

Original Article

The Influence of Social Security for Workers, Length of Service, and Incentives on the Work Productivity of Employees at Pawnshops in Mataram City

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This article contributes to:



Abstract. Financial institutions, both banks and non-banks, play an important role in supporting economic activities. Over time, the distribution of funds by non-bank financial institutions for working capital, consumption, and investment has increased, indicating that both are actively contributing to meeting the needs of the community. This study aims to analyze the influence of social security for workers, length of service, and incentives that have a significant effect on the work productivity of Pegadaian office employees in Mataram City. The type of research used is quantitative descriptive research with the analysis technique used is multiple linear regression analysis with the Eviews 12 application. After testing was carried out, the results obtained partially were that social security for workers had a positive and insignificant effect on employee work productivity while length of service and incentives had a positive and significant effect on employee work productivity. Simultaneously, the three variables have a positive and significant effect on the work productivity of Pegadaian office employees in Mataram City.

Keywords: Social Security for Workers, Length of Service, Incentives, Employee Work Productivity.

1. Introduction

Financial institutions, both banks and non-banks, play an important role in supporting economic activities [1]. Over time, the distribution of funds by non-bank financial institutions for working capital, consumption, and investment has increased, indicating that both are actively contributing to meeting the needs of the community [2]. Non-Bank Financial Institutions (NBFIs) are institutions that manage community funds without having a license to collect direct savings like banks. NBFIs focus on certain financial services such as insurance, leasing, and pawnshops, and are under the supervision of the Financial Services Authority (OJK) [3]. One example of a Non-Bank Financial Institution is Pegadaian.

Pegadaian is a non-bank financial institution that has an official permit to carry out operations in the form of credit financing to the community through the distribution of funds, both in small and large amounts, on the basis of pawn and deposit and estimate services [4]. As a non-bank financial institution engaged in the field of financing services, and with its main task of distributing pawn financing. Even so, Pegadaian as one of the government institutions, Pegadaian also has targets that must be achieved internally in order to be able to compete and even be superior to their competitors.

Quality human resources are expected to increase work productivity according to expectations. Employees are considered productive if their work results reach or exceed

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the set targets, while if they are not achieved, employees are considered less productive. Labor productivity refers to the implementation of tasks or total work done in a certain period of time. There are several indicators in measuring employee work productivity Munaty et al. [5] namely quantity of work, quality of work, timeliness of work completion.

Productivity is a measure of the quality and quantity of work that has been done, taking into account the cost of resources used to do the work [6]. In other words, whether or not employees are productive is seen from the achievement of targets produced by each employee. If an employee can achieve his individual target which will increase his productivity value, then the company's target will also increase and be able to compete with other competitors [7]. In increasingly tight business competition, companies must be able to maintain the quality of products, services, and employee productivity and motivation. One way is to provide social security for workers, manage work periods, and provide appropriate incentives. However, in its implementation, many employees still feel that the benefits of social security are not optimal and the claim process is slow, thus reducing their sense of security and enthusiasm.

Some employees feel that the protection provided is not optimal, both in terms of the benefits received and the claim submission process which is considered slow [8]. This condition can reduce the sense of security and have an impact on work enthusiasm. For this reason, labor protection needs to be strengthened, one of which is through the implementation of Law Number 3 of 1992 concerning Social Security for Workers (Jamsostek), which regulates membership and the mechanism for providing guarantees in order to create a sense of security for workers. Employee length of service is also a factor that influences productivity. The longer someone works at a company, the more their experience and skills tend to increase, which can have a positive impact on productivity. Research by Wang et al. [9] shows that length of service has a positive effect on the work productivity of the Coaxial Engineering field team at PT. XYZ in Zone 1 Regional Central, South Jakarta. However, it should be noted that long service does not always guarantee high productivity, because factors of boredom and lack of challenges can also affect employee performance.

In addition, incentives provided by the company, both in financial and non-financial forms, can be a motivator for employees to increase work productivity. Research by Alkandi et al. [10] shows that incentives have a positive effect on employee work productivity, with a contribution of 19%. This confirms the importance of a fair and transparent incentive system in encouraging employee performance. Based on the description above, it can be concluded that social security for workers, length of service, and incentives are factors that influence employee work productivity. However, further research is still needed to understand the extent to which these three factors contribute to productivity, especially in the context of certain companies [11]. Therefore, this study aims to analyze the effect of social security for workers, length of service, and incentives on the work productivity of employees at the Pegadaian Office in Mataram City.

