

The Determinant of Employee's Organizational Commitment: Empirical Study in Indonesia Social Security Administrator for Health

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Abstract

This study develops Organizational Commitment Model by revisiting Moore (2000a) and Ahuja et al.'s (2007) Information System (IS) Turnover Model and examines it in Social Security Administrator for Health (BPJS Kesehatan)¹, Indonesia. All 1650 samples of employees from various levels and job positions of headquarter and representative offices from Aceh to Papua were gathered by mail questionnaire survey. The result shows that the perceived work overload (PWO) and work-family conflict (WFC) have a negative effect on organizational commitment (OC). Meanwhile, WFC mediates the effect of PWO on OC, and job autonomy (JA) moderates the effect of PWO on WFC. Implications for future research and stakeholders are further discussed.

Keywords: Perceived work overload, work-family conflict, organizational commitment, job autonomy, BPJS Kesehatan

1. Introduction

Since Indonesia Government began National Health Care Insurance Program (JKN-KIS) in January 2014, it changed the health system in Indonesia. Business intelligence data shows that 187,982,949 Indonesian had been covered through this program in 2017 (BPJS, 2019). This figure makes Indonesia the largest number of participants in social health insurance in the world. Furthermore, referring to the JKN-KIS Program Road Map, Indonesia should be achieved 95% national-wide coverage of the population in 2019. However, this

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¹ Social Security Administrator for Health (BPJS Kesehatan in Bahasa) is an Indonesia Government Institution who has role as regulator and also operator for public social security system (<https://www.bpjs-kesehatan.go.id/bpjs>).

target is quite ambitious compared to other countries, such as South Korea, which has begun efforts towards universal health coverage since 1963 and realizing it in 1989 (Thabrany, 2014).

The presence of JKN-KIS program stimulates insurance effects (BPJS, 2019). First, individual risk has been transferred into the group through an insurance mechanism, the individual's anxiety over the consequences of the loss he will suffer if the insured risk arises becomes lower (Tykocinski, 2013). Second, protection against financial risks when the emergence of disease. In 2014, BPJS Kesehatan recorded 923 million JKN-KIS patient visits to health providers and it reached 177.8 million in 2016. This situation has an impact on the BPJS employee's workload.

Previously, PT Askes (former BPJS Kesehatan) had 4,648 employees spread across Headquarters, 12 Regional Deputies, 104 Branch Offices, and 358 Regency/City Offices. The ratio of employees to participants to be served at that time was 1 employee compared to 3,474 participants. After becoming BPJS Kesehatan, the number of employees increased to 7,296 people spread across Headquarters, 13 Regional Deputies, 126 Branch Offices, and 238 Regency/City Offices. The ratio of employees to participants as of 31 December 2017 reached 1 employee compared to 25,548 participants or increased to 735%. It is not surprising that policy pressure on efficiency due to deficits raises the problem of employee's work overload and work-family conflict (EOS, 2018).

BPJS Kesehatan has an alternative solution to reduce employee's work-family conflicts. Thompson and Prottas(2006) showed that perceived work overload and work-family conflicts can be reduced by employees' job autonomy, such as discretion in managing time in starting and completing work (Beehr, 1976). However, through Directors Regulation Number 32 the Year 2016 and Circular of HR and General Director Number 40 the Year 2016 regarding Work Time and Discipline Enforcement for BPJS Kesehatan Employees, management enforced working time strictly. This condition has affected the employee's organizational commitment.

During 2016-2017, EOS consistently shows the lowest organizational commitment index (OCI) of the highest workload unit. Therefore, how the relationship between perceived work overload influences organizational commitment of BPJS Kesehatan employees and to the extent where work-family conflict mediates the relationship between the two, is the main essence of this research. Besides, this study will also look at how job autonomy can reduce the impact of perceived work overload on employee's work-family conflict.

