the total claims served by BPJS Ketenagakerjaan Gresik were 32.041 with total payments reaching Rp. 363.963.419.723,09 of this number, 25.214 cases were served using the contactless method, shows that there has been a very significant change in work patterns at BPJS Ketenagakerjaan which requires employees to quickly adapt to use information technology.

Basically, changes in work patterns since the COVID-19 pandemic have not caused retention or conflict problems because the technology used is already running and all that remains is to maximize its capacity. However, external and internal changes during the Covid-19 pandemic have weaknesses and strengths, so influence new ways of working which have an impact toward employee performance at the BPJS Ketenagakerjaan Gresik office.

According to Ghisleri et al (2021) technological developments make remote work can produce many positive results, such as: improving the quality of work and reducing stress through greater concentration and control over time and work tasks; promoting job satisfaction and well-being, especially when given autonomy over aspects of family life and when social support is

high, daily transportation costs and supports work-life balance; promote inclusion and diversity management, for example, through appropriate work arrangements for people with disabilities. However, there are also negative outcomes on remuneration, learning and career opportunities, although these aspects are more related to organizational culture or specific employment sectors.

Empirical research conducted by Onyemaechi et al (2018) shows that there is a positive and significant correlation between remote work (telecommuting) with employee performance. Work implementation arrangements that do not depend on the physical location of the office have an impact on delivering services more quickly.

On the other hand, aspects of carrying out work with the help of information and communication technology consist of: cognitive demand, off-work hours technology assisted jobdemands (off-TAJD), the perception of stress related to ICT use to stay connected with others aspect which has a positive and significant influence on its emergence work family conflict. Meanwhile, the recovery experience aspect makes a negative contribution (Ghislieri, Molino, Sanseverino, & Presutti, 2021). It means that carrying out work with information and communication technology support can improve employee performance, but are vulnerable to the emergence of work-family conflict which has a negative and significant impact on employee performance (Novitasari & Asbari, 2020).

Remote work or in this research is contactless service carried out through work from home obligations during the Covid-19 health emergency has increased significantly. This is vulnerable to work family conflict because of the difficulty in separating different life domains. Even though a lot of research has been conducted, few have focused on public service employees, in this research is BPJS Ketenagakerjaan employees. Moreover, previous research was mostly conducted on health workers and education workers who were considered to be most affected by the Covid-19 pandemic.

LITERATURE REVIEW

Contactless Service

Services are explained by Payne (in Fatihudin & Firmansyah, 2019) as economic activities that have several intangible elements (values and benefits) associated with them, which involve interaction with consumers or with goods owned and do not result in changes in ownership under conditions that can just appear and the production of service may also not be related to a physical product. The American Marketing Association (Roy, 2018) provides a definition of service as an activity, benefit, or satisfaction offered in sales, or provided in connection with the sale of a product. In other words, services are activities, benefits or satisfaction offered to service users.

Kim et al (2021) explain that contactless service is the provision of non-face-to-face information services or trade in goods. Contactless services in this research are services delivered by employees during a pandemic, where employees have to do work from home. Therefore, work implementation

activities related to the delivery of services to customers must be carried out using information and communication technology, both when interacting with customers and with company management (Van Der Lippe & Lippényi, 2020).

Employee Performance

Employee performance is behavior or what employees do, not about what employees produce or outcomes from employees' work (Aquinis, Performance Management for Dummies, 2019). Employee performance is explained as employee behavior related to employee responsibility for tasks and achieving company goals (Na-Nan, Chaiprasit, & Pukkeeree, Factor Analysis-Validated Comprehensive Employee Job Performance Scale, 2018).

Factors in Contactless Service

Employee performance is measured using job standards defined in job criteria (Flynn, Mathis, Jackson, & Valentine, Healthcare Human Resource Management, 2016). These job criteria provide information that is illustrated in three types of information, such as trait-based information, behavior-based information, and result-based information (Mathis, Jackson, & Valentine, Human Resource Management, 2014).

