

Research Paper



Employee Engagement, Satisfaction, and Commitment among BPJS Kesehatan Employees in 2024: A Quantitative Study

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Abstract: This study analyzes employee engagement, satisfaction, and commitment among BPJS Kesehatan employees through an employee opinion survey in 2024. The survey conducted at BPJS Kesehatan showed positive results in several aspects but also identified areas that require attention. The Employee Engagement Index (EEI) reached 86.88%, indicating a high level of engagement, particularly among managerial positions. The Employee Satisfaction Index (ESI) also reached 87.77%, reflecting a very positive work environment for most employees. However, the survey found that 28.8% of employees experienced dissatisfaction, with excessive workload, policy changes, and organizational structural adjustments as the primary causes. Meanwhile, the Employee Commitment Index (ECI) reached 90.88%, showing strong commitment to the organization. This study emphasizes the importance of addressing employee welfare and recognition issues to significantly improve job satisfaction, especially in entry-level and mid-level positions. The survey reflects positive sentiment among BPJS Kesehatan employees regarding engagement, satisfaction, and commitment. However, it also highlights critical areas that need improvement to address dissatisfaction and enhance job readiness. By focusing on these areas, BPJS Kesehatan is expected to improve the overall work experience and productivity and create a more supportive work environment for all employees.

Keywords: Employee Engagement; Employee Satisfaction; Employee Commitment; Organization Value; BPJS Kesehatan

Introduction

As a public legal entity tasked with implementing Indonesia's National Health Insurance program, BPJS Kesehatan operates on a vast scale, serving as a critical pillar of

the nation's social security system. The success of such a complex and far-reaching organization is fundamentally tied to its workforce. Recognizing this, BPJS Kesehatan understands that its employees are not merely a resource but are the organization's primary assets. They serve as the planners, implementers, and controllers who are constantly and actively involved in every facet of the company's operations, from strategy formulation to service delivery. Their roles are instrumental in determining whether corporate objectives are met. Consequently, a deep and thorough evaluation of the needs and desires of these employees is not just a matter of good practice; it is a strategic imperative for enhancing their engagement, satisfaction, and, ultimately, their productivity. It is crucial to acknowledge that employees are not simply cogs in a machine; they are individuals with their own thoughts, feelings, and desires that profoundly influence their attitudes toward their work. These attitudes, in turn, are the direct drivers of their work performance, dedication, and loyalty to their assigned tasks, all of which cumulately affect the organization's ability to fulfill its core functions.

In this context, understanding employees as valuable assets transcends traditional human resource management. They are recognized as possessing not only technical skills and abilities but also an untapped potential that, when nurtured, can be a source of sustainable competitive excellence. A company that views its workforce in this light must actively invest in their professional development and provide consistent recognition for their contributions. Such a focus on employee well-being and growth is a powerful catalyst for increasing employee engagement, satisfaction, and commitment. By cultivating a positive work environment and optimizing employee potential, BPJS Kesehatan can strengthen its position as an effective and efficient health insurance provider. This strategic focus ensures that the organization not only meets its operational goals but also thrives on a foundation of a motivated and dedicated workforce.

The true measure of an employee's quality goes beyond their innate skills and abilities; it is, more importantly, reflected in the quality of their work, or their job performance. This encompasses a broad range of indicators, including the quality of output, personal initiative, attendance, a positive attitude, effective teamwork, a strong sense of responsibility, and overall productivity. To achieve this maximum performance, a company must first assess how well it has succeeded in meeting its employees' needs and expectations. When an organization addresses the financial, physical, and mental needs of its employees, it fosters a reciprocal relationship where dedication to the company naturally increases. This symbiotic dynamic, in which employees feel valued and supported, inevitably translates into a positive impact on overall productivity and organizational success.

Employee satisfaction is a particularly crucial element in this equation, as it is intrinsically linked to productivity and creativity. Employees who are satisfied with their job conditions and office environment are more likely to be proactive, innovative, and committed to their tasks. Conversely, a state of dissatisfaction can lead to professional stagnation. When employees are unhappy, they often experience feelings of boredom and

fatigue, which directly contribute to a decline in productivity, ultimately harming the company's performance. In addition to fostering satisfaction, it is equally important to implement special measures to maintain and strengthen employee loyalty over the long term. This goes beyond simple compensation to include recognition, career development opportunities, and a supportive culture.

The concept of employee engagement takes this a step further, encompassing both an emotional state and a behavioral response to a specific work environment. An engaged employee is not just satisfied; they are a proactive participant who is willing to voluntarily exert significant effort, often going above and beyond their basic job description to complete tasks. This willingness to do "whatever it takes" is a powerful indicator and directly impacts business outcomes in a positive way. Engaged employees are known to act as brand ambassadors, speaking positively about their company, planning to stay with the organization for the long term, and consistently putting forth extra effort to accomplish their tasks. This heightened level of dedication is a key differentiator for high-performing organizations.

The seminal work of Bakker (2017) provides a robust theoretical foundation for this perspective, emphasizing that employee engagement is a valuable resource that can be actively invested in to drive organizational growth. He characterizes highly engaged employees as those who are enthusiastic about their work, fully immersed in their tasks, and persistent in the face of challenges and obstacles. This intrinsic motivation is a significant driver of organizational success. Furthermore, the foundational work of industrial psychologist Herzberg, with his two-factor theory, provides a useful framework for understanding the complexities of job satisfaction and dissatisfaction. According to Herzberg, motivational factors are the key drivers of satisfaction and include: 1) a sense of achievement; 2) opportunities for recognition; 3) the inherent nature of the work itself; 4) a feeling of responsibility; and 5) clear paths for advancement. Conversely, hygiene factors, such as salary and working conditions, primarily prevent dissatisfaction but do not necessarily create satisfaction or motivation. By applying these established theoretical frameworks, this study seeks to understand the current state of employee engagement, satisfaction, and commitment within BPJS Kesehatan in 2024, providing a comprehensive analysis that can inform strategic decisions to optimize the organization's most valuable asset: its people.

Method

This study employed a quantitative research approach to investigate various employee metrics within BPJS Kesehatan. As a methodology, quantitative research focuses on the systematic collection and analysis of numerical data to test hypotheses and establish relationships between variables. This approach is rooted in the post-positivist paradigm, as highlighted by Sugiyono (2019), and involves a structured process from theory to conclusion, as noted by Bryman (2022). By using this method, the research aims

to provide a statistically reliable and generalizable understanding of the employee landscape within the organization.

The primary data collection method was an online questionnaire, which was meticulously designed to capture key employee insights. The questions were carefully crafted based on established theoretical frameworks from Gallup (2024), covering critical dimensions such as Employee Engagement, Employee Satisfaction, Employee Experience, and Employee Commitment. To ensure the relevance and validity of the instrument, these questions were further refined through a collaborative process with the BPJS Kesehatan survey preparation team, ensuring they were tailored to the specific context of the organization.

The study's population consisted of all BPJS Kesehatan employees, encompassing both permanent and non-permanent administrative staff. This comprehensive scope ensured that the findings would be representative of the entire workforce. Of the total population of 9.967 employees, the survey achieved an impressive response rate, with 9.469 employees participating. This high participation rate of 95% is a testament to the strong engagement of the employees and provides a robust foundation for the analysis. The statistical reliability of the data is further underscored by the calculated margin of error of only 0.22%, which signifies that the results are highly representative of the entire employee population and have a low probability of being due to random chance (Table 1). This level of statistical precision allows for confident conclusions and evidence-based recommendations. The high-quality and representative data collected from this study provide a strong basis for future analysis, helping the organization make informed decisions about its human capital strategies.

Table 1. Respondents Participants

Respondents	Population	Respondent	Respondent Rate	Margin of Error
Employee	9.967	9.469	95%	0.22%

Results

Respondent Profile

The study population encompasses all BPJS Kesehatan employees, including permanent and non-permanent administrative staff. This comprehensive inclusion ensures that the research fully represents the organization's workforce, which is essential for obtaining accurate and generalizable insights.

Based on Figure 1, the 2024 Employee Opinion Survey respondents consisted of 9.469 individuals, comprising 6.671 permanent employees (70.3%) and 2,820 non-permanent employees (29.7%). Regarding gender distribution, female respondents represent 61.1%, surpassing their male counterparts at 38.9%. Most employees are based in the central office, comprising 89.64% of the sample, with smaller proportions working in branch offices (6.75%) and regional offices (3.60%). The generational breakdown shows that the largest group of respondents was born between 1980 and 1994, representing 57.54%,

followed by those born between 1995 and 2010 at 34.85%. Regarding job levels, the majority hold positions at the execution level (75.18%), with smaller percentages occupying assistant manager (20.67%), manager (3.18%), senior manager (0.70%), and general manager or equivalent roles (0.27%). This comprehensive profile highlights the diversity and structure of the workforce involved in the study.