Previous studies of organizational commitment have been explored by social identity theory (Alias, Rasdi, Ismail, & Samah, 2013; Carmeli, Gilat, & Weisberg, 2006; Demir, 2011; Dukerich, Golden, & Shortell, 2002; Kang, Stewart, & Kim, 2011; Mael & Ashforth, 1992; Smidts, Pruyn, & Van Riel, 2001; Smith, Gregory, & Cannon, 1996; Tuna, Ghazzawi, Tuna, & Catir, 2016); or through an attitudinal and behavioral commitment to the organization (Ghazzawi, 2008; Gunlu, Aksarayli, & Perçin, 2010; McNeese-Smith & Nazarey, 2001; Meyer & Allen, 1991; Porter & Steers, 1973; Teh & Sun, 2012). However, there are relatively limited studies on the causes of employee's organizational commitment from the perspective of exhaustion and antecedents of turnover intention.

This study revisits Moore(2000a) and Ahuja et al.'s (2007) model of IS Turnover. Both studies focused on predictors of exhaustion and turnover intention. Ahuja et al.'s(2007) study focused on antecedents of employee organizational commitment and work exhaustion, namely perceived work overload, work-family conflict, job autonomy, and distributive justice. Meanwhile, Moore (2000a) mainly focused on predictors of employee exhaustion and turnover, namely perceived workload, role ambiguity, role conflict, autonomy and reward fairness. However, both studies did not specifically focus on organizational commitment as employee outcomes and contingency effect of other factors as moderating or mediating variables.

This study redevelops a model from both studies by a focus on organizational commitment as a criterion and specifies job autonomy as a moderator to investigate the contingency effect of antecedents of organizational commitment in BPJS Kesehatan. This study is important because revisiting the IS Turnover Model from both studies and by examining the contingency effect of organizational commitment predictors, broadens the perspective of the organizational commitment model, specifically in the context of Indonesia Government insurance health system.

2. Theoretical background and hypothesis development

Employees who feel committed tend to stay in the organization. Thus, employee organizational commitment is a natural factor that is negatively related to the level of employee discharge from an organization (Ahuja, 2002). Porter, Steers, Mowday, and Boulian (1974) define OC as the level of employee identification and involvement with the organization. Mowday, Porter, and Steers (1982) further explained that the concept of employee identification and involvement is characterized by at least three things; first, accepting and believing the goals and values of the organization, second, willingness to give more effort for the organization, and the desire to remain part of the organization.

Meyer and Allen (1991) defined OC as an employee's psychological condition that characterizes the relationship between employees and the organization and influences the employee's decision to remain part of the organization or leave the organization. Meyer and Allen (1991) also suggested three components that makeup OC. The first component is an affective commitment, which is an employee's emotional attachment to the organization, which makes the employee identify himself as part of the organization and want to be involved in the organization. This affective commitment is often formed due to the compatibility between the goals and values adopted by the organization with the goals and values shared by individual employees (Mowday, Steers, & Porter, 1979).

The second component is an ongoing commitment or continuance commitment, which is a commitment based on an awareness of the costs that an employee must pay when he decides to leave the organization. These costs can include loss of friends, loss of life insurance, health and retirement benefits, fears of the difficulty of adjusting to the new work environment, and so forth. Consideration of these costs can make employees reluctant to leave the organization.

The third component is a normative commitment, which is the employee's feeling that he should remain in the organization. Gould-Williams (2004) reports that when companies provide the support needed by employees, for example, funding employees to continue their education, employees will feel they have an obligation to remain in the organization. In this case, employees show a higher level of normative commitment. Employees who feel committed tend to stay in the organization. Therefore, employee organizational commitment is a natural factor that is negatively related to the level of employee turnover from an organization (Ahuja, 2002). However, perceived work overload and exhaustion are factors that influence the level of employee organizational commitment (Ahuja et al., 2007).

2.1 The effect of perceived work overload (PWO) on organizational commitment (OC)

The number of workers who experience and report that their work overload continues to increase (Cartwright & Cooper, 1997; Mulki, Lassk, & Jaramillo, 2008; Rauhala et al., 2007). Work overload condition is a phenomenon that is commonly encountered in work environments lately (Moore, 2000b).