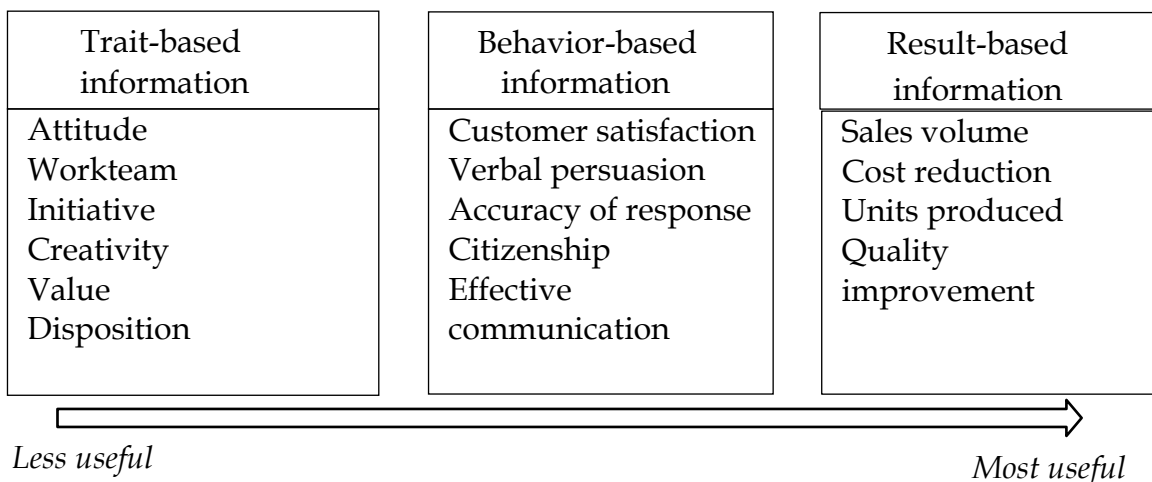


Figure 1. Job Criteria Information

Factors that Influence Employee Performance

Theoretically, employee performance is influenced by individual factors, system, and contextual (Armstrong, 2018). Individual factors are factors that are inherent in an individual such as work effort, knowledge (declarative-knowledge related to job requirements and goals; and procedural- knowledge about what must be done and how to do it), skills, motivation, and participation. System factors are a basic model of input-process-output-outcomes in a company. Contextual factors are factors inherent in the company, such as company culture, employee relations climate, the people involved and the internal environment in the organizational structure, company size, company technology, and work practices.

Hypothesis

The hypothesis developed in this research are:

H1: Cognitive demands have an influence on employee performance.

H2: Off-TAJD has an influence on employee performance.

H3: Perceived stress related to ICT use has an influence on employee performance.

H4: Recovery experience has an influence on employee performance.

H5: Work family conflict has an influence on employee performance.

H6: Cognitive demands have an indirect influence on employee performance through the mediation of work family conflict

H7: Off-TAJD has an indirect influence on employee performance through work family conflict mediation

H8: Perceived stress related to ICT use has an indirect influence on employee performance through mediation of work family conflict

H9: Recovery experience has an indirect influence on employee performance through the mediation of work family conflict.

METHODOLOGY

This research was used a quantitative method with an explanatory type and was carried out at the BPJS Ketenagakerjaan institution, Gresik Branch Office, from October to November 2021 involving 40 employees. The type of data in this research is qualitative data which was quantified used a Likert Scale. The data collection method in this research was a survey method with the formal questionnaire to the respondents.

The independent variable in this research is contactless services. This research was used four contactless service variables, that are cognitive demand, off-work hours technology assisted job demands (off-TAJD), the perception of stress related to ICT use to stay connected with others, and recovery experience (Ghislieri, Molino, Sanseverino, & Presutti, 2021).

Cognitive demands are job demands required in the process of carrying out work which are driven by workers' efforts, thus related to physical and psychological conditions. Off-TAJD is the amount of time that demands work with the help of information technology in facilitating the work carried out. The perception of stress related to ICT use, that is stress perceived by employees related to the use of technology to maintain communication with colleagues, superiors, friends, and relatives, as well as service users. Meanwhile, recovery experiences are the recovery process carried out by employees from levels of stress and fatigue as a consequence of energy use while carrying out work.

The dependent variable in this research is employee performance and the intervening variable in this research is work family conflict. Meanwhile, the measurement of each variable in this study refers to several previous studies that have used Likert Scales for the same constructs as those observed in this research.