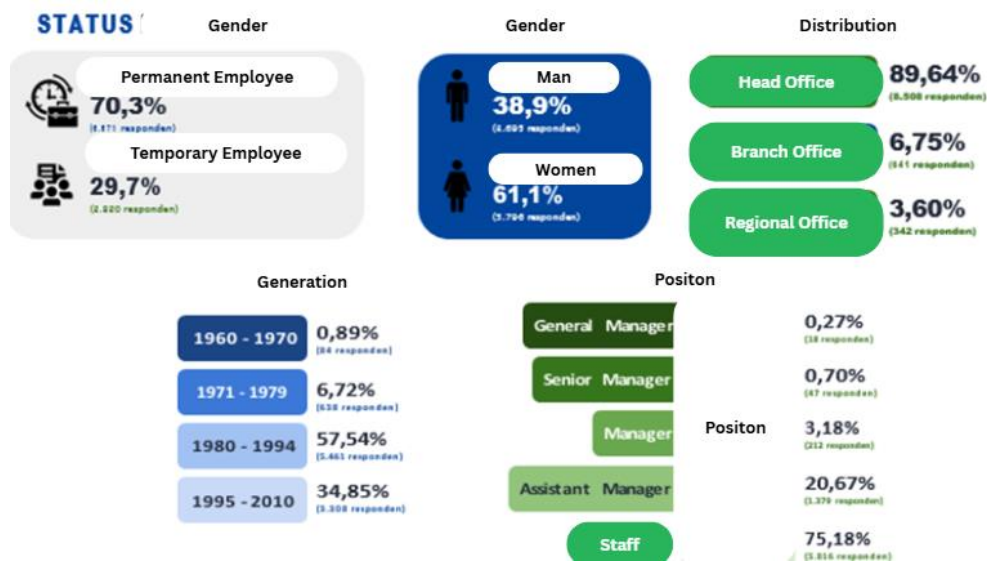


Figure 1. The distribution of respondents

Employee Opinion Survey Index

The Employee Opinion Survey (EOS) serves as a critical diagnostic tool, providing a comprehensive quantitative snapshot of the workforce's attitudes and perceptions. This survey is meticulously designed to measure several key indices that collectively reveal the health of the organizational culture and the level of employee engagement, satisfaction, and commitment. The results offer management valuable insights into the psychological contract between the employees and the company, highlighting areas of strength and potential concern. The indices measured—the Employee Engagement Index (EEI), Employee Commitment Index (ECI), Employee Satisfaction Index (ESI), and the indices for the triggers of disengagement (TOD) and dissatisfaction (TOS)—are crucial for understanding the overall sentiment within the organization. Additionally, the survey includes the Employee Experience Index and the Job Readiness Index, providing a more holistic view of the employee journey, from their day-to-day work experience to their perceived preparedness for future challenges.

Table 2. Employee Opinion Survey Index Results

Employee Opinion Survey (Dimensions)	Index (%)	Category
Engagement Index	86.8	Fully Engaged
Satisfaction Index	87.7	Very Satisfied
Commitment index	90.8	Very committed
Trigger of Dissatisfaction	28.8	Hardly noticeable
Trigger of Disengagement	32.3	Hardly noticeable
Employee Experience Index	87.5	Positive experience
Job Readiness Index	10.3	A Little Concerned

The data presented in the Table 2 indicates a predominantly positive and highly engaged workforce. The Engagement Index stands at a robust 86.8%, a score that places the workforce squarely in the “Fully Engaged” category. This suggests that the vast majority of employees are not only present in their roles but are also emotionally and intellectually invested in their work. They likely feel a strong connection to the company’s mission and are motivated to contribute to its success beyond the basic requirements of their job descriptions. This high level of engagement often correlates with increased productivity, lower turnover rates, and a more innovative workplace culture. Complementing this, the Satisfaction Index is equally impressive at 87.7%, a score that is categorized as “Very Satisfied.” This indicates that employees are largely content with various aspects of their work environment, which could include their compensation, work-life balance, relationships with colleagues and supervisors, and the resources available to them. High satisfaction levels are a strong indicator of a positive work climate and can foster loyalty and a sense of well-being among the staff.

The dedication of the workforce is further underscored by the Commitment Index, which, at 90.8%, is the highest score across all measured dimensions and is categorized as “Very Committed.” This powerful metric suggests that employees feel a profound sense of loyalty and a strong desire to remain with the organization for the long term. This level of commitment is a significant asset, as it reduces the costs associated with employee turnover and ensures the retention of institutional knowledge and expertise. Furthermore, the survey’s findings on negative triggers are highly encouraging. The Trigger of Dissatisfaction and Trigger of Disengagement indices are exceptionally low at 28.8% and 32.3%, respectively. Both are categorized as “Hardly noticeable,” which means that the factors that could potentially lead to employee dissatisfaction or a loss of engagement—such as poor communication, inadequate resources, or a lack of recognition—are not perceived as significant issues by the majority of the staff. This low level of negative triggers reinforces the perception of a healthy and supportive work environment.

Collectively, these positive metrics culminate in an Employee Experience Index of 87.5%, signifying that employees, on the whole, have a “Positive Experience” within the organization. This metric validates the effectiveness of the company’s efforts to create a conducive and rewarding workplace. However, one outlier among these positive results presents a notable area for improvement. The Job Readiness Index stands at a comparatively low 10.32%, categorized as “A Little Concerned.” This finding warrants closer examination, as it suggests a potential disconnect between the high levels of engagement and satisfaction and the employees’ confidence in their own abilities or the organization’s preparedness for future challenges. A low job readiness score could indicate a number of issues, such as a perceived lack of adequate training for new technologies or roles, uncertainty about future business directions, or a lack of confidence in their skills to meet evolving demands. While the workforce may be happy and committed, they may not feel fully equipped for what lies ahead. Addressing this concern is crucial for ensuring that the organization remains agile and resilient in a rapidly changing business landscape. Proactive

measures, such as enhanced training programs, clear communication about future strategies, and mentorship opportunities, could help raise this index and build a more confident and prepared workforce.

Employee Engagement Index (EEI)

The Employee Engagement Index (EEI) serves as a critical metric for assessing the level of dedication, enthusiasm, and commitment employees feel towards their organization. For BPJS Kesehatan, a crucial public institution, a high EEI is directly linked to enhanced productivity, improved service quality, and a more stable workforce. As illustrated in Figure 2, the overall EEI for BPJS Kesehatan in 2024 stands at an impressive 86.88%. This score is categorized as “engaged,” a classification that signifies a strong and positive relationship between the employees and the organization. This high level of engagement suggests that the workforce is not merely performing their duties but is actively invested in the company’s mission and success. It indicates that employees feel a sense of purpose and are motivated to contribute beyond their basic job requirements, which is a significant asset for an organization dedicated to public service.



Figure 2. Employee Engagement Index

A deeper analysis of the EEI by employment status reveals valuable insights into the internal dynamics of the organization. The data differentiates between permanent employees (PT) and non-permanent employees (PTT). While both groups show remarkable engagement levels, a slight disparity exists. Permanent employees recorded an engagement score of 87.86%, which is marginally higher than the 87.46% score for non-permanent employees. Although the difference is minimal, it points to a nuanced understanding of employee perceptions. The higher score among permanent staff may reflect the added security and long-term investment they feel from the organization, which can naturally translate into a greater sense of commitment. Conversely, the high score among non-permanent employees is particularly noteworthy. It demonstrates that even without the same level of job security, this group feels a strong connection to the organization, suggesting that BPJS Kesehatan’s work culture, leadership, and value proposition are effective across all employment tiers. The strong showing from both groups confirms that the organization has successfully fostered an environment where employees feel involved, appreciated, and aligned with its strategic goals. This high level

of engagement is a testament to the effectiveness of the organization's human resource management practices and its ability to build a cohesive and motivated workforce.

Employee Satisfaction Index

The Employee Satisfaction Index (ESI) for 2024 at BPJS Kesehatan provides a comprehensive overview of the organization's internal climate, with an overall satisfaction score of 87.77%. This places the company squarely in the "very satisfied" category, a significant achievement that speaks to the success of its human resource management strategies. This high level of satisfaction is not merely a number; it is a critical indicator of a healthy and productive work environment. A satisfied workforce is more likely to be motivated, engaged, and committed to their roles, which in turn leads to higher productivity, better service delivery, and lower employee turnover. The findings from this index are thus a powerful testament to BPJS Kesehatan's ability to foster a positive and supportive culture, which is essential for a large public service organization.