2. Method

This research is an associative research with a quantitative approach. This type of research was chosen to identify and analyze the relationship or influence between the variables studied, namely social security for workers, length of service, and incentives on employee work productivity. The quantitative approach was used because this research focuses on numerical data that can be measured and analyzed statistically in order to obtain objective and generalizable conclusions. In accordance with the opinion of Alrawashdeh et al.[12], associative quantitative research aims to examine the influence

between variables through data collection in the form of numbers that are analyzed statistically. This research was conducted in Mataram City, West Nusa Tenggara, with the object of research being employees and officials working at the Pegadaian office. The locations that are the focus include several branches, namely Pegadaian Ampenan Branch, Pegadaian Mataram Branch, Pegadaian Sweta Branch, and Pegadaian Syariah Cakra. The selection of this location is based on the strategic role of Pegadaian as a financial institution that is oriented towards public services and has high pressure in maintaining employee work productivity [13].

The population in this study included all permanent employees and contract employees working under official vendors in the Pegadaian office environment in Mataram City, including officials such as branch managers, pawn managers, and non-pawn managers. The research sample was determined using a purposive sampling technique, which is a sampling technique based on certain criteria that are relevant to the research objectives. In this case, the sample criteria include employees who actively work in the branches mentioned above. The number of samples was taken using the Cochran formula, considering that the population size is not known with certainty. Based on calculations with a significance level of 10% and a population proportion of 0.5, a sample size of 96 respondents was obtained. Data collection was carried out by distributing questionnaires using the Google Forms platform. The questionnaire was compiled based on the indicators of each variable and used a Likert scale with five levels of answers, namely: strongly agree (5), agree (4), neutral (3), disagree (2), and strongly disagree (1). This instrument was distributed online through one of Pegadaian's employees to reach all respondents from the related branches.

The data collected is primary data, which is data obtained directly from respondents through questionnaires. The type of data used is quantitative data, which is data in the form of numbers that allow statistical analysis. This data will be used to measure how much influence each independent variable has on the dependent variable.

To ensure the quality of the research instrument, validity and reliability tests were conducted. The validity test aims to measure the extent to which the items in the questionnaire are able to represent the variables being measured. The instrument is considered valid if the significance value is <0.05 . Meanwhile, the reliability test is conducted to determine the consistency of the measuring instrument, by referring to the Cronbach's Alpha value. The instrument is said to be reliable if the Cronbach's Alpha value is more than 0.60 [14]. Both of these tests were conducted using the help of Eviews statistical software. The data analysis method used is multiple linear regression, because there is one dependent variable (work productivity) and more than one independent variable (workforce social security, length of service, and incentives). The regression model used is written as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \quad (1)$$

Where:

Y = Employee work productivity

α = Constants

$\beta_1, \beta_2, \beta_3$ = Regression coefficient

X_1 = Social Security

X_2 = Years of service

X_3 = Incentive

ε = Error term

Before the regression analysis is carried out, a classical assumption test is first carried out, including a normality test, a multicollinearity test, and a heteroscedasticity test. The normality test is carried out to ensure that the residual data is normally distributed, using the Kolmogorov-Smirnov test. The normality assumption is met if the significance value is more than 0.05. The multicollinearity test is carried out to ensure that there is no high correlation between independent variables, using the tolerance value and Variance Inflation Factor (VIF). If the tolerance value is > 0.1 or $VIF < 10$, then there is no multicollinearity. Meanwhile, the heteroscedasticity test is carried out using the Glejser method, which aims to see if there is a non-constant residual variance.

Next, hypothesis testing is carried out using the t-test (partial) and F-test (simultaneous). The t-test is used to determine the effect of each independent variable on the dependent variable individually. The test results are said to be significant if the t-count value is greater than the t-table with a significance level of 5%. The F-test is used to see the effect of independent variables simultaneously on the dependent variable. If the F-count value is greater than the F-table and the significance is < 0.05 , then the regression model is considered significant. Finally, a determination coefficient (R^2) analysis is carried out to determine how much the independent variables explain the variation of the dependent variable.

3. Results and Discussion

3.1 Description of Respondent Characteristics

Age shows the basic characteristics of the research respondents. Age is seen as an individual characteristic that can determine the form of needs that are carried out. The effect of the need for an attractive appearance is a characteristic related to the age of the individual. Based on the results of the study, data on the age of the respondents was obtained which can be seen in Table 1.