Leiter and Schaufeli (1996), Schaufeli et al. (1995), and Greenglass et al. (2003) defined perceived work overload (PWO) as the feeling experienced by employees when the task they do is too much or the time available to complete the task is too little. Workers who feel that their workload is excessive, experience long and intensive work hours, receive and handle many work-related requests, and have very limited time to complete all the tasks (Schlotz, Hellhammer, Schulz, & Stone, 2004).

Thompson and Prottas (2006) argued that PWO shaped the attitudes and behavior of employees towards their work. If employees feel the task and completion deadlines given are matched with their abilities, then the work will be good. Conversely, when employees experience PWO, the ability of employees to maintain their effectiveness and efficiency at work will be disrupted.

PWO has negative impacts, both on workers and organizations (Avery, Tonidandel, Volpone, & Raghuram, 2010; Jex & Beehr, 1991; Spector, Dwyer, & Jex, 1988). In many studies, PWO is the main source of psychological stress and causes of exhaustion at work (Claessens, Van Eerde, Rutte, & Roe, 2004; Moore, 2000b; Roberts, Lapidus, & Chonko, 1997). PWO also has a negative impact on physical health. Schlotz et al. (2004) showed that workers who perceived work overload wake up in the morning with higher levels of the hormone cortisol, especially on workdays. The body will produce cortisol hormone when humans feel depressed and will increase in cholesterol and triglyceride levels.

Ahuja et al. (2007) found that PWO had a positive effect on exhaustion characterized by a loss of energy and enthusiasm at work and a reduced capacity to produce the expected performance (Valcour, 2018). Exhaustion symptoms are not detected in the BJPS Kesehatan. However, EOS showed that the higher workload of employees or units lowers the score of the employee Organizational Commitment Index (OCI). Thus, this study formulates a hypothesis as follows:

H1: *Perceived work overload negative effect on organizational commitment.*

2.2 The effect of perceived work overload (PWO) on work-family conflict (WFC)

A person's role in his work can affect his role in the family, and vice versa, one's role in the family can affect his role in work (Frone, Russell, & Cooper, 1992; Gutek, Searle, & Klepa, 1991; Kanter, 1977; Rice, Near, & Hunt, 1979, 1980; Yildirim & Aycan, 2008). When a person's role in his work prevents him from carrying out his role well in the family, then work-family conflict (WFC) appears. Conversely, if a person's role in the family prevents him from carrying out his role in work properly, then WFC appears (Greenhaus & Beutell, 1985).

According to Greenhaus and Beutell (1985), WFC has three forms. The first is a time-based conflict. This conflict occurs when the time allocated by employees to do more work so that the time allocation for their families is reduced. Many women who have husbands with very high levels of involvement in their work experience WFC (Greenhaus & Beutell, 1985). Consistent with that, in his research, Keith and Schafer (1980) found that the Corruption Eradication Commission experienced by a woman is related to the number of hours worked by her husband every week. Those who are married also experience more WFC than those who are not married (Herman & Gyllstrom, 1977). Married couples who already have children, experience more WFC than couples who do not have children (Holahan & Gilbert, 1979; Pleck, Staines, & Lang, 1980). Having the responsibility to care for children is also one of the reasons that triggered the WFC (Bohen & Viveros-Long, 1981). These findings consistently show that work demands that make a person spend more time with his work compared to his family lead to the emergence of WFC.

The second form of WFC is pressure conflict between roles or strain-based conflict. This conflict occurs when the pressure experienced by someone in his work role, he transfers into his role in the family. Factors

that cause work pressure, such as changes in the work environment, communication patterns, and mental concentration needed, are related to work-family conflict (Burke, Weir, & DuWors Jr, 1980). The pressure at work can make a person experience changes in behavior that interfere with his role in the family, such as tension, anxiety, depression, irritability, and irritability (Brief, Schuler, & Van Sell, 1981; Ivancevich & Matteson, 1980).