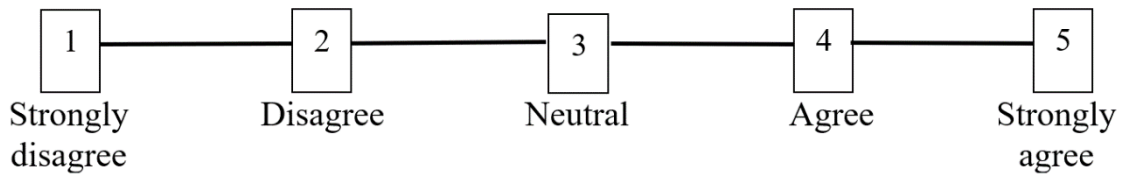


Figure 2. Likert Scales

Data instrument testing is carried out using validity and reliability tests, that is using the one-shot measure method, meaning that if there is invalid data, the data will be eliminated. In this research, the validity test was carried out by looking at the Pearson product moment correlation (r), which measures the closeness of the correlation between the question scores and the total scores of the observed variables. Where the provisions applied are that a questionnaire item is declared valid if the r value has a significance level of less than 5%. Reliability testing will be carried out using a test Cronbach's alpha (α) statistics provide that the variable studied is declared reliable if the Cronbach's alpha (α) value is above 0.6 (Loewenthal & Lewis, 2018).

The data analysis technique in this research was used quantitative data analysis using inferential statistics, that is the analysis method used to determine and measure the degree of relationship or difference between two variables. (Silalahi, 2012). Data presentation was used descriptive statistics presented in several forms: frequency distribution tables, cross tabulations, and averages. Meanwhile, data analysis processing was used structural equation modeling (SEM) with the support of SmartPLS software. SEM is a multivariate statistical technique which is a combination of factor analysis and regression analysis (correlation), which aims to test the relationships between variables in a model, between indicators and their constructs, or relationships between constructs" (Hair Jr, Hult, Ringle, & Sarstedt, 2017).

RESEARCH RESULT

The test results show that all the items used to measure each variable observed in the research are valid, because its required threshold or cut off value, that is the correlation value produced by the item score with the total score of all items measuring the variable has ρ value $<5\%$.

Table 1. Validity and Reliability Test of Research Instruments

Item Code	Validity Test (COV ρ value < 5%)			Reliability Test (COV Cronbach'a Alpha > 0,6)
	r	ρ value	Conclusion	
COG1	0,688	0,000	Valid	0,677 (Reliable)
COG2	0,728	0,000	Valid	
COG3	0,665	0,000	Valid	
COG4	0,784	0,000	Valid	
CFF1	0,776	0,000	Valid	0,834 (Reliable)
CFF2	0,867	0,003	Valid	
CFF3	0,833	0,000	Valid	
CFF4	0,791	0,000	Valid	
PERCEP1	0,816	0,000	Valid	0,841 (Reliable)
PERCEP2	0,890	0,000	Valid	
PERCEP3	0,777	0,000	Valid	
PERCEP4	0,804	0,000	Valid	
REC1	0,886	0,000	Valid	0,817 (Reliable)
REC2	0,859	0,000	Valid	
REC3	0,751	0,000	Valid	
REC4	0,712	0,000	Valid	
WFC1	0,812	0,000	Valid	0,852 (Reliable)
WFC2	0,857	0,000	Valid	
WFC3	0,848	0,000	Valid	
WFC4	0,820	0,000	Valid	
WFC5	0,632	0,000	Valid	
KIN1	0,582	0,000	Valid	0,842 (Reliable)
KIN2	0,806	0,000	Valid	
KIN3	0,756	0,000	Valid	
KIN4	0,732	0,000	Valid	
KIN5	0,726	0,000	Valid	
KIN6	0,718	0,000	Valid	
KIN7	0,737	0,003	Valid	

Description: COV = Cut Off Value; r = Correlation value

Source: Primer Data, processed by researchers (2023).

Apart from that, the results of instrument testing in Table 1 also show that all variable measurements observed in this study are reliable. This is shown by the resulting Cronbach's alpha value which is greater than the required cut off value, that is 0.6. Thus, it can be explained that the instruments used in this research are valid and reliable.

Presentation Data Result

The result data in this research are presented using descriptive statistics in the table 2.

