

COMPETITION AND WORK MOTIVATION OF EMPLOYEES OF PT. ASURANSI JIWA MANULIFE INDONESIA (MANULIFE INDONESIA) BRANCH OFFICE OF BANK DANAMON INDONESIA, TBK KOTA MATARAM

By

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ABSTRACT

Life insurance is a protection product that is not only beneficial for the policyholder, aka the insured, but also for the whole family. There are several benefits of life insurance that can be felt by families, including: 1) Guaranteeing the family's financial future, 2) Savings and reserve funds, 3) Inheritance for the family, 4) Reducing the burden on children when we retire. As the times progress, so many insurance companies have sprung up all over the world, and Indonesia is one of the countries with the most insurance companies providing various types of insurance products, one of which is life insurance, and the most well-known life insurance in Indonesia is Manulife Life Insurance. Indonesia. Manulife Indonesia Life Insurance is insurance that is trusted among the people of Indonesia, however, not a few people or customers of Manulife Indonesia Life Insurance are disappointed with the services provided. Therefore this research was conducted to find out more deeply what are the causes of Manulife Indonesia Life Insurance customer dissatisfaction with the services provided by the company. This study used a qualitative approach and observations were made from December 2022 to January 2023. The results of the research found in the field that employees in the marketing department were dishonest to potential customers or customers. So that in the future there will be inconvenience to customers which results in customer distrust of the company. Therefore, it is hoped that the Life Insurance company Manulife Indonesia will supervise every activity of its employees.

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1. INTRODUCTION

Currently at PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk, Mataram City, they already have good performance and sales targets. Even so, the Management realizes that there are still many things that need to be improved, especially those related to customer satisfaction and competition among similar companies. Leaders will continue to seriously monitor the work activities of their employees to increase work productivity which can be influenced by work motivation and competition.

Motivation is one of the things that influence human behavior, motivation is also known as a driver, desire, supporter or need - a need that can make a person excited and motivated to reduce and fulfill one's own impulses, so that they can act and act according to certain ways that will lead to the optimal. Motivation greatly influences employee performance. Because in general an employee will have high work productivity if the company supports the

implementation of their duties. Because good work support will affect the implementation of the duties of employees in a company. In order to support the implementation of employee work, companies can provide, for example, bonuses to employees so that they have high motivation at work.

Other factors that can affect employee work productivity are job competition and large bonuses. Competition at work or in the office is common in every company. Unfortunately, this competition often creates stress for a number of employees. As a result, they are not excited so that their productivity decreases. (Darwin & Kunto, 2014) says "Work competition is an opportunity for employees to develop and highlight performance. The better react to it, the more passionate in work and career. In this way, anxiety, stress, and other negative feelings will disappear by itself." Work competition is usually directed towards goals and not individual egoism. Sometimes competition also creates work conflict between employees. This is because work competition becomes more personal which causes individuals to cause friction among co-workers. Therefore, leaders must be able to convince their employees to compete in achieving company goals, not interpersonal. Competition is not a personal action and must achieve corporate goals.

The fulfillment of job satisfaction on the factors of work motivation and job competition encourages employees to continue working, as well as a form of their high commitment. The opposite condition is low satisfaction with these factors causing low employee loyalty, as well as opening up opportunities to look for other jobs to fulfill their sense of satisfaction. Job satisfaction is basically about what makes someone happy at work or out of work. Basically employees who are satisfied with their work will tend to have high productivity as well.

Along with an increase in one's standard of living, the fulfillment of life's needs is no longer limited to physiological needs. However, the need for safety for a sense of security and protection is now also being felt more and more. In the hierarchy of needs, there are 5 types of levels of human needs, namely physiological needs, safety needs, social needs, needs for appreciation and needs for self-actualization (Pratama & Sembiring, 2021). Remembering that humans are inseparable from various risks that can cause losses. Having insurance is one way to fulfill the need for a sense of security and uncertainty that may occur in one's life.