The third form of WFC is behavior conflict or behavior-based conflict. This conflict occurs when effective behavior in a role becomes ineffective when applied to another role. For example, a male employee who has a managerial position in his work is expected to have stable emotions and is always objective (Schein, 1973). However, this behavior becomes ineffective when he performs the role of a husband and/or father in his family. When becoming a husband and/or father, warm behavior and caring and affection are certainly more expected (Greenhaus & Beutell, 1985).

Burke and Weir (1980), Keith and Schafer (1980), and Pleck et al. (1980) found that the number of hours worked per week, the frequency of overtime, and changes in work shifts or erratic work-shifts (PWO), have a positive effect on the WFC. Consistent with these findings, Britt and Dawson (2005), Frone et al. (1997), Parasuraman et al. (1996), and Skinner and Pocock (2008), assert that PWO has a positive relationship with the WFC.

Based on EOS, time-based conflict is the most experienced type of WFC at BJPS Kesehatan. Employees stated that the high workload at BJPS Kesehatan reduced the amount of time they had to carry out their roles in the family. This condition results in many problems with other family members, for example fighting among husband and wife. Based on this logic, researchers argue that PWO has a positive influence on the WFC. Thus, the second hypothesis in this study can be formulated as follows:

H2: *Perceived work overload positive effect on work-family conflict.*

2.3 The effect of work-family conflict (WFC) on organizational commitment (OC)

Previous studies found a negative effect of WFC on OC (Ajiboye, 2008; Allen & Meyer, 2000; Beauregard, 2006; Mayer, Salovey, & Caruso, 2000). Meanwhile, Rathi and Barath (2013) suggest that work roles and family roles are the most influential roles of an employee. Therefore, the conflict between the two roles is a source of pressure among employees. Employees who prioritize their role in the family, see their role in work as a disturbing thing. In the context of OC, when the role in the family is more important, the goals and values of employees with the goals and values of the organization, are no longer in line, the affective commitment of employees will decrease (Mukanzi & Senaji, 2017).

Employees of BJPS Kesehatan also highly uphold the family's existence. WFC's continued intensity will eventually lead employees to priority choices. Interviews conducted in a preliminary study with employees at the Deputy for Human Resources Management found that more than 70% of cases of employees refusing promotion to resign, related to family reasons. These reasons include not being placed away from family, wanting more time for family, and the condition of children who need special attention. This fact shows that the family remains a priority for BJPS Kesehatan employees. When the WFC appears, employees will prioritize their commitment to their families so that OCs are reduced. Based on this logic, researchers argue that WFC has a negative influence on OC. Thus, the third hypothesis in this study can be formulated as follows:

H3: *Work-family conflict negative effect on organizational commitment.*

2.4 Mediating effect of work-family conflict (WFC) on the effect of perceived work overload (PWO) on organizational commitment (OC)

Byron (2005) found that work overload and inflexible working hours made employees experience PWO, including the WFC antecedents. Allen et al. (2000) also found that the WFC was one of the predictors of OC. Further in his research, Ahuja et al. (2007) found that OCs will weaken as the WFC increases due to increasing PWO.

A preliminary study conducted at the beginning of this study indicated that BJPS Kesehatan employees experienced PWO and WFC. However, the OC score is still quite high in EOS, as if the PWO does not affect the OC. On the other hand, EOS has never measured PWO and WFC. A reasonable explanation is that PWO does not directly influence OCs, but rather through the mediating role of the WFC. The indications include in the EOS, employees stated that the length of time they spent completing work had reduced the allocation of time they used for the family, causing conflicts in their households. Furthermore, there is information about employees who refuse promotions, even to resign when they must be apart from their family. Thus, the fourth hypothesis in this study can be formulated as follows:

H4: *Work-family conflict mediates the effect of perceived work overload on organizational commitment.*

2.5 Moderating effect of job autonomy (JA) on the effect of perceived work overload (PWO) on work-family conflict (WFC)

In a work environment that requires employees to perform high, the pressure generated by PWO can be reduced by giving employees more autonomy in their work (Jensen et al., 2013). Herman and Gyllstrom (1977), found that lecturers who have longer working hours than university staff, experience much lower WFC pressure. This is because lecturers have greater job autonomy (JA) towards their work.

