



Performance of Insurance Agent Perspective of Work-Life Balance (WLB)

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Abstract

This study explicates the aspects of work-life balance that occurred in the work environment during the Covid 19 pandemic. Covid-19 has changed the work patterns mostly carried out from home utilizing virtual media which in turn exert influence on the performances of the agent PT. BRI Cirebon Life Insurance. The quantitative method with descriptive and verification research types was applied in this study using the saturated sampling technique by employing all of the population. A total of 63 respondents of working agents at PT. BRI Cirebon Life Insurance were involved. The data analysis technique was focused on analyzing the multiple linear regression, the coefficient of determination, the simultaneous, and the partial aspects. The calculation method is supported by the use of the SPSS 25 program. The results obtained from this study pinpoint that job performances were significantly affected by each dimension of Work-Life Balance (WLB) such as the Time Balance, the Involvement Balance, and the Satisfaction Balance. In addition, those three aspects simultaneously and significantly influence the employees' performances. At last, the findings signify that delays in awarding and the time flexibility impeded the performance of the agents. Some proposed actions are recommended to help the employees work optimally.

Keywords: Time; Involvement; Satisfaction; Work-Life Balance; Performance.

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INTRODUCTION

In today's global economy, fierce rivalry among businesses adds to the task of providing clients with the greatest possible service at all times. Therefore, the circumstance urges companies to hire competent employees who meet the customers' needs. Those that work for the firm should certainly be rewarded for their hard work and efforts. According to current trends, the business is actively seeking new hires from the millennial demographic (Syahmirza & Prawitowati, 2022). Millennials are characterized as a generation that is tech-savvy, has the intent to succeed quickly, gives up easily, and looks for momentary gratification. Compared to the preceding generation, this is a new and daunting problem for the workplace (Pyöriä et al., 2015). Businesses are vying for the best results in order to satisfy today's high expectations set by the millennial employees. During the Covid 19 pandemic, optimal performance becomes a problem when the work pattern changes to working through a network at home to restrict the community activities impeding the virus from transmitting massively. This new type of workplace leads to work-life balance issue as employees need to allocate specific time between work and personal lives.

There are many countless descriptions of work-life harmony, but it is agreed that work that includes formal tasks must be accomplished by employees individually fulfilling responsibilities of their duties. Life can also consist of other types of activities that are not correlated to work, such as housework, elderly and child care. Furthermore, if the carrier and personal lives are in sync, then harmony can be attained (Faisal et al., 2022). Work-life balance highlights an individual capability to satisfactorily integrate work and household tasks no matter what the age or gender is. Work is referred to a term pertaining either paid or unpaid tasks done for the employer. On the contrary, the notion of "life" is detached from work which can include the leisure time spent on recreational actions and family gathering (Paramita & Supartha, 2022) . Thus, work-life balance denotes one's capacity to attain a carrier success while also taking care of their family obligations.

Insurance is signified as an indicator of economic development in Indonesia (Febriyanti et al., 2021). The economic development of the insurance sector in Indonesia has experienced significant ups and downs. PT Asuransi Jiwa Bringin Jiwa Sejahtera which is also known as BRI Life is no exception. BRI Life Cirebon has a vision "to become a leading life insurance company in Indonesia" and "to carry out a professional life insurance enterprise in Indonesia, to provide excellent service to customers through an extensive network, and to provide shareholder benefits and improve welfare of the Employee", in addition, the

Corporate Culture adopted by BRI Life is “Professional Integrity, Customer Satisfaction, and Cooperation and Exemplary”. At the beginning of its establishment, BRI Life was aimed to meet the needs and to complete services of BRI banking customers, especially those of small credit customers. This attempt is realized through the protection of Credit Life Insurance. By now, some insurance businesses such as the Life Insurance, the Health Insurance, the Pension Fund Programs, the Personal Accidents, the Annuities, and the Old Age Welfare Programs have been profitably established. BRI Life has also begun to expand its services and external markets by offering the insurance and services program to the wider community including that of individuals or groups.