Table 2. Description of Research Variables (N=40)

Variable	Item	Minimum	Maximum	Mean	Std. Deviation
Cognitive Demands	COG1	2,00	5,00	4,58	0,64
	COG2	2,00	5,00	4,28	0,88
	COG3	3,00	5,00	4,60	0,59
	COG4	2,00	5,00	4,25	0,81
Mean		3,25	5,00	4,43	2,10
Off-TAJD	CFF1	2,00	5,00	4,30	0,79
	CFF2	2,00	5,00	4,30	0,82
	CFF3	2,00	5,00	4,15	0,80
	CFF4	2,00	5,00	4,50	0,75
Mean		3,00	5,00	4,31	2,59
Perceived Stress Related to ICT Use	PERCEP1	1,00	5,00	2,43	1,11
	PERCEP2	1,00	5,00	2,73	1,15
	PERCEP3	1,00	5,00	3,13	1,07
	PERCEP4	1,00	5,00	2,28	1,04
Mean		1,00	4,75	2,64	3,59
Recovery Experience	REC1	1,00	5,00	3,03	1,17
	REC2	1,00	5,00	3,45	1,04
	REC3	2,00	5,00	3,90	0,84
	REC4	1,00	5,00	3,45	0,99
Mean		2,00	5,00	3,46	3,26
Work Family Conflict	WFC1	1,00	5,00	2,98	1,03
	WFC2	1,00	5,00	2,58	1,03
	WFC3	1,00	5,00	2,60	1,08
	WFC4	1,00	5,00	2,38	1,03
	WFC5	1,00	5,00	2,60	1,08
Mean		1,20	4,20	2,63	4,16
Employee Performance	KIN1	3,00	5,00	4,40	0,63
	KIN2	3,00	5,00	4,33	0,69
	KIN3	4,00	5,00	4,60	0,50
	KIN4	4,00	5,00	4,70	0,46
	KIN5	3,00	5,00	4,33	0,62
	KIN6	3,00	5,00	4,20	0,56
	KIN7	3,00	5,00	4,48	0,64
Mean		3,57	5,00	4,43	2,97

Source: Primer Data, processed by researchers (2023).

Table 2 shows the research data result which descriptive statistics on the variables observed in this research, where the variables used in this research are classified into three, such as independent variables, dependent variables, and

intervening variables. in this research as mediation from the independent variables toward the dependent variables.

Hypothesis Proof

Direct Effect Hypothesis Test

In this research, testing research hypotheses on each direct effect using bootstrapping. The significance level used is 5% (0.05). Based on that, the relationship between variables is significant if the path coefficient shows significance at the 0.05 level. Meanwhile, the hypothesis is insignificant if the probability value (*p* -value) is lower than the degree of freedom of 0.05.

Table 3. Direct Hypothesis Test

Hypothesis	Coefficient	ρ value	Description
H1 : Cognitive demands --> Employee Performance	0,295	0,027	significance
H2 : Off-TAJD --> Employee Performance	0,556	0,000	significance
H3 : Perceived stress --> Employee Performance	-0,248	0,197	Insignificant
H4 : Recovery experiences --> Employee Performance	-0,042	0,792	Insignificant
H5 : Work family conflict --> Employee Performance	-0,146	0,493	Insignificant

Source: Primer Data, processed by researchers (2023).

Table 3 can be explained to prove the hypothesis as follows:

- H1 : Cognitive demands have an influence on employee performance. Based on the results of statistical testing, it is known that the coefficient value of the cognitive demands path towards employee performance is 0.295 with a ρ value of 0.027. The magnitude of this positive influence is significant, because the resulting ρ value is smaller than the set cut off value, that is 0.05. In conclusion, hypothesis 1 in this study is accepted, which can be explained that cognitive demands have a significant direct effect on employee performance.
- H2 : Off-TAJD has an influence on employee performance. Based on the results of statistical tests, it is known that the Off-TAJD path coefficient value on employee performance is 0.556 with a ρ value of 0.000. The magnitude of this positive influence is significant, because the resulting ρ value is smaller than the set cut off value, that is 0.05. In conclusion, hypothesis 2 in this study is accepted, which can be explained that Off-TAJD has a significant direct effect on employee performance.
- H3 : Perceived stress related to ICT use has an influence on employee performance.

Based on the results of statistical tests, it is known that the path coefficient value of perceived stress related to ICT use on employee performance is -0.248 with a ρ value of 0.197. The magnitude of this negative influence is not significant, because the resulting ρ value is greater than the set cut off value, that is 0.05. In conclusion, hypothesis 3 in this research is rejected, which can be explained by the fact that perceived stress related to ICT use does not have a significant direct effect on employee performance.

- H4 : Recovery experience has an influence on employee performance. Based on the results of statistical testing, it is known that the coefficient value of the recovery experiences path on employee performance is -0.042 with a ρ value of 0.792. The magnitude of this negative influence is not significant, because the resulting ρ value is greater than the set cut off value, that is 0.05. In conclusion, hypothesis 4 in this research is rejected, which can be explained by the fact that recovery experience does not have a significant direct effect on employee performance.
- H5 : Work family conflict has an influence on employee performance. Based on the results of statistical tests, it is known that the coefficient value of the work family conflict path towards employee performance is -0.146 with a ρ value of 0.493. The magnitude of this negative influence is not significant, because the resulting ρ value is greater than the set cut off value, that is 0.05. In conclusion, hypothesis 5 in this research is rejected, which can be explained that work family conflict does not have a significant direct effect on employee performance.