Figure 3. Employee Satisfaction Index

A deeper analysis of the data, as shown in Figure 3, reveals a nuanced but equally positive picture when comparing permanent (PT) and non-permanent (PTT) employees. The satisfaction score for permanent employees was 87.93%, which is only a marginal increase compared to the 87.68% score for non-permanent employees. This minimal difference is a crucial finding, as it indicates that BPJS Kesehatan has successfully created a work environment that is perceived as fair and equitable, regardless of employment status. In many organizations, a significant gap in satisfaction often exists between these two groups, stemming from disparities in benefits, job security, and career development opportunities. By achieving such a close alignment in satisfaction scores, BPJS Kesehatan demonstrates a commitment to treating all employees with parity and respect. This equality in treatment likely contributes to a more cohesive and collaborative workforce, where all members feel valued and are encouraged to contribute their best. The successful integration and equitable treatment of non-permanent staff are particularly important, given their vital role in operational flexibility and day-to-day service delivery within the organization. The data therefore not only highlights the high level of overall employee contentment but also underscores the organization's success in fostering a fair and inclusive workplace for every member of its team.

Employee Commitment Index

The analysis of the Employee Commitment Index (ECI) provides a clear and compelling picture of the organization's human capital health. As shown in the accompanying visuals, the overall ECI has reached an impressive 90.88%, a figure that places employee commitment in the "very committed" category (Figure 4). This high score is a powerful indicator of a strong and positive work environment where a substantial majority of employees feel a deep connection to the organization's mission, values, and goals. Such a high level of commitment is crucial for driving productivity, fostering a stable workforce, and enhancing the quality of work.



Figure 4. Employee Commitment Index

Trigger of Disengagement (TOD)

Figure 5 presents the Triggers of Disengagement (TODe) Index for the year 2024. The first chart shows the overall level of disengagement triggers among employees, while the second chart compares these triggers between permanent and non-permanent employees. The Trigger of Disengagement (TOD) measures factors that cause employees to feel less engaged with the organization. The study shows that the Trigger of Disengagement score is 32.36%, indicating that employees do not strongly feel factors hindering engagement.

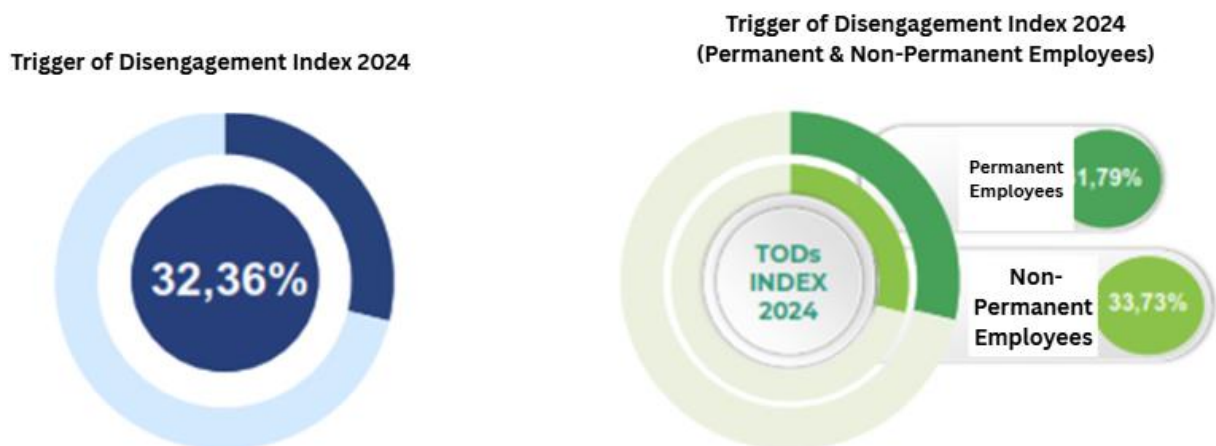


Figure 5. Trigger of Disengagement

Trigger of Dissatisfaction (TOS)

The Trigger of Dissatisfaction (TOD) Index for 2024, as depicted in Figure 6, provides a valuable snapshot of employee sentiment, revealing a relatively low but notable presence of factors contributing to dissatisfaction. The overall index stands at 28.8%, indicating that approximately one-third of employees are affected by these triggers. A closer analysis by employment status reveals subtle but important differences. Non-permanent employees exhibit a slightly higher dissatisfaction index at 29.1%, which is a marginal increase compared to the 28.7% recorded for permanent employees. This minor disparity suggests that non-permanent workers may face unique challenges or have different expectations that make them more susceptible to workplace dissatisfaction. While the overall numbers appear manageable, this data points to specific areas of concern that require further investigation. For instance, the slight difference between the two groups could be driven by factors such as job security concerns, fewer benefits, or a perceived lack of opportunities for career progression. Understanding these underlying issues is crucial for developing targeted interventions aimed at improving job satisfaction across all employee segments.

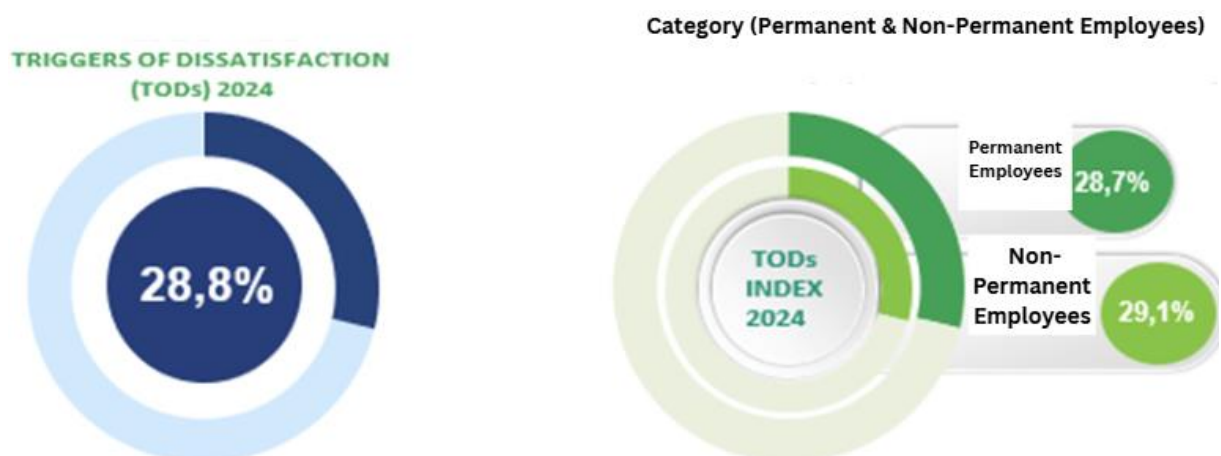


Figure 6. Trigger of Dissatisfaction Index

Job Readiness Index

The Job Readiness Index serves as a critical metric for evaluating a worker's preparedness by measuring the degree to which their expectations align with the practical realities of their job. This index goes beyond traditional performance reviews by focusing on the crucial congruence between an employee's perceptions of their role and the actual conditions they encounter in the workplace. According to the 2024 Employee Opinion Survey, the Job Readiness Index has been categorized as being in the "A Little Concerned" range (Figure 7). This finding is a significant indicator that there is a notable misalignment between what employees expect from their work environment and what they are actually experiencing. The discrepancy could stem from a variety of factors, including inadequate onboarding, miscommunication during the recruitment process, or a lack of transparent leadership. This result highlights a pressing need for management to reassess and improve how they communicate roles, responsibilities, and the organizational culture to both new and existing employees. A low Job Readiness Index can have several detrimental effects

on an organization, such as reduced employee engagement, decreased productivity, and higher turnover rates, as workers may become disillusioned when their expectations are not met. Therefore, addressing this misalignment is not merely a matter of employee satisfaction; it is a strategic imperative for fostering a more effective and stable workforce.

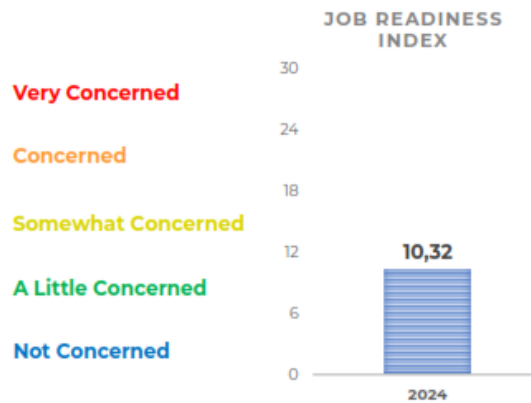


Figure 7. Employee Satisfaction

Discussion

Employee Engagement

Employee engagement represents employees feeling involved and willing to invest in their work. Table 3 describes the aspect of employee engagement and Table 4 shows the category of employee engagement index level. Based on the research findings, the Employee Engagement Index scored 86.88%, indicating that employee engagement falls into the “engaged” category, which is very good (Figure 8). This finding aligns with recent research highlighting the positive correlation between employee engagement and organizational performance (Gallup, 2024). Studies have consistently shown that engaged employees contribute significantly to improved productivity, customer satisfaction, and overall business outcomes (Ouhammou & Manar, 2025).