Table 1.
Number and
Percentage of
Respondents
Based on Their
Characteristics

Characteristics	Information	Frequency	Percentage (%)
Age	31-40 years	62	45.59
	20-30 years	48	35.29
	41-50 years	17	12.5
	51-58 years	9	6.62
Gender	Male	103	75.74
	Female	33	24.26
Years of service	>6 years	79	58.09
	1-3 years	25	18.38
	3-6 years	18	13.24
	<1 year	14	10.29
Position	Security	49	36.03
	Cashier	23	16.91
	Manager	22	16.18
	BPO Sales	13	9.56
	Estimator	12	8.82
	Pawn Manager	4	2.94
	Branch Manager	3	2.21
	Non-Pawn Manager	3	2.21
	AO	3	2.21
	Collateral Manager	2	1.47
	Gallery 24	2	1.47
Employment Status	Contract Employee	81	59.56
	Permanent Employee	55	40.44

Characteristics	Information	Frequency	Percentage (%)
Branch of Origin	Sweta Pawnshop Branch	49	36.03
	Ampenan Pawnshop Branch	47	34.56
	Cakranegara Sharia Pawnshop Branch	24	17.65
	Mataram Pawnshop Branch	16	11.76

Based on the results of research conducted at several Pegadaian branches in Mataram City, the characteristics of the respondents can be described as follows. In terms of age, the majority of respondents are in the productive age range, namely 62 people (45.6%) aged 31-40 years, followed by 48 people (35.3%) aged 20-30 years. Meanwhile, 17 people (12.5%) are in the age range of 41-50 years, and 9 people (6.6%) are in the age group of 51-58 years. Although the number of respondents from the elderly group is smaller, their presence still provides meaningful representation in the context of this study.

In terms of gender, the majority of respondents were male, 103 people (75.7%), while female respondents numbered 33 people (24.3%). This disparity in proportion shows the dominance of men in the workforce structure at Pegadaian at the research location. The characteristics of the respondents' work period show that most (79 people or 58.1%) have worked for more than six years. In addition, there are 25 respondents (18.4%) with a work period of 1–3 years, 18 respondents (13.2%) with a work period of 3–6 years, and 14 respondents (10.3%) with a work period of less than one year. These findings indicate that respondents generally have had quite a long work experience in the company, which can provide an in-depth perspective on the issue of work productivity studied.

Based on position or job title, respondents come from various organizational levels. The position with the largest number of respondents is security with 49 people (36%), followed by cashier with 23 people (16.9%), manager with 22 people (16.2%), and BPO sales with 13 people (9.6%). Other positions such as appraiser (12 people), pawn manager (4 people), AO (3 people), branch manager (3 people), non-pawn manager (3 people), collateral manager (2 people), and Gallery 24 (2 people) show that respondents come from various job backgrounds, reflecting the complex organizational structure in the Pegadaian work environment. In terms of employee status, the majority of respondents are contract employees with 81 people (59.6%), while permanent employees number 55 people (40.4%). This proportion indicates that the contract work system is quite dominant in the branches studied. Based on the branch of origin, the most respondents came from the Pegadaian Sweta Branch with 49 people (36%), followed by the Pegadaian Ampenan Branch with 47 people (34.6%), the Pegadaian Syariah Cakranegara Branch with 24 people (17.6%), and the Pegadaian Mataram Branch with 16 people (11.8%). These data show that all branches have contributed to data collection and provide a fairly proportional distribution of respondents.

3.2 Research Results Validity Test and Reliability Test

The results of the validity and reliability tests can be seen in Table 2.

Table 2. Results of Instrument Validity Test

Variables	Statement Items	Sig.	Cronbach α	Caption
Employment Social Security (X1)	Employment Social Security 1	0.00	0.964	Valid dan Reliable
	Employment Social Security 2	0.00		Valid dan Reliable
	Employment Social Security 3	0.00		Valid dan Reliable
	Employment Social Security 4	0.00		Valid dan Reliable
	Employment Social Security 5	0.00		Valid dan Reliable
	Employment Social Security 6	0.00		Valid dan Reliable
	Employment Social Security 7	0.00		Valid dan Reliable