Mediation Hypothesis Test

Testing the role of mediation was done using the Sobel test which was calculated based online and the results can be seen in Table 4.

Table 4. Mediation Effect Test

Hypothesis	Direct Coefficient	Indirect Coefficient	Influence Total	Unstandardized Coefficient	Standard Error	Sobel Statistic (Sig. Value)
H10 : Cognitive --> Performance	0,295			0,193	0,093	-0,624 (Sig. 0,532)
	Cognitive demands --> Work family conflict	0,194		0,259	0,150	
	Work family conflict --> Performance	-0,146		-0,071	0,106	
	Cognitive demands --> Work family conflict --> Performance		-0,028	0,267	-	
H11 : Off-TAJD --> Performance	0,556			0,363	0,090	

	Off-TAJD -->	-0,021			-0,029	0,144	
	Work family conflict						0,193
	Work family conflict -->	-0,146			-0,071	0,106	(Sig. 0,847)
	Performance						
	Off-TAJD -->		0,003	0,559	-	-	
	Work family conflict -->						
	Performance						
H12 :	Perceived stress ->	-0,248			-0,116	0,091	
	Performance						
	Perceived stress ->	-0,573			0,549	0,109	
	Work family conflict						-0,664
	Work family conflict -->	-0,146			-0,071	0,106	(Sig. 0,507)
	Performance						
	Perceived stress ->		-0,084	-0,332	-	-	
	Work family conflict -->						
	Performance						
H13 :	Recovery experiences -->	-0,042			-0,020	0,076	
	Performance						
	Recovery experiences -->	-0,300			-0,297	0,101	
	Work family conflict						0,653
	Work family conflict -->	-0,146			-0,071	0,106	(Sig. 0,514)
	Performance						
	Recovery experiences -->		0,044	0,002	-	-	
	Work family conflict -->						
	Performance						

Source: Primer Data, (Processed 2023).

Accordingly, the proof of the hypothesis of the mediating effect of work family conflict can be explained as follows:

- H10 : Cognitive demands have an indirect influence on employee performance through the mediation of work family conflict.

The Sobel Statistics value on the influence of cognitive demands on employee performance through work family conflict is -0.624 with a sig value of 0.532 which is greater than the set cut off value of 0.05. So, it can be explained that work family conflict does not play a mediating role in the influence of cognitive demands on employee performance through

work family conflict. It means can be concluded that hypothesis 10 is rejected.

- H11 : Off-TAJD has an indirect influence on employee performance through work family conflict mediation.
 The Sobel Statistics value on the influence of off-TAJD on employee performance through work family conflict is 0.193 with a significance value of 0.847 which is greater than the set cut off value of 0.05. So, it can be explained that work family conflict does not play a mediating role in the influence of off-TAJD on employee performance through work family conflict. It means can be concluded that hypothesis 11 is rejected.
- H12 : Perceived stress related to ICT use has an indirect influence on employee performance through mediation of work family conflict
 The Sobel Statistics value on the influence of perceived stress related to ICT use on employee performance through work family conflict is -0.664 with a significance value of 0.507 which is greater than the set cut off value of 0.05. So, it can be explained that work family conflict does not play a mediating role in the influence of perceived stress related to ICT use on employee performance through work family conflict. It means can be concluded that hypothesis 12 is rejected.
- H13 : Recovery experience has an indirect influence on employee performance through the mediation of work family conflict.
 The Sobel Statistics value on the influence of recovery experience on employee performance through work family conflict is 0.653 with a significance level of 0.653 which is greater than the cut off value set at 0.05. So, it can be explained that work family conflict does not play a mediating role in the influence of recovery experience on employee performance through work family conflict.