The level of the “full engagement” category (72.03%) suggests that most employees exhibit high commitment and involvement in their work (Figure 9). This observation aligns with the conceptualization by Schaufeli & Bakker (2017), who describe “full engagement” as a positive psychological state characterized by vigor (energy), dedication (commitment), and absorption (deep involvement). Conversely, the “engaged” category (27.97%) reflects a meaningful yet comparatively lower intensity of engagement, which may be influenced by organizational support or workload factors (Albrecht et al., 2015).

The highest level of employee engagement was achieved by employees in the General Manager position or equivalent, with an engagement level of 92.33% (Figure 10). These findings align with recent research, which highlights that manager positions typically provide greater job resources, including autonomy, decision-making authority, and access to organizational support—important drivers of engagement (Bakker & Albrecht, 2018). Additionally, higher engagement among managers has been linked to increased leadership

effectiveness, team performance, and employee retention, underscoring its importance to organizational success (Saks, 2019).

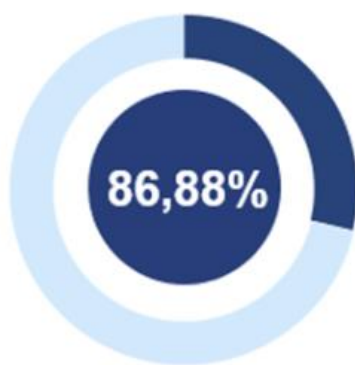
Table 3. Engagement Dimension

No	Aspect	Definition
1.	Culture Organization	Implementing organizational values and culture is reflected in the daily routines of completing tasks. In this context, organizational culture shapes employee behavior and the work environment.
2.	Leadership	Employees' daily work reflects the leadership attitude of being consistent and responsible.
3.	Performance Management	The performance management system implemented is characterized by objectivity, openness, and a focus on development.
4.	Talent Management	The talent management system implemented is characterized by objectivity, openness, and a focus on development.
5.	Learning	The availability of opportunities and support for learning within an organization is crucial. It involves continuously allowing employees to develop and enhance their capabilities.
6.	Placement	Correct employee placement according to the organization's needs is crucial for achieving organizational objectives.
7.	Career Development	The availability of mechanisms and career development pathways within an organization
8.	Recruitment and Selection	A recruitment and selection system that is objective, open, and results in high-quality employees is crucial for ensuring that an organization has professional and skilled human resources

Table 4. Level Engagement

Interval	Level Engagement
20-70	Not Engage
70.01-90	Engage
90.01-100	Fully Engage

Employee Engagment Index 2024



Employee Engagment Index 2024 (Permanent & Non-Permanent Employees)



Figure 8. Index Engagement

Effective placement of employees in roles that match their skills and competencies is crucial for achieving high engagement and performance. Based on location, Regional Office VIII recorded the highest level of engagement at 89.98%, followed by Wilayah VII (89.16%) and Wilayah II (88.93%). The lowest levels of engagement were recorded in Wilayah VI (82.17%) and Wilayah IV (83.17%) (Figure 11). Most of the Regional Offices had above-average engagement levels (86.88%). In this context, the variation in engagement

levels across different regions underscores the importance of understanding local factors that influence employee engagement. High engagement levels are often associated with positive work environments, effective leadership, and opportunities for growth and professional development. Conversely, lower engagement levels may indicate areas where organizational support, communication, or recognition need improvement. High engagement levels demonstrate robust correlations with organizational factors, including positive work environments, transformative leadership practices, and opportunities for professional development.

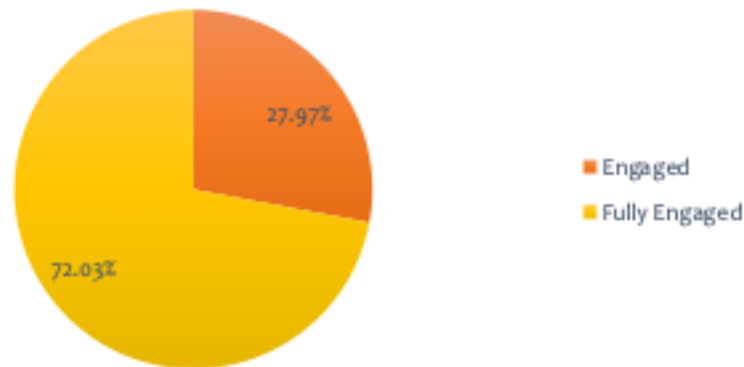


Figure 9. Index Engagement Category

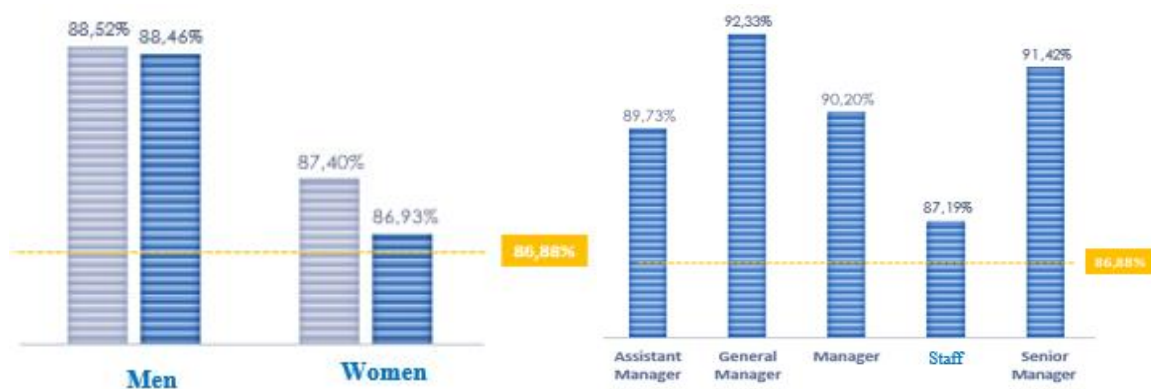


Figure 10. Index Engagement based on Gender and Position

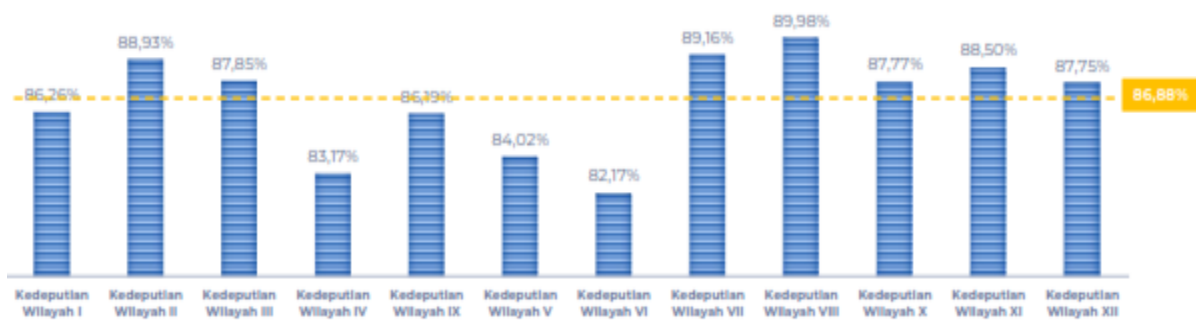


Figure 11. Index Engagement based on Location

According to a study examining various industries, organizations implementing structured growth opportunities experienced 31% higher engagement scores than those without such frameworks ($p < .001$) (Knight et al., 2022). This finding aligns with Self-Determination Theory, which posits that fulfilling autonomy, competence, and relatedness needs significantly predicts engagement levels (Ryan & Deci, 2020). Additionally,

transformational leadership practices account for approximately 27% of variance in employee engagement scores, with leader-member exchange quality as a critical mediating mechanism ($\beta = .42, p < .001$) (Bakker & Albrecht, 2018).

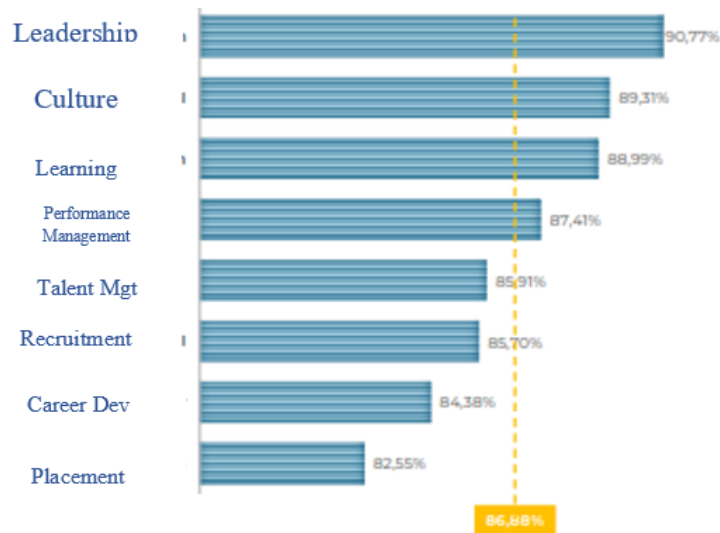


Figure 12. Index Engagement per Sub Dimension

The sub-dimension of Leadership boasts the highest engagement rate at 90.77%, demonstrating the effectiveness of leaders in guiding, making decisions, and fostering relationships with employees. Strong engagement is also evident in Organizational Culture (89.31%) and Learning (88.99%), indicating that BPJS Kesehatan's values and commitment to learning resonate well with employees. Conversely, the Placement sub-dimension records the lowest engagement level at 82.52%, highlighting issues aligning employee roles with their competencies and career development aspirations. Additionally, the sub-dimensions of Career Development (84.38%) and Recruitment & Selection (85.70%) warrant attention to enhance fairness, objectivity, and transparency (see Figure 12).