The positive impact of JA in reducing WFC has also prompted many organizations in Australia and Europe to use the JA approach as the main strategy for overcoming WFC (De Cieri, Holmes, Abbott, & Pettit, 2005; Kelly & Moen, 2007; Straub, 2007). The majority of JA forms are flexible working time (Bond, 2002). Despite experiencing PWO, employees with better JA levels have better satisfaction with work, family, and life generally (Tabassum, Farooq, & Fatima, 2017).

PWO is inseparable from the amount of time that must be spent in the office to complete work and the existence of several policies that make employees less autonomy over their work, such as financial penalties if employees come late whose enforcement is quite strict. It makes sense EOS found that the time-based WFC was the most common form of WFC experienced by BJPS Kesehatan employees. If employees are given more flexible working hours or are allowed to work from home, more time can be allocated by employees to their families so that the impact of the PWO on the WFC can be reduced. Based on this logic, researchers argue that JA can reduce the influence of the PWO on the WFC. Thus, the fifth hypothesis in this study can be formulated as follows:

H5: *Job autonomy moderates the effect of perceived work overload on work-family conflict.*

3. Method

This research is confirmatory with a quantitative approach with survey design. The population was all BJPS Kesehatan, around 3201 employees, at all levels in Head Office, Deputy for Jakarta and around, Deputy for Central Java and DIY, Deputy for Papua and West Papua, Deputy for North Sulawesi, Central Sulawesi, Gorontalo and North Maluku, and Deputy for South Sulawesi, West Sulawesi, Southeast Sulawesi, and Maluku Regions.

The constructs tested in this study are PWO, WFC, JA, and OC. PWO was measured using four statements adapted from Ahuja (2007) and Moore (2000), namely perceptions of very high workloads, perceptions of workloads that exceed capability, perceptions of very short deadlines, and perceptions of depressed feelings. WFC was measured using five statements adopted from the Ahuja (2007) questionnaire and Adams et al. (1996), namely perception of work role disrupting his family's life, making it difficult to fulfill family responsibilities, preventing him from doing and completing various household chores, and forcing him to change the schedule of family activities that he had previously planned. OC was measured using five statements adapted from Ahuja (2007) and Tsui et al. (1997), namely willingness to give more effort for the success of the organization, feeling that the organization is the best place to work, feeling happy to have chosen the organization as a place of work, working in the organization is very inspiring, and shows with real action, concern for the fate of the organization in the future. JA was measured using four statements adapted from the Ahuja (2007) and Behr et al. (1976), namely a perceived control over the design of the work to be done, freedom in determining how to carry out and complete the work, flexibility in determining the schedule, and freedom in innovation.

All constructs were measured using primary data and collected using an online questionnaire. Data analysis techniques in this study used the Partial Least Square (PLS) method with tools such as the SmartPLS® version 2 application because the structural prediction model (mediating and moderating effect) proposed in this study is suitable tested by PLS (Henseler, Ringle, & Sinkovics, 2009).

4. Result and discussion

Of the total 3201 employees in the six units targeted for data collection, as many as 1650 people participated as respondents, or equivalent to a response rate of 50.57%. This response rate is quite high compared to the average response rate in various studies of less than 20% (Cooper, Schindler, & Sun, 2003). The response rate in each work unit can be seen in Table 1.

Table 1. Response rate

No	Unit	Population	Sample	Response Rate (%)
1	Head Quarter	550	152	27,64
2	Jakarta and around	869	347	39,98
3	Central Java and Yogyakarta	808	315	97,75
4	South, West and Southeast Sulawesi and Maluku	489	478	66,55
5	North and Middle Sulawesi, Gorontalo and North Maluku	293	195	97,75
6	Papua and West Papua	193	163	84,46
Total		3.201	1.650	51,55

Source: Own elaboration, 2018

The demographic profile of the respondents includes job level, job class, gender, marital status, and working time is presented in Table 2.

