



IMPROVING EMPLOYEE PERFORMANCE THROUGH WELFARE INITIATIVES AND MANAGERIAL ROLES: A CASE STUDY OF PT ASURANSI SINARMAS, CENTRAL JAKARTA, CREDIT CONTROL DIVISION

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Abstract

This study aims to understand how employee welfare programs and managerial roles contribute to performance improvement in the Credit Control Division of PT Asuransi Sinarmas, Central Jakarta. A qualitative descriptive approach was employed, with data collected through in-depth interviews, observations, and documentation studies. The research focuses on employees' experiences with welfare program benefits and their perceptions of leadership style and managerial support. The findings indicate that welfare programs encompassing health, financial, and work-life balance aspects enhance employee motivation, loyalty, and productivity. Furthermore, managerial roles demonstrated through open communication, clear guidance, and recognition of employee achievements strengthen work engagement and organizational commitment. Welfare programs and managerial roles create a conducive work environment, thereby enabling sustainable performance improvement in the Credit Control Division. This study emphasizes that performance improvement does not solely depend on targets and control systems, but also on holistic support for employee welfare and the quality of managerial leadership. These findings are expected to provide strategic input for the company in designing more effective and sustainable human resource policies.

Keywords: Employee Performance, Welfare Initiatives, Managerial Role

INTRODUCTION

In the increasingly competitive landscape of modern business, companies must continuously innovate and enhance operational efficiency to survive. One of the fundamental elements in achieving a company's strategic objectives is the quality of its human resources. Employees are not merely task executors; they are also intellectual assets who contribute to creating added value for the organization. Therefore, effective human resource management becomes crucial in building a sustainable competitive advantage. In the era of globalization and intensifying business competition, companies are compelled to improve their operational efficiency and effectiveness continuously. One critical aspect in achieving strategic objectives is the performance of human resources. Employees, as both intellectual and operational assets, hold a central role in determining organizational success. Thus, proper human resource management is the key to creating sustainable competitive advantage.

Human Resources (HR) today is undergoing a significant transformation due to technological

advancements, demographic changes, and global market dynamics. In the digital era, companies increasingly rely on digital competencies and advanced technical skills, requiring HR to adapt and enhance their capabilities through continuous training and development.

PT Asuransi Sinarmas, as one of Indonesia's leading insurance companies, has a complex and dynamic organizational structure. One division that plays a vital role in maintaining the company's financial stability is the Credit Control Division. This division is responsible for managing receivables, monitoring creditworthiness, and mitigating financial risks associated with sales and claims activities. In carrying out its duties, employees in this division face high work pressure, strict targets, and significant demands for accuracy and timeliness.

However, based on preliminary observations and literature studies, there are indications that employee performance in the Credit Control Division has not yet reached its optimal level. Several factors are suspected to influence this condition, including low levels of employee welfare, insufficient managerial support, and limited capacity-building and motivation programs. Employee welfare encompasses not only financial aspects but also work-life balance, mental health, security, and job satisfaction. Meanwhile, effective managerial roles can serve as catalysts in creating a conducive work environment, fostering healthy communication, and providing the guidance and support employees need.

One approach to addressing these issues is to strengthen employee welfare programs and optimize managerial roles. Employee welfare does not only cover financial aspects such as salaries and allowances, but also psychological, social, and workplace dimensions. Employees who feel valued, supported, and able to maintain a balance between work and personal life tend to perform better. On the other hand, effective managerial roles can act as catalysts in creating a conducive work environment, fostering healthy communication, and providing the necessary guidance and support for employees.

Performance in the context of management refers to the extent to which an organization or individual achieves predetermined goals and objectives, as measured by relevant performance indicators. Good performance encompasses not only the outcomes achieved but also the processes undertaken to achieve them, including efficiency, effectiveness, and the quality of the activities performed. In management, performance evaluation is often conducted using tools such as the Balanced Scorecard, Key Performance Indicators (KPIs), and SWOT analysis to identify organizational strengths, weaknesses, opportunities, and threats. Furthermore, performance involves human resource management, where motivation, job satisfaction, and employee engagement are essential to enhancing productivity and innovation. Thus, a deep understanding of performance is crucial for managers in formulating appropriate strategies and making decisions that align with the organization's long-term goals.

In this context, research on improving employee performance through welfare programs and managerial roles becomes highly relevant and urgent. This study aims to identify and analyze the extent to

which welfare programs and managerial leadership styles contribute to enhancing employee performance in the Credit Control Division of PT Asuransi Sinarmas, Central Jakarta.