One of the well-known insurers in Indonesia and has millions of customers, PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) which was founded in 1985 is part of Manulife Financial Corporation, a group of financial service providers from Canada and the United States operating in Asia. Manulife Indonesia offers a variety of financial services engaged in life insurance, accident insurance and health insurance (Fatimah, 2018), investment services and pension funds to individual clients and business people in Indonesia. Through a network of more than 11,000 employees and professional agents spread across 25 marketing offices (Simalango & Suwandaru, 2021)). PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) has collaborated with Bank Danamon and together has offered innovative insurance and wealth management solutions since the establishment of a strategic partnership starting in 2011. The insurance products offered are not only conventional-based insurance, but there are as well as sharia-based insurance.

With the intense competition between employees and the large bonuses given by the company for the achievement of each employee's sales target, it is expected that the performance of employees from PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) is in accordance with what is expected by the company, so as to be able to provide comfort and trust in all customers.

2. RESEARCH METHOD

a. Types of research

Based on the formulation of the problem and the research objectives, the research method used in this study is a qualitative method. The qualitative method and which is the main tool is human, meaning that it involves the researcher himself as an instrument by paying attention to the researcher's ability to ask, track, observe, understand and abstract as an important tool that cannot be replaced by other methods.

The data criterion in qualitative research is definite data. Data that is certain is data that actually occurs as it is, not data that is just visible, spoken but data that contains the meaning behind what is seen and spoken.

Based on this, the researcher wants to describe or describe in order to understand the phenomena experienced by research subjects about Competition and work motivation of Employees of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch without any manipulation in it and without any hypothesis testing and research results that What is expected is not generalizations based on quantity measures, but the meaning (in terms of quality) of the observed phenomenon.

b. Research Location

This research activity was carried out at the PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) head office, Bank Danamon cakranegara branch office, Jalan Pejanggik No.117, Cilinaya, Cakranegara District, Mataram City, West Nusa Tenggara. 83121.

c. Data collection technique

In this study, primary data collection was carried out in natural settings. Data collection techniques are carried out by:

1. Observation

Researchers made direct observations at the head office of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch. Observation targets include among others; research/field locations, actors, activities, objects, deeds, incidents or incidents, time, employee behavior. So the aim is to obtain concrete data directly in the field or place of research.

2. Interview

In this study the interviews were conducted in depth. The interviews were carried out in a planned manner based on a list of questions prepared by the researcher. So the researcher has prepared a detailed list of questions for informants/source persons before conducting interviews.

The stages carried out by the researcher in this interview were face-to-face and conducting direct and verbal questioning and answering between two or more people and by visiting the informants one by one. All informants interviewed by researchers directly at the office of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch and outside the office of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch. Next, the researcher submitted questions related to the Islamic work ethic carried out by the informant.

3. Documentation

In this study to support documentation, researchers in conducting research use tools such as photo cameras and voice recorders or cellphones. At the time of the interview, the recording was carried out using a cellphone directly by the researcher and while for taking pictures or photos the researcher used a digital camera by asking for help from other people who were in that place to take it.

d. Data analysis

The data analysis technique in this study was carried out from the data obtained by the researchers, both the results of interviews with several informants, observations and documentation that were then processed and analyzed by the researchers qualitatively. From the results of this analysis, conclusions were drawn using the inductive method, namely the method of thinking by drawing conclusions from specific data obtained by researchers related to the Islamic work ethic and welfare of employees of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch.

Based on this explanation, the data analysis in this study was carried out by:

1. Further exploring the existing data by summarizing, selecting and focusing on the main and important things so that with reduced data it can provide a clearer picture related to Competition and employee motivation of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Mataram.

2. Lastly, summarizing the results of this research and providing constructive suggestions and input for the realization of good work implementation in the work environment of PT Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Mataram Branch.

