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THE INFLUENCE OF SELF EFFICACY AND LOCUS OF CONTROL ON EMPLOYEE PERFORMANCE AT BPJS KESEHATAN

PENGARUH SELF EFFICACY DAN LOCUS OF CONTROL TERHADAP KINERJA KARYAWAN PADA BPJS KESEHATAN

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ABSTRACT
This study tends to discover the influence of Self Efficacy and Locus of Control on employee performance. The research employed a quantitative approach with data collected using questionnaires from 30 respondents, then examined using WarpPLS 7.0. The outcomes implied that Self Efficacy and Locus of Control on employee performance had a significant positive effect. Employees who have high levels of Self Efficacy aim to be more confident, proactive, and able to manage stress well, so as to increase work productivity. Meanwhile, the internal Locus of Control encourages employees to be more responsible for their work, increase motivation, and support the achievement of organizational goals. The results of this research enhance BPJS Kesehatan Palu Branch Office in improving employee performance through strengthening Self Efficacy and Locus of Control.
Keywords : Self Efficacy, Locus Of Control, Employee Performance

ABSTRAK
Penelitian ini ditujukan guna melaksanakan analisis pengaruh Self Efficacy serta Locus of Control pada kinerja karyawan. Riset ini memakai pendekatan kuantitatif melalui data yang dihimpun memakai (Battu & Susanto, 2022) kuesioner dari 30 responden, kemudian dianalisis menggunakan WarpPLS 7.0. Hasil penelitian memperlihatkan bahwasanya Self Efficacy serta Locus of Control punya pengaruh positif signifikan pada kinerja karyawan. Karyawan yang memiliki taraf Self Efficacy tinggi punya kecenderungan lebih percaya diri, proaktif, dan mampu mengelola stres dengan baik, sehingga dapat meningkatkan produktivitas kerja. Sementara itu, Locus of Control yang bersifat internal menunjang karyawan agar semakin memiliki tanggung jawab terhadap tugasnya, meningkatkan motivasi, serta berkontribusi pada pencapaian tujuan organisasi. Hasil penelitian ini memberikan kontribusi bagi BPJS Kesehatan Kota Palu dalam meningkatkan kinerja karyawan melalui penguatan Self Efficacy dan Locus of Control.
Kata Kunci: Self Efficacy , Locus Of Control , Kinerja Karyawan .

1. INTRODUCTION

Human resources are undeniably one of the most fundamental assets for agencies, organizations and companies. The human resources' role is not only observed from the outputs of work productivity but also observed from the work produced quality. Accordingly, Employee performance is something that should receive significant attention from an agency. Existing human resources need management and development so that they are satisfied in implementing their roles and are able to contribute to the progress and performance of the company (Battu & Susanto, 2022). The process of development of an agency, requires quality human resources (HR), to produce achievements in accordance with the progress and growth of the agency.

Theoretically, high quality human resources in an office/agency are expected to improve their performance. Performance improvement is not an easy thing, so company management is often difficult to identify what causes employee performance to decline. Stress and job pressure have an important role for employees in a competitive and ever-changing work environment because stress affects the results of one's work, which of course will have an effect on employee performance and besides that sometimes it is not the same cause of decreased performance of one employee with another employee (Savira Halida, Noermijati, 2014)

An employee's performance is an individual matter, because each employee has varying levels of capability to carry out their role. Management is able to evaluate employees for their performance according to the performance of each employee. As an action, performance is not an event. The performance action itself includes various components and is not a result that can be seen immediately. Performance is influenced by a combination of effort, ability, and opportunities obtained (Asnawi, 2019).

According to Heidjrachman, (1992) performance is something the results of work that someone achieves in performing, completing the work given to him, and performance includes work quality, work quantity, reliability and work attitude. Performance is a standard for employees in performing their work following the given targets, and important performance assessment efforts are carried out through an understanding of appropriate performance measurements. (DL, Wuryaningsih, 2013).

Self-efficacy is essentially a personal's evaluation of their capabilities. The self-efficacy's importance in an individual is as a determinant of how an individual faces and overcomes all situations that arise in his life (Chasanah, 2018). Locus of control is a personal's belief that the success that occurs comes from the individual himself (internal) in the form of actions or attitudes taken by the individual himself or outside the individual (external) such as fate, luck, or other external circumstances so that it can affect individual attitudes and behavior in determining his success (Ansyarif, 2022).

