Hut Publication Business and Management (HPBM)

Homepage journal: https://hutpublication.com/index.php/HPBM

The Effect of Locus of Control and Self-efficacy on the Job Satisfaction of BPJS Kesehatan Employees Banjarmasin Branch

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ARTICLE INFO

Keywords:
Job Satisfaction; Locus of Control; Self-Efficacy.

ABSTRACT

This study aims to analyze the influence of Locus of Control and Self-Efficacy on Job Satisfaction among employees of BPJS Kesehatan Banjarmasin Branch. The background of this research is the phenomenon of low employee job satisfaction, as reflected in complaints about workload, service target pressure, and lack of enthusiasm. The importance of individual psychological factors in maintaining job satisfaction amid public policy dynamics and the complexity of healthcare services is the main focus of this study. The population consists of all employees of BPJS Kesehatan Banjarmasin Branch, with a total sample of 81 respondents selected using a saturated sampling method. Data were collected through questionnaires with a Likert scale and analyzed using validity and reliability tests, classical assumption tests, multiple linear regression analysis, t-test, and F-test with the assistance of SPSS software. The results indicate that Locus of Control has a significant effect on employee job satisfaction. Self-Efficacy also has a significant effect on employee job satisfaction. Simultaneously, both independent variables significantly affect employee job satisfaction. These findings suggest that the better the employees' Locus of Control and Self-Efficacy, the higher their level of job satisfaction.

1. Introduction

Job satisfaction is one of the important aspects that influence employee performance, loyalty, and psychological well-being. Employees who are satisfied with their jobs tend to be more motivated, highly committed to the organization, and capable of providing optimal service. Conversely, job dissatisfaction can lead to complaints, decreased productivity, weakened loyalty, and even an increased desire to change jobs (turnover intention). BPJS Kesehatan Banjarmasin Branch, as part of the institution responsible for administering the National Health Insurance (JKN) Program, faces complex work dynamics and high service demands. In practice, there are still symptoms of low job satisfaction, such as complaints about heavy workloads, service target pressures, and low enthusiasm in completing tasks. This condition is a significant concern because BPJS Kesehatan is required to deliver fast, accurate, and high-quality services amid public expectations and complex regulations. This situation is further influenced by recent national policies that affect the work climate in public institutions. Through Presidential Instruction (Inpres) No. 1 of 2025 on Expenditure Efficiency in the Implementation of the State and Regional Budgets (APBN and APBD), the government implemented a budget cut of IDR 306.69 trillion, including in the health service sector. As a result, the number of BPJS Kesehatan participants was reduced, and operational expenditures—such as business trips, training, and supporting program procurement—were limited. Although BPJS Kesehatan stated that the budget cuts would not significantly affect services, this situation still creates administrative and emotional pressure for employees, especially at the branch level. In this context, individual psychological strength becomes crucial in maintaining performance stability and job satisfaction. However, to date, there has been no research specifically examining the simultaneous influence of Locus of Control and Self-Efficacy on job satisfaction among BPJS Kesehatan employees, particularly in the Banjarmasin Branch. In fact, the work characteristics of BPJS Kesehatan differ from other institutions, as they deal directly with public service, regulatory pressures, and high-performance expectations. Moreover, the context of budget efficiency policies adds to the psychological complexity employees face in their daily work. Therefore,

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doi: httpxxxx
Received 30 October 2025; Received in revised form 4 November 2025; Accepted 5 November 2025
Available online 31 Dec 2025
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this study was conducted to fill the research gap and address the organization's practical need to understand internal factors influencing job satisfaction. The study is expected not only to contribute scientifically to the development of theories in the field of work psychology but also to provide practical recommendations for BPJS Kesehatan in designing employee development strategies that are adaptive to change while ensuring excellent service quality.

