

# The Effect of Workplace Facilities, Workload Management, and Job Flexibility on Employee Job Satisfaction in Insurance Companies in Indonesia

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## ABSTRACT

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This study investigates the effect of workplace facilities, workload management, and job flexibility on employee job satisfaction in insurance companies in Indonesia. A quantitative research approach was employed, involving 75 respondents from various insurance firms. Data were collected using a structured questionnaire based on a 5-point Likert scale and analyzed using SPSS version 26. Pearson correlation and multiple regression analysis were used to assess the relationships between the variables. The results show that all three independent variables—workplace facilities, workload management, and job flexibility—have a significant positive effect on employee job satisfaction. Among them, workplace facilities had the strongest influence, followed by job flexibility and workload management. The model explained 60.3% of the variance in job satisfaction, highlighting the critical role these factors play in enhancing employee morale and retention. The findings provide practical insights for insurance companies to improve job satisfaction by focusing on creating supportive work environments, managing workloads effectively, and offering flexible work arrangements.

*Keywords:* Workplace Facilities, Workload Management, Job Flexibility, Job Satisfaction, Insurance Industry

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## 1. INTRODUCTION

Employee job satisfaction is a multifaceted concept that significantly impacts organisational performance and employee retention, particularly in competitive sectors like insurance. Factors such as workplace facilities, workload management, and job flexibility are crucial in shaping job satisfaction, especially in the dynamic and often stressful insurance industry. A positive work environment and adequate facilities have been shown to enhance job satisfaction, as seen in studies on hospital employees and at PT Latexindo, where physical workplace conditions and co-worker support positively influenced satisfaction [1], [2]. Motivation and compensation are also key drivers, with adequate compensation and goal-driven motivation contributing to higher job satisfaction, better performance, and lower turnover [3]. Moreover, job satisfaction is closely tied to organisational performance, as satisfied employees demonstrate increased productivity, commitment, and contribution to success, which is particularly vital for reducing attrition and improving decision-making in the insurance sector [4], [5].

The rapid growth of Indonesia's insurance sector has led to increased stress and job dissatisfaction among employees, making it essential to focus on enhancing job satisfaction through strategies such as improving human capital management, fostering a supportive work environment, and ensuring financial well-being. Human capital management, which includes talent, attitude, skill, and knowledge (TASK), is crucial for boosting employee performance, with continuous training and development improving both satisfaction and company outcomes [6]. A positive organizational climate also plays a key role, as supportive work environments mediate the relationship between

discipline and performance, enhancing job satisfaction [7]. While a study at Bank BNI East Lombok showed that the work environment did not significantly affect productivity, it emphasized the importance of incentives for motivating employees [8]. Additionally, financial well-being, achieved through effective financial management, knowledge, and a positive attitude, is critical for reducing stress and improving job satisfaction, as seen in PT. Pos Indonesia, where financial satisfaction was linked to higher productivity and revenue [9], [10].

Workplace facilities, workload management, and job flexibility are crucial factors that shape employee satisfaction and performance by influencing the work environment, motivation, stress levels, and overall job satisfaction. Adequate facilities and a conducive environment significantly enhance employee motivation and performance, with research showing that well-maintained workplaces lead to higher satisfaction. Personalized [1], [11] work environments, tailored to individual characteristics, further boost job satisfaction [12]. Effective workload management is equally important, as it directly impacts satisfaction, which mediates the relationship between workload and performance [13]. Additionally, job flexibility plays a key role in reducing stress and improving work-life balance, with flexible arrangements like remote working enhancing well-being and productivity, especially in the context of global disruptions like the COVID-19 pandemic [14].

Given the importance of these factors, this study seeks to explore the relationship between workplace facilities, workload management, job flexibility, and employee job satisfaction in the insurance industry in Indonesia. Using a quantitative approach, this research will provide insights into how these elements influence employee satisfaction and will offer practical recommendations for improving workplace conditions in the insurance sector.

## 2. LITERATURE REVIEW

### 2.1 *Employee Job Satisfaction*

Employee job satisfaction refers to the degree of fulfillment and contentment individuals experience with their job roles, responsibilities, and work environment, often described as a positive emotional state resulting from job appraisal [3]. In the insurance industry, job satisfaction is crucial as it directly influences performance, employee retention, and organizational productivity. Satisfied employees tend to be more motivated, perform better, and show loyalty to the organization, while also contributing to reduced absenteeism and turnover rates [15], [16]. In Indonesia, the rapid growth of the insurance sector has drawn attention to job satisfaction, as employees face high stress and demanding workloads, which can lead to dissatisfaction and burnout [1], [2]. Understanding the factors that contribute to job satisfaction is therefore essential for enhancing employee well-being and improving organizational outcomes.