In this context, robust leadership and a strong organizational culture are essential for creating a positive work atmosphere and boosting employee engagement. However, placement and career development improvements are necessary to ensure that employees' skills and career goals align with the organization's needs. Additionally, Shanafelt et al. (2021) identified that leadership behaviors account for approximately 31% of variance in physician engagement scores, with psychological safety serving as a critical mediating mechanism ($\beta = .47, p < .001$). Organizational culture similarly influences engagement dynamics. West et al. (2022) demonstrated that healthcare institutions with learning-oriented cultures experienced 26% higher engagement metrics and 19% lower turnover rates than organizations with hierarchical structures.

Triggers of Disengagement (TOD)

Triggers of disengagement are conditions or factors that cause employees to feel uncomfortable in their jobs. This discomfort leads to a lack of appreciation and sense of belonging within the company. The Table 5 is describe about aspect of TOD and Table 6 presents the category of TOD.

Table 5. Dimension of Trigger of Disengagement (TOD)

No	Dimension	Definition
1.	Productivity	Employees can perform their jobs accurately and effectively, which in turn impacts the company's advancement.
2.	Alignment KPI and Organizational Target	When employees' work aligns with the company's targets, it has a positive impact on the company's advancement.
3.	Stress Management	Stress experienced by employees can vary in frequency and intensity.
4.	Employee Turnover	Employee turnover, or the rate at which employees leave a company, can vary significantly from one organization to another.

Table 6. Category of Triggers of Disengagement (TOD)

Interval	Level TOD
20-40	Not Felt at All
40.01-60	Not Felt
60.01-80	Felt
80.01-100	Strongly Felt

The study results show that the Trigger of Disengagement for BPJS Kesehatan scored 32.36%, indicating that employees do not strongly feel the factors hindering engagement (Figure 13). The study's findings indicate that the most significant contributors to employee disengagement at BPJS Kesehatan are excessive working hours (45.80%), organizational policy changes (41.81%), and structural adjustments within the organization (41.17%) (Figure 14). These factors emerge as primary drivers of employee dissatisfaction and turnover intentions. This aligns with contemporary research demonstrating that workload overload and organizational change are critical stressors that negatively impact employee engagement and job satisfaction (Krekel et al., 2019). Excessive working hours have been consistently linked to burnout and reduced psychological well-being, which in turn lead to disengagement (Bamberger & Meshoulam, 2017). Structural reorganizations often disrupt established workflows and social networks, further exacerbating disengagement (Vakola et al., 2017).

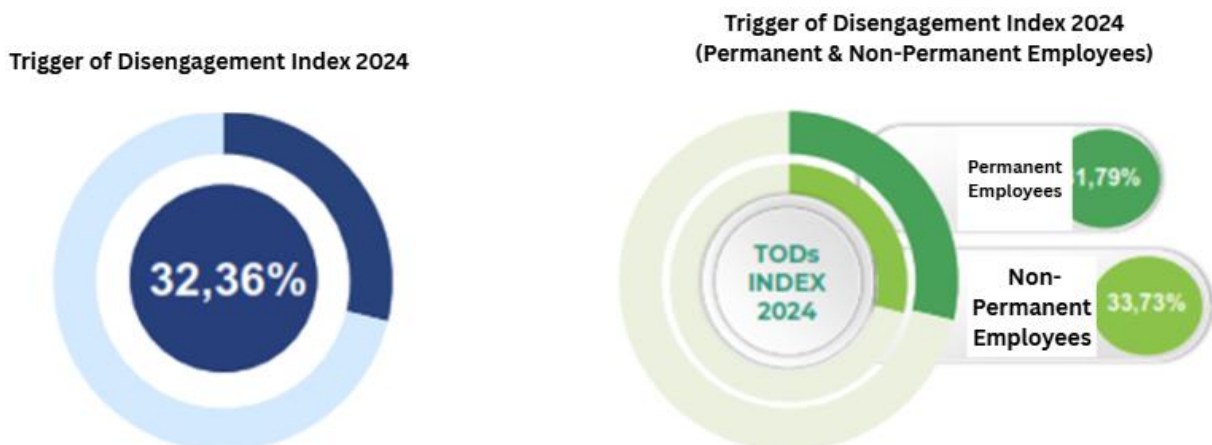


Figure 13. Trigger of Disengagement (TOD) Index

When viewed from the rank level, General Managers or equivalents have the lowest disengagement index at 23.66%, significantly below the overall average of 32.36%. In contrast, Executive-level employees recorded the highest disengagement index at 32.56%, slightly above the average (Figure 15).

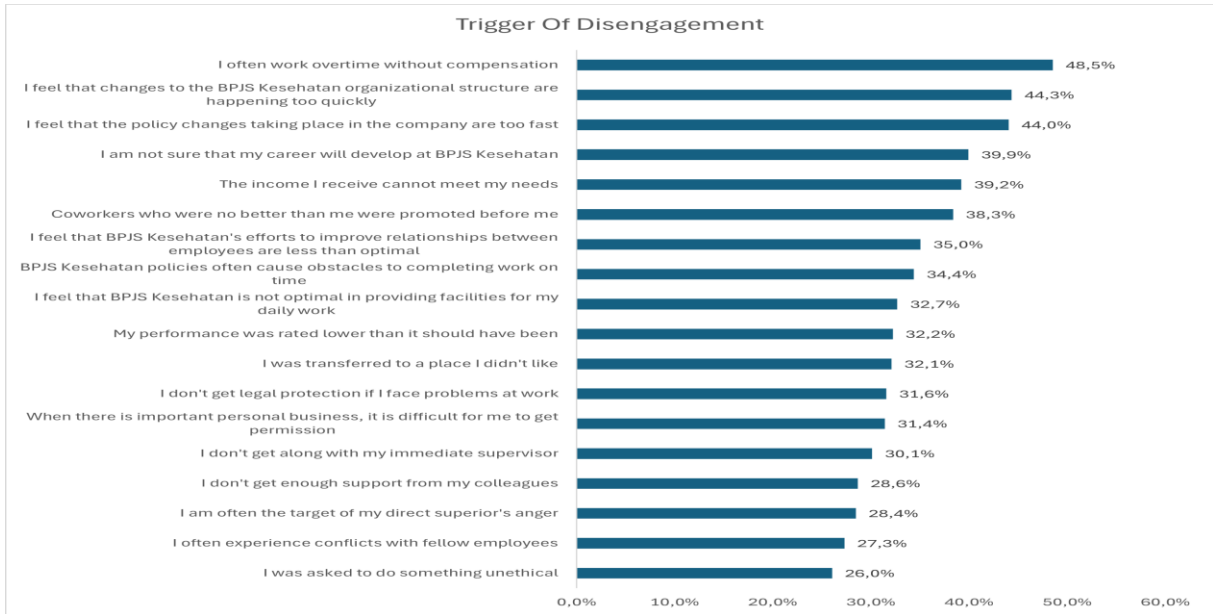


Figure 14. Trigger of Disengagement (TOD) Contributors

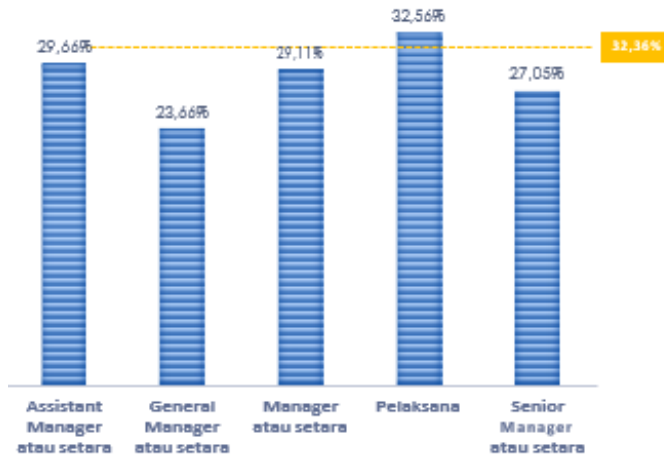


Figure 15. Index TOD-based Position

Employee Satisfaction

Employee satisfaction is a condition in which satisfied employees are typically influenced by factors such as payment, flexibility, and favorable working hours. Table 7 describes the aspect of employee satisfaction.