Dr. Mochammad Munir Rachman, Drs. Ec., M.Si. (2022) stated that Locus of Control is a personality aspect possessed by every individual, which is reflected in one's belief regarding the causes of events that occur within an organization. In the context of human resource development, individuals with strong beliefs tend to think that they can control outcomes determined by the organization, such as promotions, salary increases, and job expansion. According to Schultz & Schultz (2022), Locus of Control has three indicators that reflect how individuals perceive their influence on the results achieved, namely: (1) Achievement as a Result of Personal Effort, meaning that success is viewed as the outcome of hard work and personal dedication. (2) Success Based on Decisions and Actions, meaning that the decisions made are considered to have a direct impact on the results obtained. (3) Responsibility for Achieved Results, meaning that individuals feel fully responsible for the outcomes they achieve, whether positive or negative. According to Luthans et al. (2022), Self-Efficacy is an individual's belief in their ability to mobilize motivation, cognitive resources, and actions necessary to successfully complete a specific task within a given context. Luthans (2006, p. 38) stated that the level of self-efficacy possessed by an individual can be observed from various aspects of their self-efficacy. He explained that individuals with positive self-efficacy can be identified through the following aspects: (1) Belief in One's Abilities, meaning the confidence a person has in their capability to achieve goals or complete tasks. (2) Optimism, meaning a positive attitude and good expectations toward the outcomes to be achieved. (3) Rational and Realistic Thinking, meaning a logical and practical approach in facing challenges and setting goals. Kurniawan et al. (2021), in the book Kepuasan Kerja SDM written by Kurniawan, Kadir, Abdul Rahman, Hassan, and Amran , stated that job satisfaction of human resources is defined as the level of satisfaction or happiness felt by individuals toward their work and work environment. Those who feel satisfied tend to be more enthusiastic, dedicated, and motivated to perform better, which ultimately contributes to improving the overall productivity of the organization. According to (Winardi, 2015), there are several important indicators that can reflect the level of job satisfaction: (1) Employee Salary and Benefits, (2) Work Environment, (3) Opportunities for Development.

2. Research Methods

This study employs a quantitative approach using descriptive and causal methods. The descriptive method is used to describe the variables of Locus of Control, Self-Efficacy, and Job Satisfaction among permanent employees at BPJS Kesehatan Banjarmasin Branch. Meanwhile, the causal method aims to analyze the influence of Locus of Control and Self-Efficacy on employee job satisfaction. The population of this study consists of all 81 permanent employees of BPJS Kesehatan Banjarmasin Branch, with a saturated sampling technique, meaning that all members of the population are used as samples because the number is relatively small and allows for comprehensive research. Data analysis was carried out using SPSS Version 25.0, including validity tests, reliability tests, and classical assumption tests. The analytical techniques used were simple and multiple linear regression to examine the influence of independent variables on the dependent variable. Hypothesis testing was conducted using the t-test (partial) and F-test (simultaneous).

3. Results And Discussion

All statement items on the variables Locus of Control (X_1)**,** Self-Efficacy (X_2)**,** and Job Satisfaction (Y) were declared valid and reliable. The results of the classical assumption test show that the data are normally distributed, there is no multicollinearity, and the regression model meets the assumption of homoscedasticity. The linearity test also indicates that the relationship between the independent and dependent variables is linear. However, the autocorrelation test produced a Durbin-Watson value of 1.434 < dL (1.5888)**,** indicating the presence of positive autocorrelation in the model.

The results of the regression test for the variables Locus of Control (X_1), Self-Efficacy (X_2), and Job Satisfaction (Y) in this study are as follows:

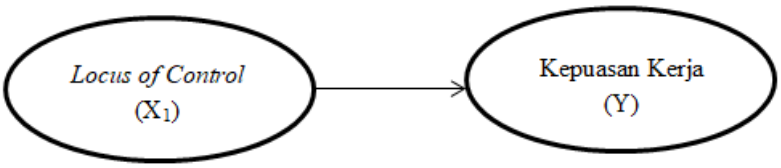


Figure 1. Constellation of Variable X_1 Toward Y

$Y = \alpha + \beta_{X1} + ei$
$Y = 22.108 + 0.407\ X_1 + ei$
$S = 0.08$ $t_{count} = 4.970$ $t_{table} = 1.66412$
Correlation Coefficient (r) = 0,488 Corfficient of Determination ($r^{2)} = 0.238$

The analysis results show that Locus of Control has a positive and significant effect on employee Job Satisfaction. The regression coefficient of 0.407 indicates that each one-unit increase in Locus of Control will increase Job Satisfaction by 0.407 units. The value of t_{count} (4.970) > t_{table} (1.664) confirms the significance of the partial effect. The correlation coefficient (r) = 0.488 indicates a moderately strong relationship, while $R^2 = 0.238$ means that 23.8% of the variation in Job Satisfaction is explained by Locus of Control, with the remaining percentage influenced by other factors. Thus, the belief that work outcomes are determined by personal effort is proven to enhance employee job satisfaction.