Variables	Statement Items	Sig.	Cronbach α	Caption
Working Period (X2)	Employment Social Security 8	0.00	0.923	Valid dan Reliable
	Employment Social Security 9	0.00		Valid dan Reliable
	Employment Social Security 10	0.00		Valid dan Reliable
	Working Period 1	0.00		Valid dan Reliable
	Working Period 2	0.00		Valid dan Reliable
	Working Period 3	0.00		Valid dan Reliable
	Working Period 4	0.00		Valid dan Reliable
	Work Period 5	0.00		Valid dan Reliable
Incentive (X3)	Work Period 6	0.00	0.964	Valid dan Reliable
	Incentive 1	0.00		Valid dan Reliable
	Incentive 2	0.00		Valid dan Reliable
	Incentive 3	0.00		Valid dan Reliable
	Incentive 4	0.00		Valid dan Reliable
	Incentive 5	0.00		Valid dan Reliable
	Incentive 6	0.00		Valid dan Reliable
	Incentive 7	0.00		Valid dan Reliable
Employee Work Productivity (Y)	Incentive 8	0.00	0.927	Valid dan Reliable
	Employee Work Productivity 1	0.00		Valid dan Reliable
	Employee Work Productivity 2	0.00		Valid dan Reliable
	Employee Work Productivity 3	0.00		Valid dan Reliable
	Employee Work Productivity 4	0.00		Valid dan Reliable
	Employee Work Productivity 5	0.00		Valid dan Reliable
	Employee Work Productivity 6	0.00		Valid dan Reliable

From the Table 2, it is known that each statement item has a significance value <0.05 and is positive. Thus, the statements are declared valid. From the description of the table above, it can be seen that each variable has a Cronbach Alpha > 0.60 . Thus, the variables (social security for workers, length of service, incentives, and employee work productivity) can be said to be reliable.

3.3 Classical Assumption Test Results

The normality test is seen from the Jarque Bera P-Value or Probability value which must be above 0.05 Booth et al. [15] where in this study it is $0.010220 > 0.05$ which states that the data is normally distributed.

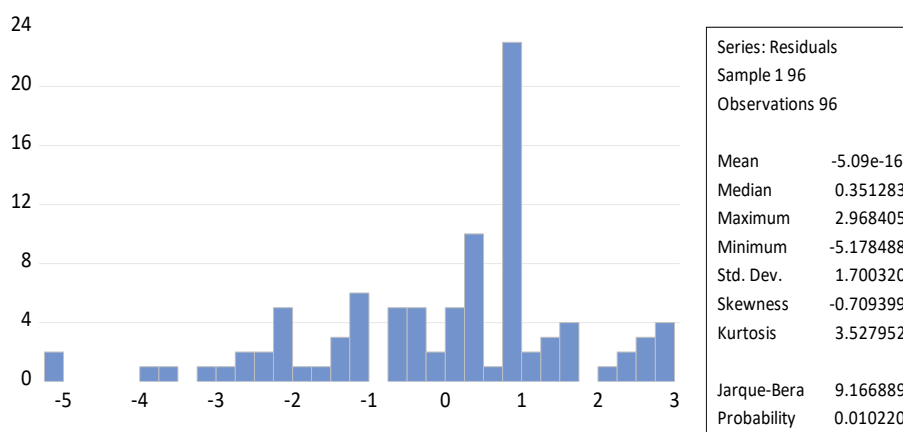


Figure 1.
Normality Test

Table 3.
Multicollinearity
Test

Variable	Coefficient Variance	Uncentered VIF	Centered VIF	Prob.
C	3.119734	100.3210	NA	0.4068
X1	0.000823	52.08974	1.337834	
X2	0.005635	136.2519	1.492943	
X3	0.001606	63.33198	1.725366	

From the results of the multicollinearity test above, it can be seen based on the VIF value of each independent variable is <10 , then it is stated that there is no multicollinearity. From the results of the heteroscedasticity test using the Glejser Test above, it can be seen based on the Probability Chi-Square value on $\text{Obs} * R\text{-Squared}$ of $0.4068 > 0.05$. So that the data in this regression model can be said to have no heteroscedasticity problems.

3.4 Hypothesis Test Results

Hypothesis testing, the researcher will present table 4 again regarding the results of the multiple linear regression analysis which has stated that the model is suitable for this study.

Table 4.
Hypothesis
Testing

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.529633	1.766277	0.866021	0.3887
X1	0.021453	0.028681	0.747989	0.4564
X2	0.784565	0.075066	10.45166	0.0000
X3	0.075982	0.040071	1.896161	0.0611
R-squared	0.701460	Mean dependent var		26.48958
Adjusted R-squared	0.691725	S.D. dependent var		3.111929
S.E. of regression	1.727820	Akaike info criterion		3.972372
Sum squared resid	274.6533	Schwarz criterion		4.079220
Log likelihood	-186.6738	Hannan-Quinn criter.		4.015561
F-statistic	72.05562	Durbin-Watson stat		2.106276
Prob(F-statistic)		0.000000		