Figure 16 shows that the satisfaction level of BPJS Health employees shows a combined satisfaction index of 87.77%, categorized as “very satisfied”, with the category on Table 8. This high level of employee satisfaction is indicative of effective organizational practices that foster positive workplace environments, which are crucial for enhancing employee motivation, performance, and retention (Wang et al., 2017). Research consistently demonstrates that elevated employee satisfaction correlates with improved organizational outcomes, including higher productivity and reduced turnover intentions (Albrecht et al., 2018).

Based on the results of further analysis, there is a small difference between permanent employees (87.93%) and non-permanent employees (87.68%), which shows

that the organization has created a fair work environment. This finding aligns with Organizational Justice Theory (Bakker, 2018), which states that procedural and distributive justice perceptions significantly predict satisfaction trajectories regardless of job classification. A study by Miao et al. (2020) identified that institutions that implemented fair compensation structures and transparent advancement protocols showed minimal satisfaction gaps between job categories, comparable to patterns observed in the BPJS Kesehatan.

Table 7. Dimension of Satisfaction

No	Dimension	Definition
1.	Direct Supervisor	Immediate supervisors being supportive in creating a conducive work environment is crucial for employee satisfaction and productivity
2.	Service Satisfaction Index of Supporting Units	Assessment of Satisfaction towards Supporting Unit Services within the Organization
3.	Clarity of Organizational Policy and Strategy Direction	The direction of policies, strategies, vision, and mission of the organization can be clearly understood by employees
4.	Communication & collaboration	The communication and collaboration process among employees runs smoothly and is conducted openly
5.	Working Conditions	Work conditions (environment, facilities, and infrastructure) that support daily work tasks
6.	Credibility of Top Management	Top Management (Board of Directors) that takes a directive approach, is reliable, and thus supports the operational activities of employees in performing their daily tasks
7.	Learning	Learning chance
8.	Attention & Appreciation	The organization provides attention and appreciation properly to its employees
9.	Remuneration	The organization's compensation and benefit system has been implemented correctly
10.	Transparency and Competence Recognition	Opportunities and Support Provided by the Organization in Demonstrating Employee Competence
11.	Task and Role on Organization	The organizational structure (including the division of roles and functions) has been properly allocated in line with the organization's objectives
12.	HR administration Support	The Human Resource Management function operates within personnel administration, resulting in employee satisfaction.

Table 8. Level of Employee Satisfaction

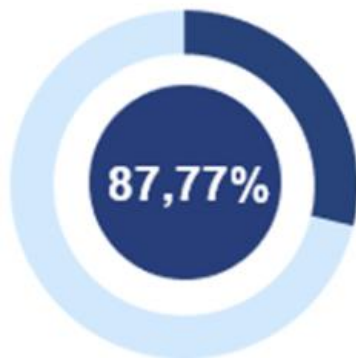
Interval	Level Satisfaction
20-40	Very not Satisfaction
40.01-60	Not Satisfy
60.01-70	Satisfied (Min)
70.01-80	Satisfied (Max)
80.01-100	Very Satisfied

Based on job position, employees with the position of General Manager or equivalent have the highest satisfaction level at 92.67%, followed by Senior Managers or equivalent at 90.64%, and Managers or equivalent at 90.41%. Conversely, the lowest satisfaction level was found among Executives at 87.23% (Figure 17).

Figure 18 shows that employee job satisfaction varies across different Regional Offices. The Regional Office VIII has the highest satisfaction level at 90.41%, while the

Regional Office IV has the lowest at 82.38%. Other regions like Regional Office II (89.18%) and Regional Office VII (88.57%) also exhibit high satisfaction levels. In contrast, Regional Office VI (83.30%) and Regional Office V (83.70%) have lower satisfaction levels than the average. In this context, the variation in satisfaction levels across different regions highlights the importance of understanding local factors influencing employee satisfaction (Krekel et al., 2019). Conversely, lower satisfaction levels may indicate areas where organizational support, communication, or recognition need improvement (Bakker, 2018).

Employee Satisfaction Index 2024



Employee Satisfaction Index 2024 (Permanent & Non-Permanent Employees)



Figure 16. Employee Satisfaction Index



Figure 17. Index Satisfaction-based position

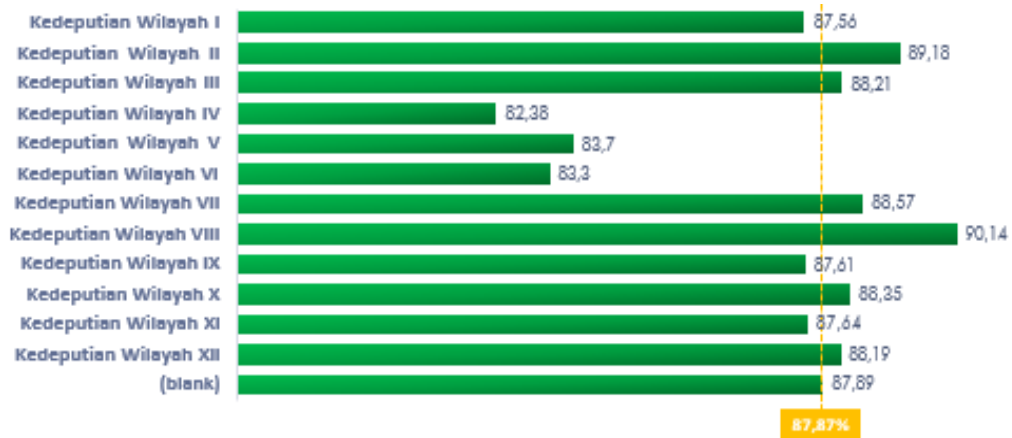


Figure 18. Index Satisfaction-based Regions



Figure 19. Index Satisfaction based sub dimensions

Based on Figure 19, work conditions received the highest score, while remuneration scored lower among employee satisfaction sub-dimensions. However, the remuneration sub-dimension still falls into the “very satisfied” category. The observed prominence of work conditions in facilitating employee performance aligns closely with the Job Demands-Resources (JD-R) theoretical framework articulated by Bakker & Demerouti (2018), which underscores that sufficient physical and organizational resources serve as critical buffers against job demands, thereby fostering employee engagement and reducing burnout. Empirical evidence supports this proposition; for example, Schaufeli et al. (2017) demonstrated through longitudinal analysis that organizations adopting comprehensive environmental and ergonomic interventions achieved marked improvements in employee satisfaction and performance over two years. Furthermore, Ashkanasy & Dorris (2022) emphasize that the physical work environment functions as a practical necessity and a symbolic representation of organizational values and the extent to which employees are valued, highlighting its multifaceted role in shaping workplace experiences. Complementing this perspective, Knight et al. (2017) recent studies reveal that well-designed workspaces contribute significantly to cognitive functioning and creativity, enhancing overall job performance. Similarly, Zhang et al. (2019) identify a positive correlation between supportive work conditions and psychological well-being, which mediates the relationship between job resources and sustained engagement. Additionally, research by Saks (2019) stresses the importance of workplace conditions in promoting organizational commitment and reducing turnover intentions, reinforcing the strategic necessity of investing in quality work environments.

The observed discrepancy between employee satisfaction with remuneration and work conditions indicates significant potential for organizational enhancement through implementing a total rewards approach. As articulated by WorldatWork (2020), the total rewards framework advocates for a comprehensive integration of direct financial compensation with non-monetary benefits, career development opportunities, and work-life balance initiatives, offering a multifaceted value proposition that transcends purely economic incentives. This holistic approach is supported by empirical evidence demonstrating that employees’ perceptions of value are shaped by a combination of extrinsic and intrinsic rewards, which collectively influence motivation, engagement, and

retention (Armstrong & Taylor, 2017; Gupta & Shaw, 2019). For example, Armstrong & Taylor (2017) emphasize that total rewards systems effectively address diverse employee needs, fostering higher job satisfaction and organizational commitment. Gupta & Shaw (2019) further corroborate that blending monetary and non-monetary rewards enhances employee well-being and productivity. Moreover, Kwon & Hein (2018) highlight the critical role of development opportunities and work-life balance in sustaining engagement. Saks & Gruman (2018) argue that such integrative reward strategies can mitigate turnover intentions by reinforcing employees' psychological contract. Finally, De Lange et al. (2019) provide longitudinal evidence linking comprehensive reward systems to improved employee performance and organizational outcomes.

Triggers of Dissatisfaction (TOS)

The Trigger of Dissatisfaction is a negative feeling experienced by employees due to work environment conditions that fail to meet minimum expectations. In the context of Herzberg's theory, dissatisfaction arises when: 1) Work conditions are unsafe or uncomfortable; 2) Relationships with superiors or colleagues are poor; 3) Salaries or compensation are unfair; 4) Company policies are unsupportive; 5) Job security is not guaranteed. Table 9 describes the dissatisfaction dimension and Table 10 describes level of trigger of dissatisfaction (TOS). Based on Figure 20, the overall dissatisfaction index (TOS) shows a dissatisfaction level of 28.8%. Permanent employees have an index of 28.7%, slightly lower than non-permanent employees at 29.1%.