Table 2. Respondent profile

Demographic	Description	Respondent	%
Job level	Clerical	1,231	75%
	Assistant Manager	302	18%
	Manager	73	4%
	Senior Manager	21	1%
	General Manager	23	1%
Total		1,650	100%
Job class	Structural	350	21%
	Non-Structural	1,300	79%
Total		1,650	100%
Sex	Male	652	40%
	Female	998	60%
Total		1,650	100%
Marital status	Married	1,143	69%
	Single	507	31%
Total		1,650	100%
Working time	Less than 5 year	791	48%
	5-10 year	517	31%
	11-15 year	202	12%
	16-20 year	65	4%
	More than 20 year	75	5%
Total		1,650	100%

Source: Own elaboration, 2018

The percentage of respondents from three units with the highest workload profile and the lowest OCI value is quite balanced with the number of respondents from the 3 work units with the lowest workload profile and the highest OCI value, namely 49.33% and 50.67%. The majority of employees who became respondents, held the rank of executor, amounting to 74.61%. Only 21.21% of the respondents had structural positions, while 78.79% did not occupy structural positions. Structural officials at the Health BPJS lead a work unit, are assisted by many staff, and have authority in making decisions in the work unit. Based on gender, female respondents were more dominant, which was 60.48%. While based on marital status, 69.27% of respondents

were married. Viewed from the working period, respondents with tenure less than 5 (five) years, had the highest percentage of 47.94%.

4.1 Measurement model

The measurement model is used to test the validity and reliability of the instrument. Convergent validity is measured using a minimum outer loading value of 0.5 (Fornell & Larcker, 1981). Meanwhile, discriminant validity is measured by using a cross-loading indicator value that is higher in the construct compared to in other constructs. Based on the outer loading and cross-loading values presented in Table 3, it can be concluded that the indicators of each construct tested in this study have met the criteria of convergent and discriminant validity.

Table 3. Cross loading

	Organizational Commitment	Work-Family Conflict	Job Autonomy	Perceived Overload	Work
OC1	0.643	-0,219	0.349	-0,152	
OC2	0.880	-0,319	0.339	-0,248	
OC3	0.918	-0,349	0.392	-0,270	
OC4	0.890	-0,363	0.407	-0,265	
OC5	0.826	-0,265	0.359	-0,185	
WFC1	-0.388	0,869	-0.300	0,409	
WFC2	-0.316	0,924	-0.306	0,440	
WFC3	-0.314	0,916	-0.295	0,437	
WFC4	-0.348	0,933	-0.314	0,478	
WFC5	-0.282	0,836	-0.284	0,410	
JA1	0.422	-0,208	0.662	-0,182	
JA2	0.258	-0,236	0.772	-0,246	
JA3	0.239	-0,267	0.786	-0,193	
JA4	0.425	-0,295	0.811	-0,228	
PWO1	-0.147	0.314	-0.190	0,792	
PWO2	-0.183	0,383	-0.213	0,877	
PWO3	-0.220	0.405	-0.232	0,865	
PWO4	-0.332	0.505	-0.291	0.870	

Source: Own elaboration, 2018

This study also tested reliability to measure the instrument's internal consistency. This study used Cronbach's alpha and Composite Reliability. Cronbach's alpha measures the lower limit of reliability while Composite Reliability measures the true value of construct reliability (Chin, 1995). The rule of thumb for reliability should be above 0.7, although the value of 0.6 is still acceptable (Hair, Black, Babin, Anderson, & Tatham, 2006). Table 2 shows that all constructs in this study are reliable.

Table 4. Composite reliability and Cronbach's Alpha

Variables	Composite Reliability (CR)	Cronbach's Alpha
Organizational Commitment	0.920	0.890
Work-Family Conflict	0.953	0.938
Job Autonomy	0.845	0.755
Perceived Work Overload	0.914	0.876

Source: Own elaboration, 2018

4.2 Structural model

The structural model is evaluated using the R-square dependent variable and the t-value coefficient for each path. Hypothesis testing is performed using the bootstrapping method to obtain path coefficients (β). Table 4 summarizes the results of the structural model.