According to the outcomes of the researcher's initial observations at the BPJS Kesehatan office, The work amount given to BPJS Kesehatan employees is frequently more than the normal working hours that have been set, thus putting considerable pressure on employee's ability to finish their work on time. This makes employees have to finish various jobs that are slumpy outside of official working hours, so that overtime is something that is common and in the work environment, it gradually becomes the norm. The heavy workload not only has an impact on the BPJS Kesehatan employees' work-life balance, but also affects the mental and physical health of employees directly, which can lead into other matters such as decreased work motivation, chronic fatigue, and increased stress levels. In the long run, this can drastically reduce employee productivity as well as affect the services quality provided to BPJS Kesehatan participants, which in turn able to affect negatively the organization's reputation and operational sustainability as a whole.

One of the main motivations for managing this research is to conceive the influence of self-efficacy and locus of control on the BPJS Kesehatan employees' performance in Palu City. Workloads that exceed regular working hours, added with continuous overtime, not only threaten the physical and mental well-being of employees, but also have long-term consequences for employees' productivity. This situation can impact the health services' quality served to the community, especially since employee performance is one of the key aspects in the BPJS Kesehatan's operational effectiveness.

This research tends to identify the correlation between self efficacy and locus of control with the BPJS Kesehatan Palu employees' performance. Furthermore, this research also tends to formulate practical solutions that can assist companies in creating a healthier and more productive work environment, so as to improve service quality and employee satisfaction.

2. LITERATURE REVIEW

2.1. Human Resource Management

Human Resource Management (HRM) is the art and science of managing people within an organization so that they are able to do their tasks effectively and efficiently to attain organization targets. Imagine an orchestra where each musician plays his instrument perfectly, producing a mesmerizing harmony. So it is with HR management, where every employee is part of a big symphony called the Company (SoM, 2024).

HR management has a main objective, which is to ensure that every employee can work optimally. By providing proper training, providing constructive feedback, and creating a conducive work environment, HR management aims to increase employee's productivity and work quality.

2.2. Employee Performance

Employee performance generally is interpreted as the employees ability to do a certain skill. Employee performance is really important, the reason is this performance shows the ability of employees to implement the assigned tasks. Based on this reason, it is important to establish measurable and clear criteria, which will later be employed as a reference for measuring employee performance (Battu & Susanto, 2022).

Employees with good performance will be able to complete tasks and problems given by their agency. Performance is a portrait of the achievement level of the activity's practice to obtain the objectives, goals, mission, and vision of a company as written in organization' strategic planning (Aryoko et al., 2022).

2.3. Self Efficacy

Self-efficacy is a person's perception that they are capable of doing something fundamental to achieving a goal. This includes feelings of understanding what should be done and being emotionally able to do it. (Adinda, 2022).

Self-efficacy is someone's belief in undergoing and solving matters that they encounter in various conditions while being capable to establish actions to finish certain problems or jobs, so that the person is able to overcome obstacles and receive the desired targets (Asisdiq et al., 2017).

2.4. Locus Of Control

Locus of Control is a concept that shows someone's belief in the phenomena he experiences in his life. This includes the belief that failure or success in carrying out various activities in his life occurs because there is external control. (Fransisca, 2020)

Locus of control is someone's belief that the success that occurs comes from the individual himself (internal) in the form of actions or attitudes taken by the individual himself or outside the individual (external) such as fate, luck, or other external circumstances so that it can affect individual attitudes and behavior in determining his success.(Ansyarif, 2022).

2.5. The Effect of Self Efficacy on Employee Performance

Self-efficacy is a self-belief or a personal belief in their capability to produce something, do something, achieve their goals, organize, and also enforce actions to achieve certain skills. The higher an employee's self efficacy, the higher the resulting performance. This finding is in line with the results of study established by Fadzilah (2006), Noviawati (2016), and Trisanto (2017) showed self-efficacy on employee performance has a significant and positive impact.

H1 : Self Efficacy has a significant effect on Employee Performance.

2.6. The Effect of Locus Of Control on Employee Performance

Locus of control is correlated to the employee's performance due to the efforts and skills possessed by each employee such as belief in self-ability, fate, the influence of others and the surrounding environment triggers an increase in an employee's performance. Based on the theory of intrinsic motivation that locus of control can be used as a key factor in increasing employee work results when carrying out assigned tasks. This statement is supported by a study by Battu (2022) and Yuniarti (2022) which confirms that locus of control on employee performance has a significant impact.