Table 9. Dimension of Dissatisfaction

No	Dimension	Definition
1.	Regulations	Employee satisfaction with the company's rules, procedures, and policies includes employees' perceptions of fairness, transparency, and consistency. Assessing how well the organization's policies align with employee expectations and needs, particularly regarding justice, openness, and reliability.
2.	Interpersonal Relationship	Employee satisfaction with interactions and relationships with colleagues and superiors includes cooperation, conflict, and social support in the workplace.
3.	Work climate	The quality of the physical work environment, including cleanliness, comfort, safety, and available facilities, is crucial for employee satisfaction and productivity.
4.	Compensation and Workplace Safety	Employee satisfaction with financial compensation received and safety at work is crucial in determining overall job satisfaction.
5.	Supervision	The quality of relationships and support provided by immediate supervisors to employees includes communication, guidance, and constructive feedback.

Table 10. Level of Trigger of Dissatisfaction (TOS)

Interval	Level TOS
20-40	Not Felt at All
40.01-60	Not Felt
60.01-80	Felt
80.01-100	Strongly Felt

The analysis of the sub-dimensions of Trigger of Dissatisfaction indicates that the Compensation and Job Security dimension exhibits the highest level of employee dissatisfaction, recorded at 31.8%. This finding suggests that employees are predominantly

dissatisfied with remuneration and employment stability issues. Moreover, dissatisfaction is notably pronounced among Executives, who report the highest dissatisfaction level at 29.6%, highlighting that concerns regarding compensation and job security are particularly salient within higher organizational echelons (Figure 21). These results are consistent with extant literature emphasizing that compensation fairness and job security are critical determinants of employee satisfaction and retention, especially among senior management (Kuvaas et al., 2017; De Cuyper et al., 2019). Furthermore, executives often face unique pressures and expectations that can exacerbate dissatisfaction related to these factors (Nguyen et al., 2018). Addressing these concerns through equitable compensation policies and enhanced job security measures is imperative for sustaining engagement and reducing turnover intentions at all organizational levels.

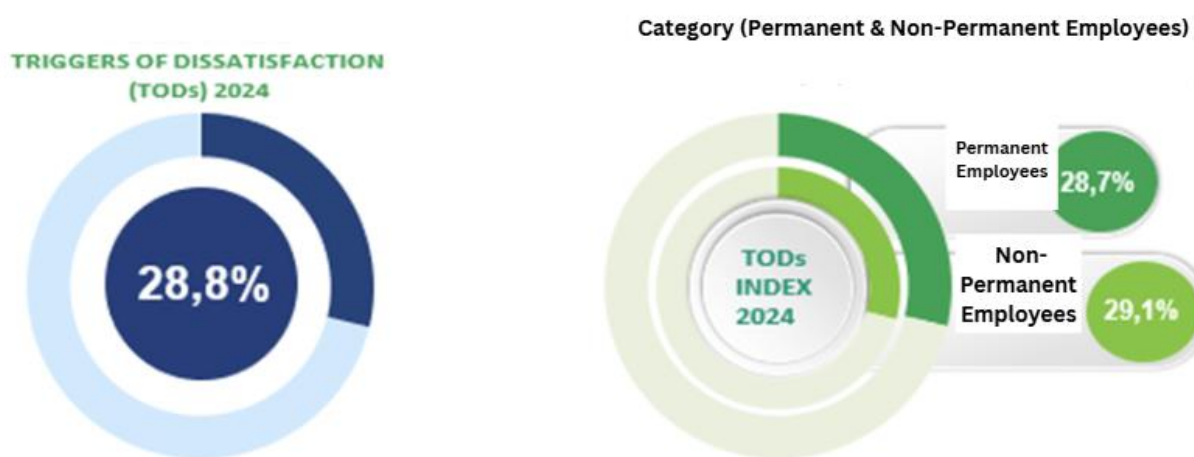


Figure 20. TOS Index

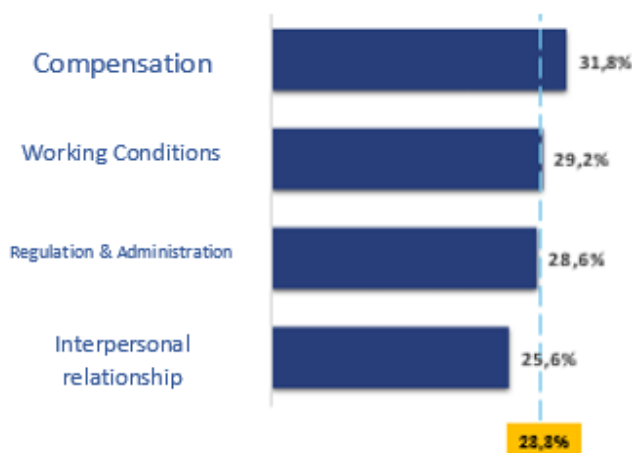


Figure 21. Sub-Dimension of TOS

While General Managers have the lowest dissatisfaction level at 21.8%, challenges at lower job levels, such as excessive workload and lack of recognition, contribute to dissatisfaction (Figure 22). BPJS Kesehatan needs to prioritize the management of employee welfare and recognition, particularly at the staff level. When viewed from the location of work units, Regional Deputation V (32.81%) and Regional Deputation VI (32.74%) received higher scores than other work units (Figure 23). However, these Trigger of

Dissatisfaction scores are categorized as “not felt,” indicating that factors causing employee dissatisfaction are not strongly perceived within the organization.

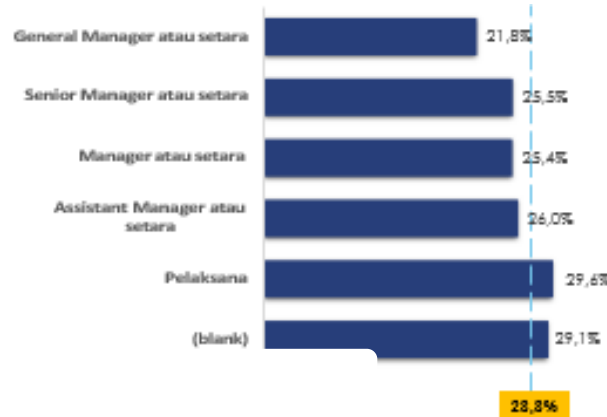


Figure 22. TOS Index Based on Position

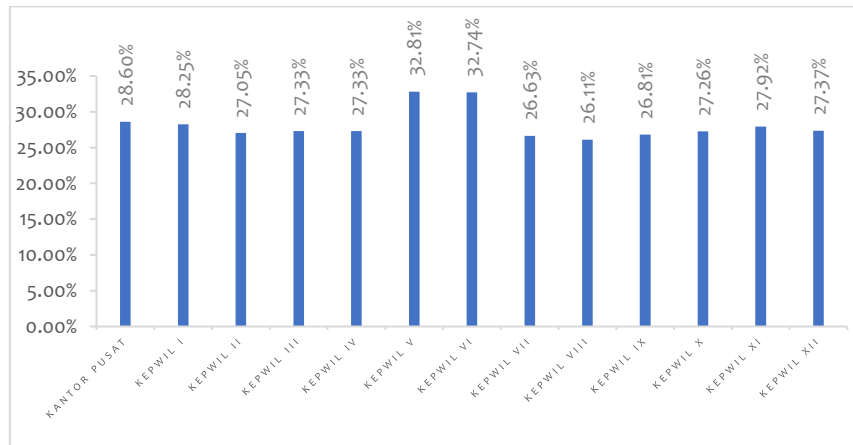


Figure 23. TOS Index Based on Regions

Employee Commitment

Employee commitment to their workplace is one of the factors that can help realize the company’s vision and mission. If all employees share the same level of commitment, this will guide the company towards greater progress. Table 11 describes the dimensions of commitment and Table 12 describes the level of employee commitment category.