METHOD

This study employs a qualitative descriptive approach to gain an in-depth understanding of how employee welfare programs and managerial roles contribute to improving employee performance in the Credit Control Division of PT Asuransi Sinarmas, Central Jakarta. The research is conducted at the company's head office, with research subjects comprising employees in the division who are recipients of welfare programs and managers or supervisors who implement managerial roles. Data collection is carried out through in-depth interviews to explore informants' perceptions and experiences, participatory observation of daily work activities, and documentation studies involving company reports, welfare policies, performance data, and other supporting documents.

Data analysis includes data reduction, data presentation, and conclusion drawing with verification. The validity of the data is ensured through source triangulation, member checks with informants, and peer debriefing with fellow researchers to test the consistency of interpretations. Through this method, the study is expected to identify welfare factors that most influence employee motivation and productivity, while also explaining effective managerial roles in supporting performance achievement. The results of this research are anticipated to provide strategic recommendations for the company in designing human resource policies that are more oriented toward employee welfare and sustainable leadership.

In qualitative research, the number of informants is not precisely determined at the outset. According to Moleong (2017), the number of informants is considered until reaching the point of saturation (data saturation), namely when no new information emerges. Therefore, the researcher selected ten informants who were deemed sufficient to represent the context and provide rich and in-depth data to address the focus of the study. The unit of analysis in this research is divided into two categories: 1. Key informants are individuals who possess deep knowledge and experience related to the phenomenon under investigation. They provide strategic and macro-level perspectives on how welfare programs and managerial roles influence employee performance, 2. Informants are individuals who serve as the primary data sources in this study and are selected based on specific criteria aligned with the research objectives. They are expected to provide empirical insights into their perceptions, experiences, and views on performance at both the individual and team levels.

RESULTS AND DISCUSSION

In this study, the researcher conducted direct observations and interviews, and organized a Focus

Group Discussion (FGD) on "Enhancing Employee Performance through Welfare Programs and Managerial Roles at PT Asuransi Sinarmas, Central Jakarta, Credit Control Division." The following are the results of the observations and interviews that the researcher carried out with the Head of the Credit Control Division:

Table 1. Interview Results with Key Informant

No	Question	Answer
1	How do you perceive the relationship between employee welfare and performance improvement in this division?	Employee welfare has a significant impact on motivation and productivity. When their basic needs are met, both financially and in terms of the work environment, they are more focused and enthusiastic in carrying out their tasks, which leads to improved performance.
2	What welfare programs has the company implemented to support employee performance?	Currently, the company provides health benefits, performance bonuses, and self-development training programs. In addition, we strive to create a comfortable work environment that supports a balance between work and personal life.
3	To what extent do managerial roles contribute to improving employee performance in the Credit Control Division?	Managerial roles are critical, particularly in providing clear direction, guiding the team, and conducting regular evaluations. Effective managers establish open communication and build trust, motivating employees to work optimally.
4	What are the main challenges faced in integrating welfare programs with managerial roles?	The main challenge is ensuring that welfare programs truly align with employee needs and training managers to implement these policies consistently. Coordination between company policies and daily managerial practices is the key to success.
5	What strategic steps will be taken in the future to improve employee performance through welfare and managerial roles?	We plan to expand welfare programs by adding career development facilities and mental health support. In addition, we will enhance managerial competencies through leadership training, so they are better prepared to navigate team dynamics and

No	Question	Answer
		drive sustainable performance.

The interview results presented in the table above indicate that the company needs to balance investment in employee welfare with strengthening managerial capacity to optimally improve performance. Employee welfare has been proven to be an essential factor in enhancing motivation and work productivity. Health benefits, performance bonuses, and a comfortable work environment contribute positively to achieving targets. Managerial roles have a significant influence on directing, guiding, and evaluating employee performance. Effective leadership fosters open communication and builds trust, thereby motivating employees to perform better. The integration of welfare programs and managerial roles presents both challenges and opportunities. Proper coordination is required to ensure that welfare programs align with employee needs and can be consistently implemented by managers. Strategic steps moving forward include expanding welfare programs (such as career development support and mental health initiatives) and enhancing managerial competencies through leadership training. Overall, the interviews affirm that the alignment between employee welfare and managerial roles is the key driver of sustainable performance improvement in the Credit Control Division. In terms of data collection, the researcher also conducted a Focus Group Discussion (FGD) attended by five employees. The discussion explored participants' perceptions of welfare programs and managerial roles, and their influence on improving employee performance.