H2 : ***Locus Of Control has a significant effect on Employee Performance***

3. METHODS

This research applies a quantitative method. According to(Ambar et al., 2023), quantitative data is data presented in the qualitative or form of numbers data that is turned into numbers using a measurement scale. The type and source of data is primary data, which is acquired through a questionnaire containing a Google Form-based statement to make it easier for respondents who are far away, and using a paper questionnaire deployed at the BPJS Kesehatan Palu Branch Office. The results of the questionnaire in this study will be analyzed quantitatively by utilizing a Likert scale. Each variable studied will be analyzed using the casual relationship testing method between the independent variables consisting of Self Efficacy and Locus Of Control (X) while the dependent variable is Employee Performance (Y). The population in this research included all employees of BPJS Kesehatan Palu. The sampling technique that best suits this study is to apply the saturated sampling method or census with 30 people as sample.

Table 1. Variable Operational Matrix

Variable	Dimensions	Indicator	Scale
Self Efficacy (X1)	Self Efficacy is an individual's perception that they are able to do something important enough to get a goal. It involves a feeling of understanding what needs to be finished and being able to do it emotionally.(Fazlurrahman, n.d.)	1) Magnitude 2) Strength 3) Generality (Yanti et al., 2023)	Likert
Locus Of Control (X2)	Locus of control is an individual's presumption that success that occurs comes from the individual himself (internal) in the form of actions or attitudes taken by the individual himself or outside the individual (external) such as fate, luck, or other external circumstances so that it can affect individual attitudes and behavior in determining his success.(Ansyarif, 2022)	1) Ability 2) Interest 3) Attitude 4) Fate 5) Luck 6) Influence of Others (Ahiri et al., 2023)	Likert

Variable	Dimensions	Indicator	Scale
Employee Performance (Y)	Employee performance is interpreted as the employee's ability to do a certain skill. Employee performance is really important because this performance shows the ability of employees to implement the assigned tasks. Based on the reason, it is important to establish measurable and clear criteria, which will later be employed as a reference for measuring employee performance.(Battu & Susanto, 2022)	1) Quality and Quantity 2) Effectiveness 3) Punctuality 4) Commitment (Battu & Susanto, 2022)	Likert

This study examines 3 main variables, namely: The effect of Self Efficacy (X1), Locus Of Control (X2), and Employee Performance (Y) at the BPJS Health Office, Palu Branch. The response scale used to assess the answers to the independent and dependent variables ranged from 1 to 5 scores given as follows: "strongly agree" obtains 5 points, 'agree' obtains 4 points, 'neutral' obtains 3 points, 'disagree' obtains 2 points, and 'strongly disagree' obtains 1 point. The analytical tool used in this research is WarpPls 7.0 by certain steps, namely designing the Outer and Inner Model, making a path diagram, turning the diagram to be equations' system, then assuming the model, appraising Goodness Of Fit, and examining hypotheses employing the Resampling Bootstrapping technique.

4. RESULTS AND DISCUSSIONS

Table 2. Respondent Characteristics

Gender	Frequency	Percentage
Male	10	66,67%
Female	20	33,33%
Total Respondents	30	100 %

This research implied 30 respondents, of which none were over 45 years old. Most of the respondents, 63.33%, were under 36 years old, with 23.33% aged 20-25 years old and 63.33% aged 26-35 years old. Meanwhile, 10.00% of respondents were between 36-40 years old, and 3.33% were between 41-45 years old.

4.1. Data analysis method

Construct validity evaluation results

Convergent validity is tested and stated valid if the loading factor value is more than 0.5. Each indicator used to measure a variable is stated valid if it has a loading factor of more than 0.5. From the results of the test, variable X1 has 3 indicators with a loading factor value > 0.5, so all of these indicators are stated valid. Variable X2 has 16 indicators with a loading factor value > 0.5, so these indicators are also stated valid. Variable X3, with 6 indicators that have a loading factor > 0.5, implies that all indicators are valid. Meanwhile, variable Y has 5 indicators with a loading factor > 0.5, so they are also stated valid.