If a company is committed to Work-Life Balance, it is believed that the system will reduce the employees’ desire to leave the workplace and avoid absenteeism. Work-Life Balance (WLB) highlights the ability of employees to create a time balance between personal life and work to accommodate individual employees who feel homesick and thus lead them to feel comfortable and satisfied at work because they are able to manage their time appropriately (Katili et al., 2021). (Soelistya et al., 2022) provide an explanation of the consequences when there is an imbalance between family and work that can result in decreased focus on performance and an imbalance in job satisfaction. Company policies are needed in order to be able to find solutions to control employee turnover intentions and to create job satisfaction. The imbalance of employee roles can lead to the imbalance conditions. Therefore, it might have an effect on the tension in the responsibility that must be carried out by the employee (Priatna et al., 2022). Imbalance refers to the personal inability to realize WLB resulting in high stress levels, ineffective work, and in the decreased quality of life. Imbalance occurs when the person carries out personal life which results in the decrease of self-discipline at work. WLB has such functions in reducing the employee conflicts between personal life and work life so as to create a better balance in the employee’s life (Prasetyaningtyas et al., 2021).

Work-life balance is conceptually derived from the notion that carrier should be congruent with personal life to reach the ideal circumstances. Individual human being should work flexibly to produce varied performance so as to bring about welfare and work-life balance (Dina, 2018). Therefore, work-life balance doesn’t only have positive but also negative impact on employees’ performance. Imbalances that occur in work and personal life can decrease individuals’ productivity and performance in an organization. Individuals experience stress when they experience a lack of necessary resources to meet the

needs of work and family roles (Dina, 2018). This is the basis of interest in how work balance can be achieved in the unexpected event of the Covid-19 pandemic, which resulted in conflicts in work life due to the emergence of work systems onsite and offsite.

RESEARCH METHODS

This study uses a quantitative research methodology with a descriptive. It is a research approach based on the concept of positivism, namely the concept of research that measures research using numerical calculations. In conducting this research, the writer uses a research approach with descriptive and verification approaches. In research, the descriptive approach is a technique for describing or analyzing a specific finding without drawing any general implications (Sugiyono, 2017b). The verification research technique is a way of determining the link between two or more variables (Sugiyono, 2017a). This strategy is used to test the validity of a hypothesis under investigation. The verification technique is utilized in order to determine and investigate the amount of effect the components of Work-life balance have on the performance of PT. BRI Life Cirebon Insurance. In this study, the population consisted of all insurance agents of PT. BRI Life who were registered at the Insurance Office of PT BRI Life Cirebon, a total of 63 persons.

Work-Life Balance Concept (WLB) is regarded as a personal condition when engagement and satisfaction balance can be achieved as a result of taking a role of being responsible in work life and in personal life (Kibande & Kyule, 2022). Balance occurs when employees are able to enjoy working life in the work environment and outside the work environment (doing recreational activities, hanging out with friends and family). This balance will bring advantage to employee performance within the organization and their role outside the organization such as that related to family and society.

WLB demands a level of balance between carrier and private life (Rizqi & Ika Nurul Qa-mari, 2022). In the perception of WLB employees, it is seen as a choice between work obligations and personal life. Meanwhile in the perception of WLB's Top Management, WLB is considered as a challenge in order to create a culture that enables to support the individual employees to focus on work which in turn raises the value of a constructive work culture and reduces the potential for individual employee tension when working. Another opinion was conveyed by (Itryah et al., 2022) who explained that WLB was an attempt to fulfill the expectation of realizing a balanced role in work and family. In general,

the individual roles of employees at work and outside of work must create harmonization in life.

When measuring the impact of work on personal life, researchers consider to what extent: (1) a person's work life interferes with his or her personal life; (2) a person's personal life interferes with his or her professional life; and (3) a person's personal life enhances their professional performance. A measure of how much work may enhance a person's personal life is known as the "work enhancement of personal life" (WEPL) concept (Itryah et al., 2022).