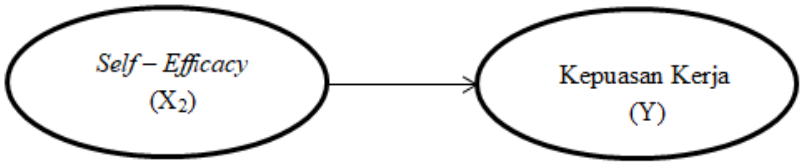


Figure 2. Constellation of Variable X_2 Toward Y

$Y = \alpha + \beta X_2 + ei$
$Y = 19.845 + 0.464\ X_2 + ei$
$S = 0.086$ $t_{count} = 5,419$ $t_{table} = 1.66412$
Correlation Coefficient (r) = 0,521 Coefficient of Determination (r^2) = 0.271

The analysis results show that Self-Efficacy has a positive and significant effect on employee Job Satisfaction. The regression coefficient of 0.464 indicates that each one-unit increase in Self-Efficacy will increase Job Satisfaction by 0.464 units. The value of t_{count} (5.419) > t_{table} (1.664) confirms a significant partial effect. The correlation coefficient (r) = 0.521 indicates a moderately strong relationship, while $R^2 = 0.271$ means that 27.1% of the variation in Job Satisfaction is explained by Self-Efficacy, with the remaining portion influenced by other factors. Thus, an individual's belief in their own ability to complete tasks is proven to enhance job satisfaction and overall employee performance.

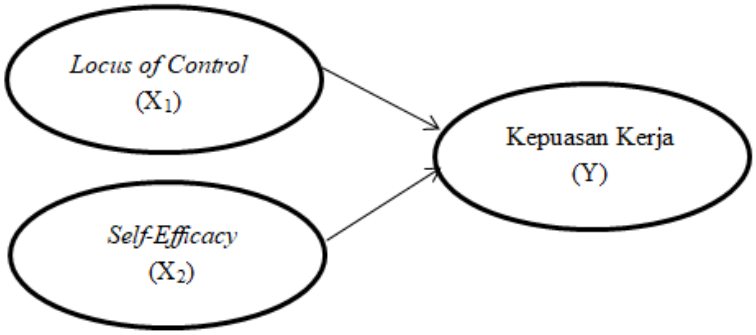


Figure 3. Constellation of Variables X_1, X_2 Toward Y

$Y = \alpha + \beta X_1 + \beta X_2 + ei$
$Y = 18.405 + 0.193\ X_1 + 0.313\ X_2 + ei$
$S = 0.116\ (X_1)\quad 0.124\ (X_2)$
$F_{count} = 16.394$ $F_{table} = 3.11$
Correlation Coefficient (r) = 0,544 Coefficient of Determination (r^2) = 0.296

The results of the simultaneous analysis indicate that Locus of Control and Self-Efficacy have a positive and significant effect on employee job satisfaction. The correlation coefficient (r) = 0.544 signifies a moderately strong relationship, and the F_{count} (16.394) > F_{table} (3.11) confirms the significance of the regression model. The coefficient of determination (R^2) = 0.296 means that 29.6% of the variation in job satisfaction is explained by the combination of these two variables, while the remaining 70.4% is influenced by other factors. These findings emphasize that belief in one's abilities (Self-Efficacy) and self-control (Locus of Control) are essential factors in enhancing job satisfaction, which positively impacts employee performance and organizational productivity.

Table 1. Hypothesis Testing Results

No	Hipotesis	R^2	t_{hitung}	t_{tabel}	Keterangan
1	$X_1 \rightarrow Y$	0,238	4,970	1,66412	Signifikan
2	$X_2 \rightarrow Y$	0,271	5,419	1,66412	Signifikan
3	$X_1, X_2 \rightarrow Y$	0,296	F_{hitung} 16,394	F_{tabel} 3,11	Signifikan

Based on the test results presented in the table above, the findings can be explained as follows:

1. The first hypothesis (H_1) is accepted, stating that Locus of Control has a significant effect on Job Satisfaction, with a contribution of 23.8%, while the remaining 76.2% is influenced by other factors not included in this research model.
2. The second hypothesis (H_2) is accepted, stating that Self-Efficacy has a significant effect on Job Satisfaction, with a contribution of 27.1%, while the remaining 72.9% is influenced by other factors not included in this research model.
3. The third hypothesis (H_3) is accepted, stating that Locus of Control and Self-Efficacy simultaneously have a significant effect on Job Satisfaction, with a contribution of 29.6%, while the remaining 70.4% is influenced by other factors not included in this research model.

Locus of Control has a significant effect on the job satisfaction of employees at BPJS Kesehatan Banjarmasin Branch

The results of the study show that Locus of Control has a significant effect on job satisfaction among BPJS Kesehatan Banjarmasin Branch employees. Employees with an internal locus of control tend to believe that success is determined by personal decisions and actions, and they possess a strong sense of responsibility for their work outcomes. This finding aligns with the concept proposed by Rotter (1966) and is supported by Myers & Twenge (2020), Schultz & Schultz (2022), and Rachman (2022), who stated that individuals with an internal locus of control are more proactive, responsible, and tend to have higher levels of job satisfaction. Although achievements are not solely determined by individual effort but also by teamwork, an internal control orientation remains a dominant factor in enhancing job satisfaction among public sector employees. This finding is consistent with previous studies (Idrus, 2023; Loindong et al., 2023; Mallo et al., 2022), even though the organizational context influences how internal control manifests. Thus, an internal locus of control can be viewed as an important psychological asset that supports the improvement of job satisfaction, in line with the demands of professionalism, individual accountability, and a collective work culture within BPJS Kesehatan.