3. RESULTS AND DISCUSSION

a. Work productivity

The definition of work productivity according to (N. F. Hidayanti, 2022b) is: "Comparison between output and input, where the output must have added value and better processing techniques." According to (N. Hidayanti et al., 2017) : "Productivity is the relationship between inputs and outputs of a productive system. According to (Andika Rindi, 2019), productivity is generally defined as the relationship between tangible and physical results (goods or services).

Based on some of the opinions above, it can be concluded that productivity can be interpreted as the efficiency of using resources to produce maximum results. The Life Insurance Company Manulife Indonesia is a large, national-scale company, every employee who will apply as an employee or employee at the company will be tested and trained first, if deemed fit and good, then they will be declared qualified as an employee there.

b. Motivation

According to Greenberg and Baron in (Susianti & Rahmawati, 2020) argue that "Motivation is a series of processes that arouse, direct, and maintain human behavior towards achieving goals. According to (2021 Hidayanti, 2021) states that: "Motivation is the provision of driving force that creates the excitement of one's work so that they want to work together, work effectively and integrate with all efforts to achieve satisfaction

Based on the definition stated above, it can be concluded that the company not only expects capable, capable and skilled employees, but most importantly they can work hard and are willing to achieve maximum work results. The abilities and skills of employees are very useful for the company if they want to work hard. Especially in the

marketing department, each employee will be subject to a sales target, and anyone who achieves the target is entitled to receive a large enough nominal bonus. This is to spark employee enthusiasm in acquiring customers and competition among employees is getting tighter, employees with the most sales will get an additional bonus.

c. Job Competition

Competition is the struggle of two or more people for the same limited goals so they can have definite goals. (Andika Rindi, 2019) says "Work competition is an opportunity for employees to develop and highlight performance. Better reacting to it, the more passionate in work and career. In this way, anxiety, stress, and other negative feelings will disappear by themselves. With the large bonuses promised by the company, the competition for work between employees is really felt, so there is no distance between employees and there is unhealthy competition between them in order to achieve the target.

d. Job satisfaction

According to (Indrawan, 2017) "Job satisfaction is an attitude of employees towards work related to work situations, cooperation between employees, rewards received at work, and matters relating to physical and psychological factors.

(N. F. Hidayanti, 2022a) states, "job satisfaction is a general attitude toward one's work, which shows the difference between the amount of rewards workers receive and the amount they believe they should receive.

Satisfaction as one of the consequences arising from organizational behavior. Job satisfaction is an important dimension for the organization, without job satisfaction on members of the organization will affect the achievement of personal performance, group performance and organizational performance. Employees who have reached the target will certainly get a bonus from the company, but this sometimes cannot give satisfaction to these employees, if they have not received the maximum bonus so they are able to buy some luxury items or assets from the bonuses they get. To reach the peak of satisfaction, it is not uncommon for them or these employees to justify fresh activities to get customers for their personal interests. In the hope of being chased by the target, there are several things that are not conveyed by sales employees, including:

- 1) Insurance may not be taken within a certain period of time
- 2) If there is a failure to debit or payment of prime fails more than three times, the insurance money that has been entered will be forfeited.
- 3) The investment value of less than 10 years does not have a large investment value.
- 4) Withdrawal of investment value under 10 years will be detrimental to customers.
- 5) If you are going to nail the investment withdrawal, you must have a balance of two hundred thousand rupiah left.
- 6) The claim process is quite long.

4. CONCLUSION

Based on the data analysis that has been carried out in the research above and has been qualitatively proven, it can be concluded that competition and motivation of employees of PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk, Mataram City. Not all employees of PT. Asuransi Jiwa Manulife Indonesia (Manulife Indonesia) Branch Office of Bank Danamon Indonesia, Tbk Kota Mataram have healthy competition to pursue their desires, and the motivation given by the company in the form of large bonuses really triggers employees to achieve sales targets. For the sole purpose of making a profit or pursuing sales targets in order to get a sizable bonus, some employees are sometimes dishonest in carrying out their duties.

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