Performance is defined as an act, an achievement, and a general role of skills that must be possessed by individual employees (Koon, 2022). (Santoso et al., 2021) provide a view of performance which is basically something that employees do or do not do. Then (Afandi, 2018) states that an individual or a group of people in a firm can accomplish performance by working in line with their authority and duties to fulfill organizational objectives lawfully, without breaching the law, and without opposing principles and integrities. Dimensions and performance indicators according to (Mangkunegara, 2018) are (1) Labor quality, which includes neatness, precision, and the ability to connect the many parts of a project without neglecting the overall volume of work. (2) Quantity of work, which shows how many different sorts of work are being done at the same time so that the company's goals may be met. Responsibility, which demonstrates the needs and the number of employees in accepting and carrying out work, being accountable for the outcomes of work and utilizing their daily work behavior (3). Cohesion, which indicates the readiness of workers to collaborate with each other onsite and offsite both vertically and horizontally. (5) Self-initiative, highlighting the ability to take charge of one's own job and handle difficulties at work without waiting for orders from superiors or taking responsibility for work that is an employee's duty.

Effect of work-life balance aspects of time balance on performance

The country's unsustainable economic effect, negative balance of payments, growing inflation rate, disaster impact (floods and earthquakes), and petty foreign direct investment have all had a considerable impact on employees. As a result, employees must work hard and must frequently put in extra hours to satisfy their monetary pledges, leading to a work-family im-balance. Long working hours increase the amount of homework (Ekasari et al., 2022), which has a detrimental effect on employee performance as well as organizational productivity and revenues.

H1: Time balance positively effects performance

Effect of work-life balance involvement balance aspect on performance

Work-life balance in a virtual office arrangement that permits employee to work from home (Koon, 2022) can be a challenge unless individuals have control over their work (Preena, 2021). An efficient work-life fit strategy put into practice by an enterprise should give chances for its workers to keep socially connected with the community while managing expenses and attrition and enhancing productivity (Zuhriatusobah et al., 2023).

H2: Involvement balance positively effects performance

Effect of Work-Life Balance Aspects of Satisfaction Balance on Performance

The change in generation from baby boomers to millennial generation has led to a change in job satisfaction. It is well documented that younger employees are less content with their work-life balance than their more senior counterparts (Ratnawati et al., 2020). From the start of their career young employees usually target some personal milestones for the quality of their personal life (e.g., getting married, building a house, gaining financial security through investments, etc.) rather than their seniors. The point is that the company must be able to calm the worries and frustration levels that occur in the workplace. (Richert-Kazmierska & Stankiewicz, 2016).

H3: Satisfaction balance positively effects performance

Influence of Work-life Balance Aspects on Performance

Service and organizational policies designed to help workers deal with problems between their work and personal lives tend to be the focus of the research of work life. Accordingly, researchers have looked at how firms might assist employees deal with the tensions created by the responsibilities of the workplace and their obligations at home (Faisal et al., 2022). Employers' attitudes regarding services like flexible scheduling, parental leave, and help from supervisors contributes positive on workers' job satisfaction and stress levels (Sopian et al., 2022). Researchers have looked at how gender norms and expectations influence how people see their job and family responsibilities in studies on work-life balance. Gender expectations in a specific setting influence how far individuals feel a mismatch between work and life roles, as shown by the data, and this can contribute to reported stress levels and perceived problems between work duties and life improvement (Sopian et al., 2022).

H4: Work-life balance aspects positively affect performance

All three aspects of Work-life Balance (WLB) have noticeably a joint influence on agent performance. Hence, companies must focus on making policies to pay more attention to the practice of Work-life Balance so that the employees are physically and mentally healthy to improve their work performance.

RESULTS AND DISCUSSION

As an insurance agent, PT. BRI Life Cirebon Insurance has an independent variable (performance) that is affected by three independent variables (time balance, participation balance, and satisfaction balance). The following table may be derived from the SPSS multiple regression test results:

Table 1. Multiple Linear Regression Analysis

| Coefficients | | | | | | |
|--------------|----------------------|----------------|--------------|--------------|-------|-------|
| Model | | Unstandardized | Coefficients | Standardized | T | Sig. |
| | | Coefficients | | Coefficients | | |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.004 | 3.907 | | 1.281 | 0.205 |
| | Time Balance | 0.675 | 0.218 | 0.263 | 3.1 | 0.003 |
| | Involvement Balance | 0.885 | 0.243 | 0.39 | 3.64 | 0.001 |
| | Satisfaction Balance | 0.513 | 0.16 | 0.335 | 3.201 | 0.002 |