### 2.2 *Workplace Facilities and Employee Job Satisfaction*

Workplace facilities play a crucial role in determining job satisfaction, especially in environments where employees spend long hours. Ergonomic workstations, quality office equipment, and amenities like break rooms enhance comfort and satisfaction [17]. According to Herzberg's Two-Factor Theory, physical work conditions (hygiene factors) can prevent dissatisfaction and improve job satisfaction when they meet employee expectations. [18], [19] found that improvements in facilities, such as lighting, ventilation, and noise control, can boost productivity and satisfaction by 15%. In the

insurance industry, where employees often face tight deadlines and stressful conditions, well-maintained facilities help reduce stress and create a more conducive work environment [20], [21]. This is particularly relevant in Indonesia, where workplace infrastructure varies across regions [22].

### **2.3 Workload Management and Employee Job Satisfaction**

Workload management refers to the distribution and management of tasks within an organization and is a critical factor in determining employee job satisfaction, especially in industries with high workloads. Excessive workloads can lead to stress, burnout, and decreased satisfaction [23], while well-managed workloads, where tasks are balanced and achievable, result in higher job satisfaction and productivity [24]. In the insurance sector, employees often handle complex cases and client interactions, leading to heavy workloads. Research shows that poor workload management can cause burnout and increased turnover [25], [26], but effective strategies, such as clear task delegation and realistic expectations, improve job satisfaction and reduce stress [27]. This is particularly relevant in Indonesia's growing insurance market, where the pressure to meet increasing client demands continues to rise.

### **2.4 Job Flexibility and Employee Job Satisfaction**

Job flexibility has gained significant attention as a key factor in employee satisfaction, especially with the rise of remote work and flexible scheduling options [28]. Practices like telecommuting, flexible hours, and compressed workweeks allow employees to better balance their work and personal lives [29]. Research consistently shows that job flexibility leads to higher satisfaction, lower turnover, and improved work-life balance [30]. A study by [31] found that flexible work arrangements positively impact job satisfaction, especially in industries where remote work is feasible. For insurance companies, which often demand long hours and tight deadlines, offering flexibility can reduce stress and boost employee morale [32]. In Indonesia, job flexibility is increasingly important as employees seek better work-life integration, particularly in urban areas where commuting and long working hours are common challenges [29].

### **2.5 Theoretical Framework**

This study draws on several theoretical perspectives to explain the relationships between workplace facilities, workload management, job flexibility, and employee job satisfaction. Herzberg's Two-Factor Theory provides a framework for understanding how workplace conditions (hygiene factors) and job characteristics (motivators) influence job satisfaction, suggesting that improvements in facilities and job flexibility can enhance satisfaction by addressing both factors (Herzberg, 1966). Additionally, the Job Demands-Resources (JD-R) model explains the role of workload management in job satisfaction, positing that high job demands coupled with insufficient resources lead to burnout and dissatisfaction (Bakker & Demerouti, 2007). Conversely, when resources like job flexibility and workplace support are available, employees are better equipped to manage demands, resulting in higher job satisfaction.

Based on the reviewed literature, the following hypotheses have been formulated for this study:

H1: Workplace facilities have a positive effect on employee job satisfaction.

H2: Workload management has a positive effect on employee job satisfaction.

H3: Job flexibility has a positive effect on employee job satisfaction.

These hypotheses will be tested using a quantitative approach, analyzing the relationships between these variables in the context of insurance companies in Indonesia.

### 3. METHODS

#### 3.1 Research Design

This study employs a quantitative research design to examine the relationship between workplace facilities, workload management, job flexibility, and employee job satisfaction. A cross-sectional survey was conducted, collecting data from employees of various insurance companies in Indonesia. The use of quantitative methods enables the analysis of numerical data, helping identify patterns, relationships, and statistical significance between the variables. Descriptive and inferential statistical techniques were applied to test the hypotheses and assess the impact of the independent variables on employee job satisfaction. The population consists of employees from insurance companies across Indonesia, where the industry's long working hours and high-pressure environment likely influence perceptions of workplace conditions, workload, and flexibility. A sample of 75 employees was selected using simple random sampling, ensuring each participant had an equal chance of being chosen, minimizing bias. The sample size was deemed adequate for statistical analysis using SPSS, including both managerial and non-managerial staff to capture a broad range of perspectives on job satisfaction in the insurance sector. Data were collected using a structured questionnaire, with each section measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), designed to measure workplace facilities, workload management, job flexibility, and job satisfaction. This scale was selected for its simplicity and reliability in capturing employee attitudes and perceptions, and the questionnaire was pre-tested with a small group of insurance employees to ensure clarity and relevance before full-scale data collection.