Self-Efficacy Has a Significant Effect on Job Satisfaction of BPJS Kesehatan Banjarmasin Branch Employees

The study results indicate that Self-Efficacy has a significant effect on job satisfaction among BPJS Kesehatan Banjarmasin Branch employees. The highest indicator is optimism and confidence in one's abilities, reflecting employees' belief that they can handle work situations even under pressure. Meanwhile, the rational and realistic indicator scored lower, suggesting awareness that external factors also influence work outcomes. This finding aligns with the theories of Bandura (2023), Luthans et al. (2022), and Pajares (2022), who emphasized that self-efficacy enhances motivation, adaptability, and job satisfaction. Employees with high self-efficacy tend to be more proactive, willing to take risks, able to collaborate, and remain calm under pressure. This study's results are consistent with previous research (Candana et al., 2022; Mansur et al., 2023; Setiawan & Frendika, 2023), which found that self-efficacy is shaped by training, work experience, a supportive organizational climate, and leadership. In the BPJS context, self-efficacy is developed through high public service demands, a culture of professionalism, work experience, and support from supervisors and colleagues. Therefore, self-efficacy serves as a vital psychological capital that supports job satisfaction, performance, and resilience of public sector employees in facing administrative pressures and public demands.

Locus of Control and Self-Efficacy Have a Significant Effect on Job Satisfaction of BPJS Kesehatan Banjarmasin Branch Employees

The findings indicate that Locus of Control and Self-Efficacy simultaneously have a significant effect on job satisfaction among BPJS Kesehatan Banjarmasin Branch employees. The highest indicator of job satisfaction is opportunities for growth and a conducive work environment, while the lowest is salary and benefits, although still rated relatively high. This suggests that intrinsic motivation, professionalism, and a sense of service are more dominant than compensation factors. This result is consistent with the theories of Robbins & Judge (2021), Kurniawan et al. (2021), and Wijiharta et al. (2023), which assert that job satisfaction reflects an individual's happiness toward their job, environment, and alignment with personal values. Empirically, this aligns with the study of Pitriyani & Ratnamiasih (2023), which found that self-efficacy and locus of control significantly affect job satisfaction, with self-efficacy being the dominant factor. In the BPJS context, self-efficacy is reflected through optimism and confidence, while internal locus of control is shown through personal responsibility and a proactive attitude. The combination of both forms job satisfaction because employees feel capable of controlling work outcomes while trusting their own capacity to face public service pressures and expectations. Thus, Self-Efficacy and Locus of Control serve as essential psychological foundations for enhancing job satisfaction among public sector employees, as well as strengthening their commitment and service quality to the community.

4. Conclusion And Suggestion

Based on the research conducted at BPJS Kesehatan Banjarmasin Branch regarding the Effect of Locus of Control and Self-Efficacy on Employee Job Satisfaction, the following conclusions can be drawn:

1) Locus of Control has a significant effect on the job satisfaction of permanent employees at BPJS Kesehatan Banjarmasin Branch.
2) Self-Efficacy has a significant effect on the job satisfaction of permanent employees at BPJS Kesehatan Banjarmasin Branch.
3) Locus of Control and Self-Efficacy simultaneously have a significant effect on the job satisfaction of permanent employees at BPJS Kesehatan Banjarmasin Branch.

Based on the results of the research on the influence of Locus of Control and Self-Efficacy on Job Satisfaction among employees of BPJS Kesehatan Banjarmasin Branch, the researcher provides several suggestions that are expected to serve as constructive input for related parties:

1) For the Leadership of BPJS Kesehatan Banjarmasin Branch, it is recommended to promote a work culture that emphasizes personal responsibility, self-confidence, and individual initiative through performance evaluations based on personal contributions, self-development training, and psychological well-being support for employees.

2) For the Employees of BPJS Kesehatan Banjarmasin Branch, it is expected that they continue to strengthen their self-confidence and personal responsibility toward work outcomes through active participation in training programs, effective communication, and improved decision-making skills.

For Future Researchers, it is suggested to expand the scope of research to other branch offices or similar public sector institutions and to consider using qualitative or mixed method approaches to gain a deeper understanding of psychological factors influencing job satisfaction.

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