Table 5. Structural model

Structural Path	Path Coefficient (β)	T-Statistics (<i>t</i>)	P-Value
PWO -> OC	-0.24	2.022	0.01*
PWO -> WFC	0.218	2.015	0.01*
WFC -> OC	-0.308	16.121	0.01*
PWO * JA -> WFO	0.215	2.721	0.01*

*p < 0,05

Source: Own elaboration, 2018

As expected, the perceived work overload (PWO) has a negative effect on employee organizational commitment, thus H1 is supported. Refer to Thompson and Prottas (2006), PWO shapes the attitudes and behavior of employees towards their work. In the context of continuance commitment, employees will see PWO so high as a cost to remain committed to the organization. In line with that, Ahuja et al. (2007) has found PWO as one of the antecedents that causes a decrease in OC.

Despite being at a moderate level, employee complaints regarding PWO consistently continue to appear in EOS in 2015, 2016, and 2017 and do not experience a significant decline from year to year. Employees feel that the increase in workload is not proportional to the increase in the number of employees. Employees also complained about being burdened with work outside the distinct job profile (DGT), a familiar term in BJPS Kesehatan to mention the main tasks and functions in the job description. If it lasts for a long time with increasing intensity, PWO will cause physical and mental exhaustion for employees and ultimately trigger employee decisions to leave the organization. This explains why in BJPS Kesehatan, units with a higher workload profile, tend to have a lower organizational commitment, and vice versa.

As in many other studies, in this study H2 which states that the perceived work overload, has a positive effect on work-family conflict, is also supported. Work overload will result in less time for employees to carry out their roles in the family, putting pressure that results in negative attitudes and behaviors that can be

carried into family life, and makes it difficult to adjust attitudes and behavior when shifting roles (Greenhaus & Beutell, 1985).

Although the WFC perceived by employees is still at a moderate level, as is the case with the PWO, the voice of the WFC has consistently appeared in EOS from 2015 to 2017. Employees suggest that the unequal allocation of time between work and family triggers misunderstandings and even quarrels in the household.

PWO is a very strong predictor of the WFC (Skinner & Pocock, 2008). A longitudinal study by Britt and Dawson (2005) on a group of soldiers in Europe found that the long hours of work, the limited time available for rest, the amount of time spent in training, and the perception of workloads formed by it, had a positive influence on work conflicts and family. Previously, Burke et al. (1980b), Keith and Schafer (1980), and Pleck et al. (1980) also found that the number of hours worked per week, the frequency of overtime, and changes in work shifts or erratic work-shifts, also had a positive influence on the WFC. Finally, the findings in this study also support the findings of previous studies, that the perceived work overload has a positive effect on work-family conflict.

This research also examines the existence of the negative effect of work-family conflict on organizational commitment. The support of H3 in this study extends the list of evidence that increasing WFC experienced by employees will reduce their organizational commitment (Ajiboye, 2008; Allen & Meyer, 2000; Mayer et al., 2000).

Role in work and family is one of the most important choices and decisions in human life (Mukanzi & Senaji, 2017). In eastern countries like Indonesia, the family is the most important community in one's life (Hofstede, n.d.). It has become a common mindset that a person who has multiple roles, work, and family, cannot be successful at both at the same time because he must choose one of them. This concept makes work-family conflict very influential on employee organizational commitment (Ahuja et al., 2007).

This study shows that work-family conflict has a strong negative effect on employee organizational commitment. EOS indicates that frequent organizational activities are carried out on holidays, making employees feel BJPS Kesehatan management does not support the importance of balancing their professional and personal lives. Another phenomenon that was successfully recorded in EOS was that employees refused promotions because they did not want to be moved away from their families. Data from the Deputy for Human Resources Management also shows that more than 70% of the reasons for employees who resign are family.

The conceptual model in this study tries to develop two forms of relationship of influence from the perceived work overload on organizational commitment. The first relationship is in the form of a direct influence on the perceived work overload on organizational commitment (PWO→OC). The second relationship addressed whether the influence of the perceived work overload on organizational commitment, mediated by family work conflicts (PWO→WFC→OC). From the statistical evidence, it is concluded that the two forms of relationship do exist and are significant. However, the mediating role of the WFC only partially occurred. Although the relationship of PWO→WFC→OC is significant, the relationship between the PWO→WFC mediation segment is no stronger than the direct relationship of PWO→WFC. Only the relationship between the influence of the WFC→OC mediation segment is far stronger than PWO→OC's direct relationship.