#### 3.2 Data Analysis

The collected data were analyzed using SPSS version 26, with descriptive statistics such as means, standard deviations, and frequencies used to summarize the demographic characteristics of the sample and provide an overview of respondents' perceptions of workplace facilities, workload management, job flexibility, and job satisfaction. Inferential statistics were applied to test the research hypotheses and examine the relationships between the independent variables (workplace facilities, workload management, and job flexibility) and the dependent variable (employee job satisfaction). Pearson Correlation Analysis was used to determine the strength and direction of the relationships between these variables, while Multiple Regression Analysis assessed the combined effect of the independent variables on job satisfaction, estimating the contribution of each while controlling for others. The significance level for all tests was set at  $p < 0.05$ , indicating that results with less than a 5% probability of occurring by chance were considered statistically significant. To ensure the validity and reliability of the data collection instrument, content validity was established through consultation with academic experts and industry professionals, while construct validity was confirmed using factor analysis. Reliability was evaluated through Cronbach's alpha, with a value of 0.70 or higher deemed acceptable for all variables, demonstrating good internal consistency in measuring workplace facilities, workload management, job flexibility, and job satisfaction.

### 4. RESULTS AND DISCUSSION

#### 4.1 Demographic Sample

This section presents the demographic characteristics of the 75 employees who participated in the study, covering gender, age, educational background, years of experience, and job position. The sample consisted of 53.33% males and 46.67% females, reflecting a relatively balanced gender distribution in the insurance industry. In terms of age, 40% of respondents were between 30-39 years old, followed by 26.67% aged 40-49 years, 24% aged 20-29 years, and 9.33% aged 50 years and above. Regarding educational background, 66.67% held a Bachelor's degree, 20% had a Master's degree, and 13.33% had a high school diploma. The respondents' years of experience varied, with 33.33% having 5-10 years of experience, 26.67% having 11-15 years, and 20% each having less than 5 years or more than 15 years. Lastly, 60% of the participants were non-managerial staff, while 40% held managerial positions.

#### 4.2 Descriptive Statistics

Table 1 provides an overview of the descriptive statistics for the key variables in this study, including workplace facilities, workload management, job flexibility, and job satisfaction.

Table 1. Descriptive Statistics

Variable	Mean	Standard Deviation	Minimum	Maximum
Workplace Facilities	3.78	0.65	2.00	5.00
Workload Management	3.51	0.73	2.00	5.00
Job Flexibility	3.60	0.70	2.00	5.00
Job Satisfaction	3.89	0.62	2.00	5.00

The mean scores indicate that respondents generally rated their job satisfaction positively, with a mean score of 3.89 on a 5-point Likert scale. Workplace facilities also received a favorable rating, with a mean of 3.78, suggesting that most employees are satisfied with the physical environment provided by their employers. However, workload management had a slightly lower mean score of 3.51, indicating that there may be concerns related to the distribution and management of tasks. Job flexibility had a mean score of 3.60, reflecting a moderate level of satisfaction with flexible work arrangements.

#### 4.3 Correlation Analysis

Pearson correlation analysis was conducted to determine the relationships between the independent variables (workplace facilities, workload management, and job flexibility) and the dependent variable (employee job satisfaction). Table 2 presents the correlation coefficients between the variables.

Table 2. Correlation Analysis

Variable	Job Satisfaction	Workplace Facilities	Workload Management	Job Flexibility
Job Satisfaction	1.00	0.645**	0.532**	0.567**
Workplace Facilities	0.645**	1.00	0.428**	0.456**
Workload Management	0.532**	0.428**	1.00	0.489**
Job Flexibility	0.567**	0.456**	0.489**	1.00

The correlation analysis shows that all three independent variables—workplace facilities, workload management, and job flexibility—are significantly and positively correlated with employee job satisfaction ( $p < 0.01$ ). Workplace facilities have the strongest correlation with job satisfaction ( $r = 0.645$ ), followed by job flexibility ( $r = 0.567$ ) and workload management ( $r = 0.532$ ).

These findings indicate that improvements in these factors are likely to be associated with higher levels of employee job satisfaction.

#### 4.4 Regression Analysis

Multiple regression analysis was conducted to assess the combined effect of workplace facilities, workload management, and job flexibility on employee job satisfaction. The results of the regression analysis are presented in Table 3.

Table 3. Multiple Regression Analysis

Variable	Coefficient ( $\beta$ )	Standard Error	t-value	p-value
Workplace Facilities	0.352	0.075	4.693	0.000
Workload Management	0.285	0.080	3.562	0.001
Job Flexibility	0.301	0.077	3.909	0.000
Constant	1.147	0.315	3.641	0.001
R <sup>2</sup>	0.603	-	-	-
Adjusted R <sup>2</sup>	0.585	-	-	-

The regression analysis reveals that all three independent variables have a significant positive impact on employee job satisfaction ( $p < 0.05$ ). Workplace facilities ( $\beta = 0.352$ ), workload management ( $\beta = 0.285$ ), and job flexibility ( $\beta = 0.301$ ) are all significant predictors of job satisfaction. The R<sup>2</sup> value of 0.603 indicates that approximately 60.3% of the variation in employee job satisfaction can be explained by the combined effect of workplace facilities, workload management, and job flexibility. This suggests that these factors play a crucial role in determining job satisfaction in the insurance sector.