Source: Data Process, 2022

Table 1 describes the output of the regression analysis above, so the regression equation can be arranged, namely:

$$Y = 5,004 + 0,675 X1 + 0,885 X2 + 0,513 X3$$

The equation can be summed up as follow:

1. Constant (a = 5,004) depicts that the Time Balance, the Involvement Balance, and the Satisfaction Balance are fixed, therefore the Performance has a value of 5,004.
2. The regression coefficient (b1 = 0.675), signifies that if the Time Balance variable increases 1 time and the Involvement Balance and Satisfaction Balance remain constant, then the Performance value will increase by 0.675.
3. The regression coefficient (b2 = 0.885), meas that if the Involvement Balance variable increases 1 time and the Time Balance and Satisfaction Balance remain constant, then the Performance value will increase by 0.885.
4. The regression coefficient (b3 = 0.513), indicates that if the Satisfaction Balance variable increases 1 time and the Involvement Balance and Time Balance remains constant, then the Performance value will increase by 0.513.

Coefficient of Determination

The test was conducted to measure the aspects WLB which includes: the aspects of the time balance, the balance of involvement and the balance of satisfaction in explaining the dependent variable, namely the performance of insurance agents PT. BRI Life Cirebon Insurance. The test results are depicted as follows:

Table 2. Coefficient of Determination Analysis

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|--------------|-------------------|----------------------------|
| 1 | .798 ^a | 0.636 | 0.618 | 2.426 |

Table 2 of SPSS output "Model Summary" indicates that the coefficient of determination or R Square is 0.636. This R Square value of 0.636 comes from squaring the value of the correlation coefficient or "R", which is $0.798 \times 0.798 = 0.636$. The magnitude of the coefficient of determination (R Square) is 0.636 or equal to 63.6%. This figure depicts that the WLB variable which includes aspects of time balance, involvement balance and satisfaction balance are simultaneously affect the performance variable of the insurance agent PT. BRI Life Cirebon Insurance amounted to 63.6%. Meanwhile, the rest ($100\% - 63.6\% = 36.4\%$) is affected by other variables outside this regression equation or variables that are not explored.

F Test (Simultaneous)

The F test is used to determine whether all of the independent variables of WLB which includes, aspects of time balance, balance of involvement, and balance of satisfaction used in the regression model simultaneously can affect the dependent variable that is the performance of insurance agents PT. BRI Life Cirebon Insurance. The result of the test is as follows:

Table 3. Simultaneous F Test Coefficient Analysis

| ANOVA | | | | | | |
|-------|------------|----------------|----|-------------|-------|--------------|
| Model | | Sum of Squares | df | Mean Square | F | Sig. |
| 1 | Regression | 607.059 | 3 | 202.353 | 34.39 | .000b |
| | Residual | 347.164 | 59 | 5.884 | | |
| | Total | 954.222 | 62 | | | |

Source : Data Process, 2022

$$F_{table} = df = n - k - 1 = (df = 63 - 3 - 1 = 59) \rightarrow 2,76$$

Table 3 output "ANOVA" explains the Fcount WLB 34.39 and Ftable 2.76, so it can be concluded that $34.39 > 2.76$ and the significance (Sig. in the F test is 0.000). Because Sig. $0.000b < 0,05$, thus it can be concluded that WLB aspects (which includes: aspects of time balance, balance of involvement and balance of satisfaction simultaneously) have a positive

and profound influence on the performance of insurance agents PT. Asuransi BRI Life Cirebon.

t Test (Partial)

t test (partial) is used to determine the effect of one independent variable on explaining the variance of the dependent variable. The decision is based on a comparison of the t-count value and the crucial value in relation to the significant level employed, 0.05. The results of the partial test are as follows:

Table 4. Partial t Test Coefficient Analysis

| Coefficients | | | | | | |
|---------------------|----------------------|------------------------------------|-------------------|----------------------------------|----------|--------------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 5.004 | 3.907 | | 1.281 | 0.205 |
| | Time Balance | 0.675 | 0.218 | 0.263 | 3.1 | 0.003 |
| | Involvement Balance | 0.885 | 0.243 | 0.39 | 3.64 | 0.001 |
| | Satisfaction Balance | 0.513 | 0.16 | 0.335 | 3.201 | 0.002 |

Source : Data Process, 2022

$$t \text{ tabel} = df = n - k = (df = 63 - 2 = 61) \rightarrow 1,99962$$

Table 4 provides an explanation of the results of t_{count} Time Balance 3.1 and t table 1.99962 so it can be concluded that $3.1 > 1.99962$ and obtained a significant value of $0.003 < 0.05$, then H_0 is rejected and H_1 is accepted, illustrating that the Time variable Balance has an effect on the performance variable of the insurance agent PT. BRI Life Cirebon Insurance. These results are congruent with a study employed by (Dina, 2018) highlighting that the aspect of the time balance in Work-life Balance have a substantial impact on performance, then according to (Tangkeallo, 2018). Work-life Balance aspects of time balance also significantly affect performance. Referring to table 4 above, it is noted that t_{count} Involvement Balance is 3.64 and t table 1.99962, so it can be concluded that $3.64 > 1.99962$ and obtained a significance of $0.001 < 0.05$, then H_0 is rejected and H_1 is accepted, exposing that The Involvement Balance variable has an effect on the performance variable of the insurance agent PT. BRI Life Cirebon Insurance. These results are in line with research conducted by (Dina, 2018), Work-life Balance aspects of involvement balance significantly affect performance, then according to (Tangkeallo, 2018), Work-life Balance aspects of involvement balance also significantly affect performance. Based on table 4 above, it can be seen that t count Satisfaction Balance is 3.201 and t table 1.99962, so it can be concluded that $3.201 > 1.99962$ and obtained a significance of $0.002 < 0.05$, then H_0 is rejected and H_1 is accepted, which means that the Satisfaction Balance variable

bring an outcome on the performance variable of the insurance agent PT. BRI Life Cirebon insurance.

Discussion

Not until the mid-1960s was that that work-life balance topic gaining its popularity amid scholars. For example, (Kahn et al., 1964) established that established that work-family conflict was a significant leading cause of the employees' stress level. Pertinently, the notion of work-family balance relates to the successful growth of the two realms that is of family interests and of work interests. Many firms are begun to devote its resources with the purpose of ascending the value of work life and personal life of the employee. This is conducted with the intention of adjusting the organizational structures to the employees' needs or to respond to the authority rules concerning the gender parity, amalgamation, and family fortification. As emphasized by a number of experts, nowadays, employees are demanding work-life balance initiatives from organizations. This demand is closely linked to the increasing dual career equality for married individuals due to family and work responsibilities, and the will to allocate more leisure time with friends or to participate in spare-time activities (Puspitasari & Darwin, 2021). This is what the company must then deal with so that stress and work pressure do not become heavy pressure for employees who play a dual role (Sundaro, 2022).

Work-life balance implies how much time a worker has to devote in order to balance the demands of family and carrier. Thus, work-life balance is the proportion of an employee's time spent on work and on family. When work is combined with family difficulties or family problems enter the workplace, it can cause hassle and non-constructive work behaviors, which can lead to burnout (Paramita & Supartha, 2022). The association between work and personal life balance or imbalance may affect the employee performance favorably or adversely. The work-life balance and imbalance researches indicate that it is strongly tied to the employee performance (Alharbi, 2022). Work-life mismatches may give rise of serious consequences, such as low productivity and deficient organizational effectiveness (Alharbi, 2022). Employees' roles in achieving work-life balance are widely documented in many sources (Srimulyani & Hermanto, 2022). Individual workers and businesses have several alternatives for finding balance, such as flexible hour's programs to recompense extra labor.