Table 3. Convergent validity test

X1	X2	Y	Type (as defined)	SE	P value
(0.721)	0.344	0.304	Reflective	0.128	<0.001
(0.817)	-0.139	-0.128	Reflective	0.122	<0.001
(0.797)	-0.160	0.400	Reflective	0.123	<0.001
(0.849)	0.501	-0.525	Reflective	0.120	<0.001
(0.577)	0.402	-0.472	Reflective	0.137	<0.001
(0.754)	0.020	-0.216	Reflective	0.126	<0.001
(0.854)	-0.276	0.020	Reflective	0.119	<0.001
(0.776)	-0.572	0.555	Reflective	0.124	<0.001
-0.231	(0.728)	0.332	Reflective	0.127	<0.001
-0.250	(0.800)	0.042	Reflective	0.123	<0.001
0.464	(0.814)	-0.588	Reflective	0.122	<0.001
0.201	(0.866)	-0.428	Reflective	0.119	<0.001
0.275	(0.862)	-0.468	Reflective	0.119	<0.001
-0.334	(0.816)	0.271	Reflective	0.122	<0.001
-0.008	(0.778)	0.382	Reflective	0.124	<0.001
-0.178	(0.807)	0.547	Reflective	0.122	<0.001
0.001	(0.959)	0.019	Reflective	0.113	<0.001
-0.664	0.458	(0.698)	Reflective	0.129	<0.001
-0.490	0.371	(0.652)	Reflective	0.132	<0.001
0.089	0.722	(0.780)	Reflective	0.124	<0.001
0.036	0.995	(0.749)	Reflective	0.126	<0.001
0.070	-0.505	(0.836)	Reflective	0.121	<0.001
0.553	-0.912	(0.710)	Reflective	0.128	<0.001
0.407	-0.320	(0.714)	Reflective	0.128	<0.001
-0.076	-0.771	(0.742)	Reflective	0.126	<0.001

Source: Warp PLS 7.0, Primary data processed by researchers (2025)

Reliability evaluation results

Table 4. Reliability test (Composite Reliability)

Variable	Composite reliability coefficient	Cronbach's alpha coefficients
X1	0.921	0.901
X2	0.951	0.942
Y	0.904	0.879

Source: Warp PLS 7.0, Primary data processed by researchers (2025)

The table above performed the total reliability of every research variable in the Cronbach's alpha category > 0.70. Every construct presents a high level of reliability, and the results of the external model are satisfactory or in general trustworthy.

Evaluation of the Structural Model (Inner Model)
Determinant Coefficient (R2)

The coefficient of determination functions to exhibit the influence's magnitude of the combined independent variables on the dependent variable's value.

The following is the evaluation of the determination's coefficient:

Table 5. Evaluation of the Structural Model (Inner Model) Determinant Coefficient (R2)

	R-Square	R-Square Adjusted
Employee Performance (Y)	0.773	0.756

Source: Warp PLS 7.0, Primary data processed by researchers (2025)

From the evaluation results in Table 6, the variables studied, including a number of factors which affect employee performance (Y), are able to describe 77.3% of the variation in employee performance, as shown by the R-Square value of 0.773. This shows that the independent variables in this model are able to explain 77.3% of the variation in employee performance, while the other 22.7% is explained by a number of other factors outside the study model.

The Adjusted R-Square value of 0.756 shows that after measuring the total predictors in the model, the determination coefficient's adjustment is still close to the initial R-Square value, which indicates that this model is still fine enough to describe variations in employee performance.

Predictive Relevance (Q^2)

Q-Square (Q^2) is applied to measure the predictive ability of the model on endogenous variables, namely taxpayer compliance in reporting tax returns.

The following is the value of Q-Square (Q^2):

Tabel 6. Nilai Q-Square (Q2)

	Q2
Employee Performance (Y)	0.773

Source: Warp PLS 7.0, Primary data processed by researchers (2025)

The Q-Square (Q^2) value of 0.773 shows that this model has strong predictive capability. This indicates that 77.3% of employee performance variability is defined by a number of variables in the model. With a Q^2 value > 0, the model has acceptable predictive relevance, implying that the model can estimate employee performance adequately.