#### Discussion

The results of this study provide strong evidence that workplace facilities, workload management, and job flexibility significantly influence employee job satisfaction in Indonesian insurance companies. Consistent with previous research, a supportive work environment, effective workload management, and flexible work arrangements are crucial for enhancing employee well-being and satisfaction. The regression analysis revealed that these three variables jointly explain 60.3% of the variance in job satisfaction ( $R^2 = 0.603$ ), indicating their substantial role in shaping employee satisfaction. Among them, workplace facilities had the strongest impact, followed by job flexibility and workload management, highlighting the critical importance of the physical work environment. To improve employee morale, engagement, and retention, insurance companies should prioritize upgrading workplace facilities, while also addressing workload management and offering flexible work options to create a well-rounded strategy for boosting job satisfaction.

The regression analysis confirms that workplace facilities have a significant positive effect on employee job satisfaction, consistent with previous studies that emphasize the importance of physical working conditions in enhancing satisfaction [17]–[19]. A well-maintained and supportive workplace environment, including ergonomic furniture, proper lighting, and access to amenities, significantly improves employees' daily experiences at work. In Indonesia's insurance industry, where employees often face high levels of stress and demanding schedules, the importance of quality workplace facilities cannot be overstated. Companies that invest in creating and maintaining conducive physical environments are more likely to foster employee well-being, leading to higher job satisfaction. This aligns with Herzberg's Two-Factor Theory, which identifies physical working conditions as a "hygiene factor" that prevents dissatisfaction. While workplace facilities alone may not fully motivate employees, they provide a foundation for reducing stress and allowing employees to focus on their tasks [20]–[22].

The study found that workload management has a significant positive impact on employee job satisfaction, aligning with the Job Demands-Resources (JD-R) model, which suggests that well-managed job demands reduce stress and enhance engagement [23], [26]. When employees perceive their workloads as reasonable and manageable, they feel more in control of their tasks and experience less burnout, leading to higher job satisfaction. In the insurance sector, where employees often face large workloads and tight deadlines, effective workload management is crucial. Employees value clear task assignments, realistic deadlines, and adequate support, and companies that neglect workload management may face higher dissatisfaction, burnout, decreased productivity, and turnover. To address this, insurance companies should implement strategies like regular workload assessments, clear communication of task expectations, and providing necessary resources [25], [27]. These efforts can enhance job satisfaction, reduce stress, and create a more positive work environment.

Job flexibility emerged as a significant predictor of employee job satisfaction, aligning with previous research that emphasizes the growing importance of flexible work arrangements in today's work environment [28], [29]. Employees who have the ability to adjust their work schedules or work remotely report higher job satisfaction, as flexibility helps them achieve a better work-life balance [30]–[32]. In the fast-paced, deadline-driven insurance industry, offering flexible work options can greatly benefit employees. This is particularly relevant in Indonesia, where long commutes and urban congestion make job flexibility highly valued for reducing stress and improving work-life integration. The positive impact of job flexibility suggests that companies should expand flexible work arrangements, including remote work, flexible hours, or compressed workweeks. These strategies not only enhance employee satisfaction but also improve productivity and retention, especially in the post-pandemic era where remote work has become more normalized and employees increasingly seek environments that accommodate personal needs.

The findings of this study offer several practical implications for insurance companies in Indonesia. First, investing in workplace facilities, such as ergonomic furniture, quality equipment, and comfortable workspaces, can significantly enhance employee satisfaction and productivity. Second, implementing effective workload management strategies, such as setting realistic targets, providing clear task assignments, and offering necessary support, can reduce stress and improve job satisfaction. Lastly, promoting job flexibility through flexible hours or remote work options allows employees to better balance their professional and personal lives, resulting in higher job satisfaction and lower turnover rates.

## CONCLUSION

This study has demonstrated the significant impact of workplace facilities, workload management, and job flexibility on employee job satisfaction in insurance companies in Indonesia. The results indicate that improving the physical work environment, ensuring effective workload management, and offering flexible work arrangements are essential strategies for enhancing job satisfaction. Workplace facilities emerged as the most influential factor, underscoring the importance of a comfortable and well-equipped work environment in promoting employee satisfaction. Job flexibility also plays a vital role, enabling employees to achieve a better work-life balance. Additionally, workload management positively influences satisfaction by reducing stress and providing employees with manageable tasks. Together, these factors account for 60.3% of the variation in job satisfaction, suggesting that insurance companies should focus on these areas to foster a more satisfied and productive workforce. Implementing these strategies can lead to improved employee retention, higher morale, and increased overall company performance.

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