Work-life balance is also considered as a problem for the employees at PT BRI Life Cirebon. Some individuals find working from home very challenging, especially for individuals with families and young children. The challenges are certainly great particularly for women as it can cause stress because they have to fulfill various responsibilities simultaneously such as taking care of the household and children and at the same time also have to carry out duties from the employer (Hasibuan & Sopiha, 2021). This is not easy and causes stress and burden because employees cannot divide time well with family and work demands (Kumarasamy, 2021), thus affecting employees' work-life balance.

The previous mentioned circumstances lead to the greater stress level in the workplace which also affects the performance and job satisfaction (Zuhriatusobah et al., 2023). It was found that the insurance agents tend to be burdened with high targets yet they find difficulty in building trust with prospective customers (Ticau et al., 2022). This case results into various obstacles in achieving individual and team targets in the company (Basem et al., 2022).

The delays in the award and time flexibility are also problems in achieving job satisfaction of the agency employees. As most agents are freelance employees, they are concerned with achieving company targets with a rigid time arrangement. Hence, the compensation is not worth the effort if there is a delay in the award system (Paramita & Supartha, 2022).

Those effects require companies to seriously focus on implementing policy changes regarding WLB. The reason why companies must have a policy on WLB is that because it is related to operational costs and employee absences, high turnover, employee commitment and performance (Chana et al., 2022). Company policies on WLB include flexible working time policies, teleconference (Campo et al., 2021), telecommunicating (Alfanza, 2021) and providing health support facilities (Babin Dhas & Karthikeyan, 2015) ; (Wolor et al., 2020) ; (Richert-Kaźmierska & Stankiewicz, 2016) ; (Zuhriatusobah et al., 2023). In addition, there are forms of informal support in the form of support and permission from family, support from coworkers and superiors to reduce the burden and stress of employees' work lives (Wolor et al., 2020).

To sum up, the findings show that when the aspects of work life balance can be fulfilled, then the agent's performance will automatically be at the optimal point. Working from home has various advantages such as flexible time, quiet workspace, better balance between home and office, work effectiveness and no need to be involved in traffic jams.

Those benefits would lead to better performance. Therefore, it is advised that companies put the Work-Life Balance (WLB) system into operation.

CONCLUSION

The Covid 19 pandemic has forced companies to change the way employees work, from office work to home-based work. WLB is considered as a solution for companies in facing a global disaster in the form of the Covid-19 pandemic. Companies may try to solve individual employee problems so that can lead to a betterment in the personal life, so that it could also has a significant impact on employees attempts on giving high performance at work.

In regard to the current study, it is noticed that the participants could not maintain healthy Work-Life Balance (WLB). Most insurance agents at PT. BRI Life Cirebon are still lacking balance in terms of maximizing working hours, devoting loyalty to the company, and achieving working targets set by the company. In addition, most insurance agents at PT. BRI Life Cirebon expressed that the company has not given the proper appreciation to insurance agents and has not paid attention to each insurance agent's contribution. It is suggested that an insurance agent must properly regulate the rhythm of working hours in accordance with the rules set by the company. It is also expected that the insurance agents can find solutions how to improve performance and maximize the existing potential to be able to achieve every target that the company sets.

On top of that, it is also demanded for the management of PT. BRI Life Insurance to increase the awarding points for insurance agents starting from the lowest achievement to the highest achievement and further appreciate every contribution that has been made by the insurance agent. Besides, the firms are also suggested to pay attention to the management system of work-life balance as it is discovered to be one of the important issues that organizations must address in order to protect their human resources. The company must have certain rules in order to maintain a balance of the employee in conducting the separate roles, that is the work role and family role, as it will finally lead to create job satisfaction or dissatisfaction.

The limitation of this research is that it only focuses on aspects of WLB that affect work-life balance in the scope of individual employee. Therefore, this study can be further developed with a congruence through aspects of WLB that exist within a scope of company. More specifically, it is hoped that there will be further research with a larger

population, wider variables from an organizational point of view, and the use of different measuring tools. The other factors from Covid-19 Pandemic can also be used as variables that can affect employee performances, some of the examples involve the aspects of work from home or employee deviant behavior that may occur when working using information technology. Finally, it is also hoped that future research will be able to dig deeper concept of Work-life Balance (WLB) by bringing up mediating factors such as work environment, training and development.

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