The calculated T value on the variable of Social Security for Workers can be seen in Table 4. The significance value of Probability is $0.4564 > 0.05$ and the calculated T value seen in table 4.12 is $0.747989 < 1.98552$ T table value. Thus H_0 is accepted and H_a is rejected or not significant, meaning that Social Security for Workers has a positive and insignificant influence on employee work productivity. The calculated T value on the variable of Length of Service can be seen in appendix 4 that the significance value of Probability is $0.0000 < 0.05$ and the calculated T value seen in table 4.12 is $10.45166 > 1.98552$ T table value. Thus H_0 is accepted and H_a is accepted or significant, meaning that length of service has a positive and significant influence on employee work productivity. The calculated T value of the Incentive variable can be seen in Appendix 5 that the Probability significance value is $0.0611 > 0.05$ and the calculated T value seen in table 4.12 is $1.896161 > 1.98552$ T table value. Thus H_0 is accepted and H_a is accepted or significant, meaning that incentives have a positive and significant influence on employee work productivity. Based on table 4.11, it states that the Adjusted R-Square value is 0.691725, meaning that the magnitude of the determination coefficient of this study is 0.691725, this states that the independent variables in this model are able to explain the dependent variable by 69.2%. The remaining 30.8% is influenced by other independent variables that were not examined in this study.

3.5 Discussion

3.5.1 The Influence of Social Security for Workers on Employee Work Productivity

Based on the results of multiple linear regression analysis used to test the influence of social security variables, the workforce has a positive but insignificant effect on employee work productivity. This study is in line with the research of Leitao et al. [16] which states that social security for workers does not have a significant effect on employee work productivity, in this case employees of the Pawnshop Office in Mataram City. This happens because employees still feel dissatisfied with the old age security

program, health insurance, and the lack of a sense of security and comfort in working. The social security provided is considered not yet able to provide optimal protection for employees and their families. In addition, employees have not felt adequate protection from health insurance, have not received easy access to health facilities, and have not felt protected from work safety risks while carrying out their duties [17].

3.5.2 The Influence of Length of Service on Employee Work Productivity

Based on the results of multiple linear regression analysis used to test the influence of the variable of length of service has a positive and significant effect on employee work productivity. This study is in line with the research of Tong et al. [18] which states that length of service has a positive and significant effect on employee work productivity, in this case employees of the Pawnshop Office in Mataram City. This also proves the opinion of Anwar and Abdullah [19] who said that length of service has a direct relationship with work experience. Work experience is one of the key factors in a company. Employees with extensive work experience tend to be more adaptable to the tasks given. Work experience also plays a role as the main capital for someone to be involved in a particular field [20].

3.5.3 The Influence of Incentives on Employee Work Productivity

Based on the results of multiple linear regression analysis used to test the influence of incentive variables has a positive and significant effect on employee work productivity. This study is in line with the research of Gagne et al. [21] which states that incentives have a positive and significant effect on employee work productivity, in this case employees of the Pawnshop Office in Mataram City. This is because incentives are a form of encouragement given to someone to encourage them to work better and achieve a higher level of employee work productivity, thereby increasing employee morale and motivation. For employees, incentives function as a means to meet their needs. Incentives play a role in encouraging work enthusiasm and ensuring productivity in accordance with company expectations.

4. Conclusion

Based on the results of partial statistical tests, Social Security for Workers has a positive effect and does not have a significant effect on Employee Work Productivity at the Pawnshop Office in Mataram City. This study shows that social security, although it functions as protection and welfare support, has not been able to increase work productivity directly because its benefits have not been felt in real terms by employees or their perception of the program is still weak. Based on the partial test results, it shows that Work Period and Incentives have a positive effect and have a significant effect on Employee Work Productivity at the Pawnshop Office in Mataram City. This study shows that the longer the employee's work period at the Pawnshop Office, the higher their experience and understanding of the work system and culture, which has a positive impact on productivity. This study also shows that appropriate incentives can increase employee motivation and work productivity, especially in the Pawnshop Office environment which has a high workload.

This study has several limitations that can be the basis for further research. One of them is the limited location of the study which was only conducted at the Pegadaian Office in Mataram City. Therefore, it is recommended that further research involve Pegadaian offices or other BUMNs in various regions to strengthen the findings and provide a broader picture of the factors that influence work productivity. Researchers are also advised to use a mixed methods approach, by combining quantitative and qualitative

data, such as interviews or observations, to explore employee perceptions regarding the factors that influence their productivity. In addition, researchers should consider adding other variables, such as leadership, job satisfaction, and work environment, to provide a more complete picture of the factors that influence work productivity in public sector organizations.

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6. Declaration

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Did you use generative AI to write this manuscript? - I do not use AI assistance in my manuscript.

Declaration of generative AI and AI-assisted technologies in the writing process - During the preparation of this work the author did not use AI to write, edit, or other things related to the manuscript.

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