There are many other variables that influence the relationship between the perceived work overload on work-family conflict. Job designs that provide adequate autonomy for employees to arrange their own task schedules, workplaces, and how to work, will reduce the influence of PWO on the WFC (Thompson & Prottas, 2006). Employees who are receiving compensation and benefits commensurate with their workload are reported to feel lower work-family conflict (Ahuja et al., 2007; Moore, 2000b). Support from spouses and families can reduce the potential for the emergence of work-family conflict (Aryee, 1992). Superiors who

are supportive of family life, and a high sense of kinship among colleagues, help prevent the emergence of work-family conflict (Thompson & Prottas, 2006).

In the next path, there is the influence of work-family conflict on the organizational commitment which is very strong, even stronger than the direct effect of the perceived work overload on organizational commitment ($WFC \rightarrow OC \rightarrow PWO \rightarrow OC$). Thus, the role of WFC mediation in the relationship of PWO influence on OC is partially mediated so that H4 is also supported. This means that not only does the PWO directly influence OC, but also the WFC can also increase the influence of the PWO on OC when PWO influences the WFC. The practical implication of this finding is that the workload situation perceived by BPJS Kesehatan employees can have a direct effect on decreasing their organizational commitment and can also through increasing work-family conflict. Therefore, BPJS Kesehatan needs to take this issue more seriously because the situation indicated by the EOS survey results was empirically verified through this study. Efforts to reduce PWO are important so that an increase in PWC does not occur and results in a decrease in OC in BPJS Kesehatan.

The support of H5 reinforces the results of previous studies which stated that the existence of the autonomy aspect in the design of a job can reduce work-family conflicts that employees feel due to the high workload (Ahuja, 2002; Jensen, Patel, & Messersmith, 2013; Thompson & Prottas, 2006). If a work-family conflict is an important antecedent that causes exhaustion in work or work exhaustion, job autonomy reduces it (Ahuja et al., 2007). Employees who have more autonomy in their work are also reported to have better satisfaction with work, family, and life in general (Tabassum et al., 2017).

In a modern work environment, especially in Australia and Europe, the JA approach is used as the main strategy for overcoming the WFC (De Cieri et al., 2005; Kelly & Moen, 2007; Straub, 2007). JA can be a form of discretion in making policies, designing jobs, making decisions, utilizing work resources, scheduling work, and assigning assignments to subordinates (Das, Arora, & Singhal, 2000), or the freedom to determine their own working time, place of work, and how the work is done and completed. In practice, work time flexibility is the most frequent form of JA. When time control over work is in the hands of the employee, it is easier for the employee to balance his role at work and in the family (Bond, 2002).

5. Conclusion

This research was conducted at BJPS Kesehatan, Indonesia. The results showed that perceived work overload has a negative effect on organizational commitment. The effect of perceived work overload on employee organizational commitment is also seen in the inverse relationship between the workload profile and the employee's commitment.

Theoretically, this study confirmed the model from the IS Turnover model (Moore, 2000a) and the Turn-away Intention model (Ahuja et al., 2007) by focusing on organizational commitment as a criterion and specify job autonomy as a moderator to investigate the contingency effect of antecedents of organizational commitment. Revisiting those models contributes to replication and generalization theory in the context of insurance organizations in Indonesia.

However, our study is not undeniably free from caveats. Methodologically, our study uses a survey design with a quantitative approach. The consequence of our choice by using a survey design might result in the inability of the proposed research design to ensure full validity. Therefore, pertaining to its objective, we are aware that a quantitative approach is incapable of explaining more deeply the phenomenon in the research context. Although researchers are part of the system in the context of research, researchers with scientific

rules cannot fully explore the research context inductively. Therefore, there are much opportunities for further explorative investigation.

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