Table 2. Focus Group Discussion (FGD) Results on Welfare Programs

No.	Question	Answer
1	How do you perceive the impact of the current welfare programs on work motivation?	Most employees feel that welfare programs, such as health benefits and performance bonuses, have increased motivation. However, they expect additional programs such as work–life balance support and career development facilities.
2	Are managerial roles in this division sufficient to support performance improvement?	Employees consider managers to be active in providing direction and evaluation, but improvements are still needed in open communication and recognition to make employees feel more appreciated.
3	In your opinion, what is the biggest	The biggest challenge is ensuring that programs truly

No.	Question	Answer
	challenge in implementing welfare programs in the company?	meet employee needs. Some feel that existing programs are still too general and have not addressed personal aspects such as psychological support or work flexibility.
4	How do managers help you overcome daily work difficulties?	Employees mentioned that managers are quite helpful in providing technical solutions and guidance. However, they hope managers engage more frequently in coaching or mentoring so employees can develop more optimally.
5	What are your expectations of the company in improving performance through welfare programs and managerial roles?	Employees hope the company will expand its welfare programs to include career support and mental health initiatives, and improve managerial quality through leadership training so managers can build stronger relationships with the team.

Based on the results of the focus group discussion (FGD) in Table 2 above, it is evident that the current welfare programs have had a positive impact on work motivation; however, further development is needed in more personalized areas such as work–life balance support, career development, and mental health services. Employees also assessed that managerial roles are pretty helpful in providing guidance and technical solutions. However, improvements are required in open communication, recognition, and coaching and mentoring practices. The main challenge identified is ensuring that welfare programs truly align with employee needs and can be consistently implemented by managers. Overall, employees expect more comprehensive welfare programs and more supportive managerial roles to achieve sustainable performance improvement.

Table 3. Triangulation of Data Across Informants

Data Source	Key Findings	Conclusion
Interview Results (Division Head)	Employee welfare (health benefits, bonuses, work environment) enhances motivation and productivity. Managerial roles are crucial in providing direction, evaluation, and open communication.	The company needs to balance investment in employee welfare with strengthening managerial capacity to achieve optimal performance.

Data Source	Key Findings	Conclusion
FGD Results (Employees)	Welfare programs have a positive impact but require more personalized development (work–life balance, career, mental health). Managerial roles are helpful, but improvements are needed in communication, recognition, and mentoring.	Employees expect more comprehensive welfare programs and more supportive managerial roles to sustain performance improvement.
Expert Judgement (Theory/References)	Motivation theory (Maslow) emphasizes the importance of welfare; transformational leadership theory highlights the managerial role in building trust and motivation; organizational performance theory affirms welfare and leadership as internal performance factors.	Field findings are consistent with management and motivation theories: welfare and leadership are key determinants of performance.

Based on the data triangulation among informants in Table 3 above, the findings indicate consistency in perspectives among management, employees, and management theory regarding the importance of employee welfare and managerial roles in improving performance. Interviews with management emphasized that welfare in the form of health benefits, bonuses, and a comfortable work environment can enhance motivation and productivity. At the same time, effective managerial roles make a significant contribution by providing direction, evaluation, and fostering open communication. It is reinforced by motivation and leadership theories, which affirm that welfare and leadership are internal factors that influence organizational performance. Meanwhile, the FGD results with employees confirmed these findings and added a more personal perspective. Employees acknowledged that the existing welfare programs are positive but require further development, particularly in support of work–life balance, career development, and mental health services. They also highlighted the need to improve managerial quality in communication, recognition, and coaching and mentoring practices. Thus, the triangulation of sources, methods, and theory demonstrates that the link between welfare programs that are more relevant to employee needs and more supportive managerial roles is the key to driving sustainable performance improvement in the Credit Control Division of PT Asuransi Sinarmas, Central Jakarta.

CONCLUSION

This study examined employee performance in relation to influencing factors, namely employee welfare and managerial roles. After a series of research, data analysis, and hypothesis testing, the following conclusions can be drawn: Employee welfare significantly affects performance. Health benefits, performance bonuses, and a comfortable work environment can enhance motivation and productivity. Therefore, the company needs to continuously develop more comprehensive welfare programs aligned with employee needs, including work–life balance, career development, and mental health support. Managerial roles are a key factor in supporting performance. Effective leadership through clear direction, evaluation, open communication, recognition, and coaching and mentoring practices significantly improves employee performance. Hence, strengthening managerial capacity through leadership training and competency development should be a priority for the company. The balance between welfare and managerial roles is the primary strategy for sustainable performance improvement. The results of interviews, FGDs, and management theories demonstrate that integrating these two aspects simultaneously has a significant impact on achieving organizational targets. With proper coordination, the company can create a productive, supportive, and sustainable work environment.

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