Model Fit Test

Table 7. Model Fit and Quality Indices Values

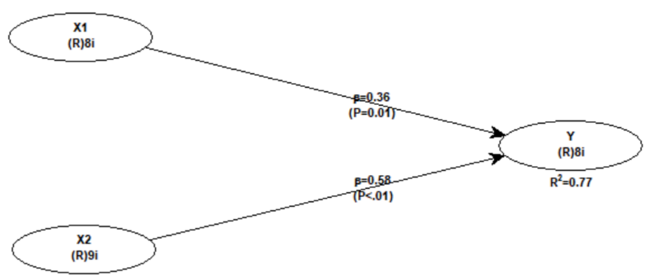
Model Fit Indicator	Indeks	P-Value	Result
APC	0.473	<0.001	Accepted
ARS	0.773	<0.001	Accepted
AVIF	2.011	-	Accepted

Source: Warp PLS 7.0, Primary data processed by researchers (2025)

The table above implies the value of the model fitted in this study. Since the P values for APC and ARS are each less than 5% and the AVIF < 5, it is able to be stated that the study model meets the model fit requirements. This implies that the tested model has a good fit and is valid for further in-depth analysis.

Hypothesis Testing Results

Figure 1



Source: Warp PLS 7.0, Primary data processed by researchers (2025)

Hypotheses were tested using PLS analysis methodology and Warp PLS 7.0 software in this study. If the probability (P-value) is 0.05 (5%), the hypothesis is accepted.

Hypothesis testing

Table 8. Hypothesis test results

	Path coefficient	**P-Value**	**Information**
***Self Efficacy* -> Employee performance**	0.363	0.012	Accepted
***Locus Of Control* -> Employee performance**	0.584	<0.001	Accepted

The effect of Self Efficacy on employee performance

From the outcomes of the study conducted, the Self Efficacy's influence on employee performance indicates positive and significant results. From the quantitative analysis that has been performed employing the WarpPLS 7.0 technique, it is discovered that the Path Coefficient is 0.363 and the p-value is 0.012, which indicates that the first hypothesis is accepted. This discovery is in line with a study by Fadzilah (2006), Noviawati (2016), Trisanto (2017) which asserted that Self Efficacy on employee performance has a significant and positive effect.

This is due to employees with self-efficacy who aim to be more confident, proactive in facing challenges, and able to manage stress well. This self-confidence encourages them to set higher goals and persevere in difficult situations, so that work results become more optimal. In addition, self-efficacy provides a strong psychological foundation for employees to continue to develop and adapt to work dynamics. Employees who have high levels of self-efficacy are also more effective in making decisions, both when working independently and in teams. This results in more significant contributions to the organization. In addition, the confidence possessed by employees with high self-efficacy can create a positive work environment, where they can inspire other coworkers to improve overall performance. fix the sentence above to be structured

The influence Of Locus Of Control on Employee performance

From the outcomes of the research conducted, the effect of Locus Of Control on employee performance indicates positive and significant results. From the quantitative analysis that has been performed employing the WarpPLS 7.0 technique, it is discovered that the Path Coefficient is 0.584 and p-value <0.001, which indicates that the first hypothesis is accepted. This discovery is in line with the study of Battu (2022) and Yuniarti (2022) which implies that Locus Of Control on employee performance has a positively significant effect. This makes employees with internal locus of control more confident in facing challenges and more motivated to continue to improve competence and find the best way to solve the problems faced. In addition, they tend to have an optimistic attitude towards work results, because they believe that the efforts made will have a positive effect on their performance. It also increases their perseverance and dedication at work, especially in the face of difficult situations that require mental resilience and creativity to find the right solution.

Employees with internal locus of control are also more responsible for their successes and failures. This encourages them to evaluate their own performance and look for opportunities for improvement. Thus, they focus not only on short-term results, but also on continuous self-development, which ultimately contributes to the achievement of overall organizational goals. In addition, this belief creates a more productive and conducive work environment, where employees support each other and collaborate well. They are able to build healthy working relationships with colleagues and superiors, due to their proactive attitude and high sense of responsibility. This not only improves individual performance but also has a positive influence on the effectiveness of the team and the organization as a whole.

5. CONCLUSION

This study shows that on employee performance, Self Efficacy and Locus of Control have a significant influence at BPJS Kesehatan Palu Branch Office. Self Efficacy, which reflects employees' self-belief in their ability to complete tasks, was exhibited to have a positive effect on performance. Employees with high Self Efficacy tend to be more confident, proactive, and able to manage stress, resulting in more optimal work results. Meanwhile, Locus of Control, which focuses on someone’s belief in control over their work outcomes, also has a significant impact on performance. Employees with internal Locus of Control incline to be more responsible, optimistic, and persistent in facing challenges, thus contributing to overall organizational productivity. This research provides an understanding that these two psychological factors can be an important foundation in creating a more productive, healthy work environment and support the improvement of the quality of services provided by employees.

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