Based on the research results above, the research results model can be illustrated as follows:

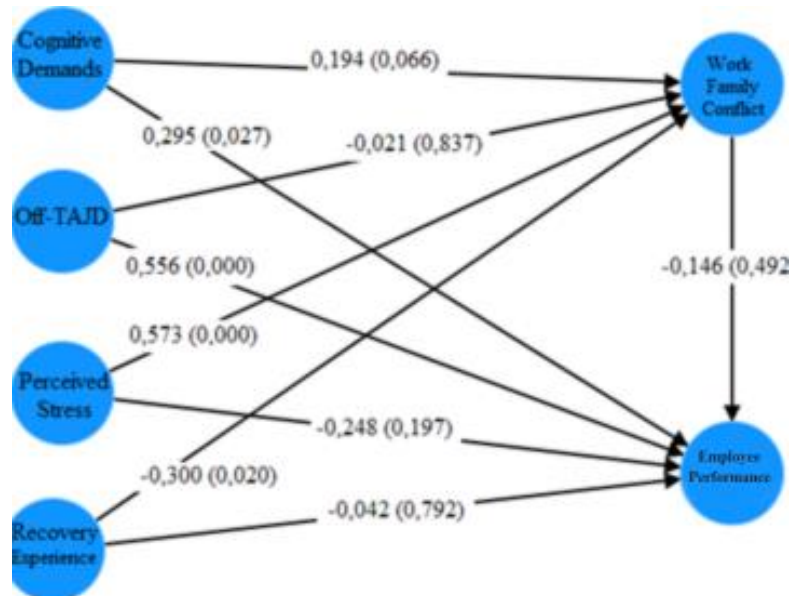


Figure 3. Research Results Model

Source: Primer Data, processed by researchers (2023)

DISCUSSION

Based on the results of research above, it can be explained that:

1. Cognitive demands have a significant positive influence on employee performance. It means that the greater the job demands felt by the person employees, employees will show positive behaviour that can improve employee performance.
2. Off-TAJD or the time demands required to use information and technology tools to complete work has a positive and significant influence on employee performance. It means that the greater the off-TAJD felt by the employee, the more the employee will show positive behaviour that can improve employee performance.
3. The perception of stress related to ICT use or stress felt by employees related to the use of information and technology tools in completing work has an insignificant negative influence on employee performance. It means that although the perception of stress related to ICT use has a negative influence in reducing employee performance, this only applies to a small number of employees, so this negative influence cannot be generalized to all employees. The results of this research are in line with previous research that stress at work can have a negative influence on employee performance, but this influence is not significant (Riana, Wiagustini, Dwijayanti, & Rihayana, 2018; Aryaanta, Sitiari, & Yasa, 2019).
4. Recovery experience or the recovery process carried out by employees from levels of stress and fatigue in completing work has an insignificant negative influence on employee performance. However, this influence is very weak, which means it only applies to a small number of employees, so this negative influence cannot be generalized to all employees.

Work family conflict has an insignificant negative impact on employee performance. It means that although work family conflict has a negative influence on employee performance, this only applies to a small number of employees, so, the negative effect cannot be generalized to all employees. The results of this research are in line with previous research, that work family conflict does not have a direct negative effect on employee performance, but must go through job satisfaction first (Asbari, Bernardo, Pramono, & Purwanto, The Effect of work-Family conflict on Job Satisfaction and Performance: A Study of Indonesian Female Employees, 2020).

CONCLUSIONS AND RECOMMENDATIONS

1. Cognitive demands have a significant positive influence on employee performance.
2. Off-TAJD or the time demands required to use information and technology tools to complete work has a positive and significant influence on employee performance.
3. The perception of stress related to ICT use or stress felt by employees related to the use of information and technology tools in completing work has an insignificant negative influence on employee performance.
4. Recovery experience or the recovery process carried out by employees from

levels of stress and fatigue in completing work has an insignificant negative influence on employee performance.

5. Work family conflict has an insignificant negative impact on employee performance.
6. Work family conflict does not play a role in mediating the influence of cognitive demands on employee performance.
7. Work family conflict does not play a role in mediating the effect of off-TAJD on employee performance.
8. Partially, work family conflict does not play a role in mediating the effect of perceived stress related to ICT use on employee performance.
9. Work family conflict does not play a role in fully mediating the influence of recovery experience on employee performance.

This research can be used as an input that well-managed contactless services will be able to improve employee performance. The stress experienced related to the use of information, communication, and technology tools can increase work family conflict within employees. So, employees need to recover from the stress experienced through time management and requesting support from the company through company policy.

ADVANCED RESEARCH

Future researchers can also add other variables related to contactless service and other factors that mediate contact service on employee performance. This is because this research shows that the predictive ability of the independent variable on the dependent variable is still in the medium category, so other aspects can still be added that influence employee performance.

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