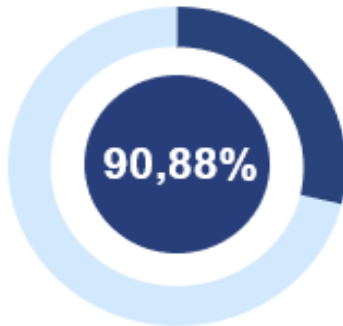
Table 11. Dimension of Commitment

No	Dimension	Definition
1.	Affective	Employees have an emotional attachment and pay more attention to the company where they work
2.	Level of Trust	To what extent do employees feel confident about their existence in the company where they work
3.	Commitment to Work	The desire of an employee to continue working in a company without considering the pros and cons of staying in the company can be influenced by several factors

Table 12. Level of Employee Commitment Category

Interval	Level Commitment
20-40	Very Not Commitment
40.01-60	Not Commitment
60.01-80	Commitment
80.01-100	Very Commitment

**INDEKS DIMENSI
EMPLOYEE COMMITMENT 2024**



EMPLOYEE COMMITMENT INDEX 2024 PEGAWAI TETAP (PT) DAN PEGAWAI TIDAK TETAP (PTT)

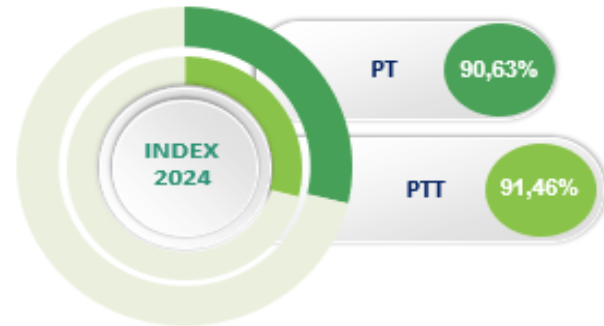


Figure 24. Employee Commitment Index

Employee Commitment Index (ECI) measures the level of employee commitment to the organization. Based on Figure 24, the Employee Commitment dimension reached 90.88%, with Non-Permanent Employees (PTT) having a slightly higher commitment level of 91.46% compared to Permanent Employees (PT) at 90.63%. This score indicates that employees are in the “very committed” category. Research by *Schaufeli et al. (2017)* established that organizational identification, a significant commitment antecedent, demonstrated equivalent predictive validity for performance outcomes across employment categories. As emphasized by *Ashforth & Schinoff (2016)*, contemporary organizational attachment transcends traditional employment boundaries, necessitating reconceptualization of commitment constructs beyond contractual permanence, underscoring the theoretical significance of the commitment patterns observed within the current organizational context (*Saks, 2019*).

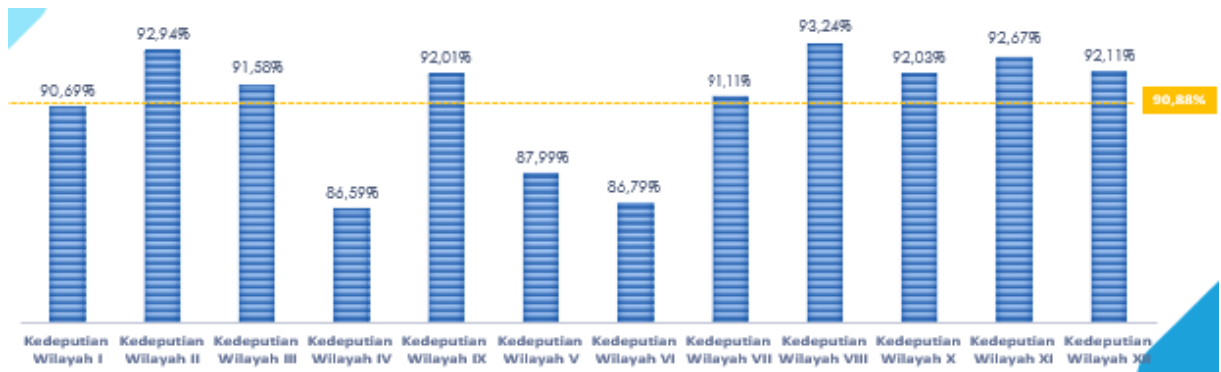


Figure 25. Employee Commitment Index Based on Regions

The Figure 25 shows variation in commitment levels across all regions. Regional Deputation V has the highest commitment at 93.24%, followed by Regional Deputation VIII at 92.94%, reflecting the organization’s success in creating a supportive work environment that fosters high employee commitment. Conversely, Regional Deputation VI has the lowest commitment level at 86.55%.

Job Readiness Index (JRI)

Job Readiness Index, measuring a worker’s readiness to recognize and align their expectations with real job conditions, involves using the Job Readiness Index (JRI) or Work Readiness Survey. This survey was developed by adopting the Work Readiness Inventory

(Robert P. Brady), which consists of six dimensions, with each item tailored to BPJS Kesehatan's conditions. The dimensions of JRI are 1) Responsibility; 2) Flexibility; 3) Skills; 4) Communication (Interpersonal Relating); 5) Self-view (Intrapersonal Relating); 6) Health and Safety.

Table 13. Level of Job Readiness Index

No	Level of Concern	Score	Interpretation
1.	Very Concerned	25-30	Indicating the presence of a very high concern or issue that requires special attention to enhance job readiness
2.	Concerned	19-24	Indicates the presence of a significant issue or concern that requires attention to enhance job readiness
3.	Somewhat Concerned	13-18	Indicating the presence of a moderate issue or concern that requires some attention to enhance job readiness
4.	A little bit Concerned	7-12	This indicates a relatively low level of concern, but we are already prepared at this level and still able to make small improvements.
5.	Not Concerned	0-6	There is no concern about work-related aspects, so they are fully prepared at this level

Job Readiness Index (JRI) is a measure used to assess how prepared employees are to perform their job tasks effectively. A score of 10.32, indicating a level of "A Little Concerned," suggests that while employees are generally ready, there are some areas that require improvement to enhance their job readiness (Table 13). Based on Figure 26, the Self-view sub-dimension (13.62) indicates that employees require special attention in terms of self-confidence and self-perception regarding job readiness. The Flexibility (10.82) and Responsibility (10.62) sub-dimensions also have relatively high indices, suggesting the need for strengthening adaptability and accountability. Conversely, the Health & Safety sub-dimension has the best score (8.45), indicating that health and safety aspects are already in good condition. Overall, these results suggest that focusing on improving Self-view and enhancing flexibility can help increase overall job readiness. The multidimensional assessment of job readiness reveals pronounced variability across constituent sub-dimensions, with Self-view demonstrating the highest concern index (13.62), followed by Flexibility (10.82) and Responsibility (10.62), while Health & Safety exhibits comparatively optimal metrics (8.45). This differential pattern aligns with the Job Demands-Resources theoretical framework proposed by Bakker & Demerouti (2017), which conceptualizes readiness as a function of psychological resources and contextual demands. Contemporary research by Knight et al. (2021) demonstrates that self-efficacy, a core component of self-view, significantly predicts performance, adaptive behaviors, and resilience during organizational transitions across diverse institutional contexts.

Employee readiness to perform tasks effectively can vary by job position. Differences in readiness scores reflect the level of need and job complexity. General Managers or equivalents have the best score (8.20), followed by Senior Managers or equivalents (8.84), and Managers or equivalents (9.43). Executives have the highest score (10.44), indicating relatively lower job readiness than other positions (Figure 27).

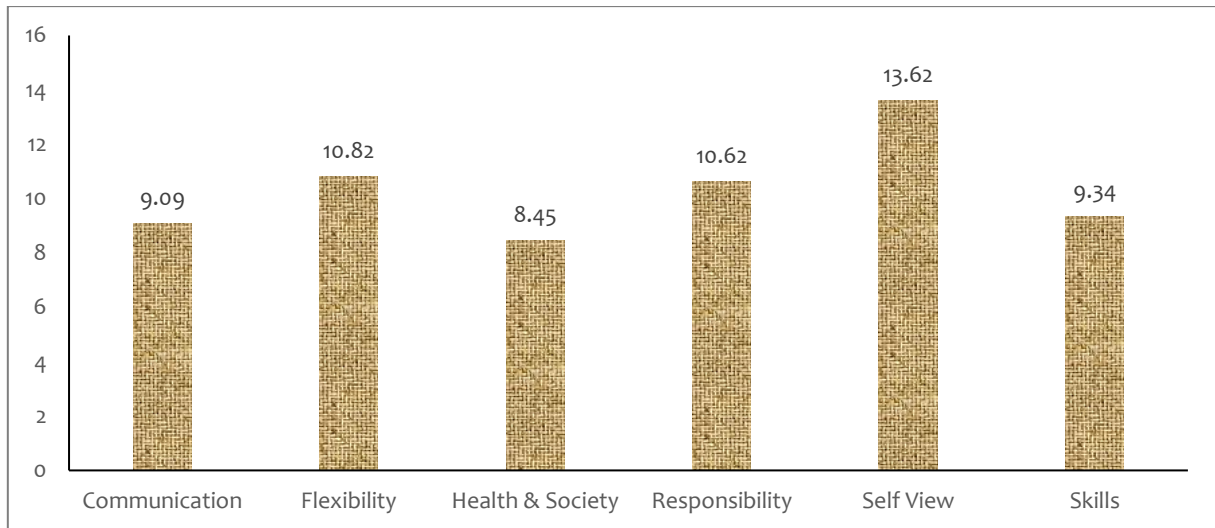


Figure 26. Sub-Dimension of Job Readiness Index



Figure 27. Job Readiness Index Based on Position

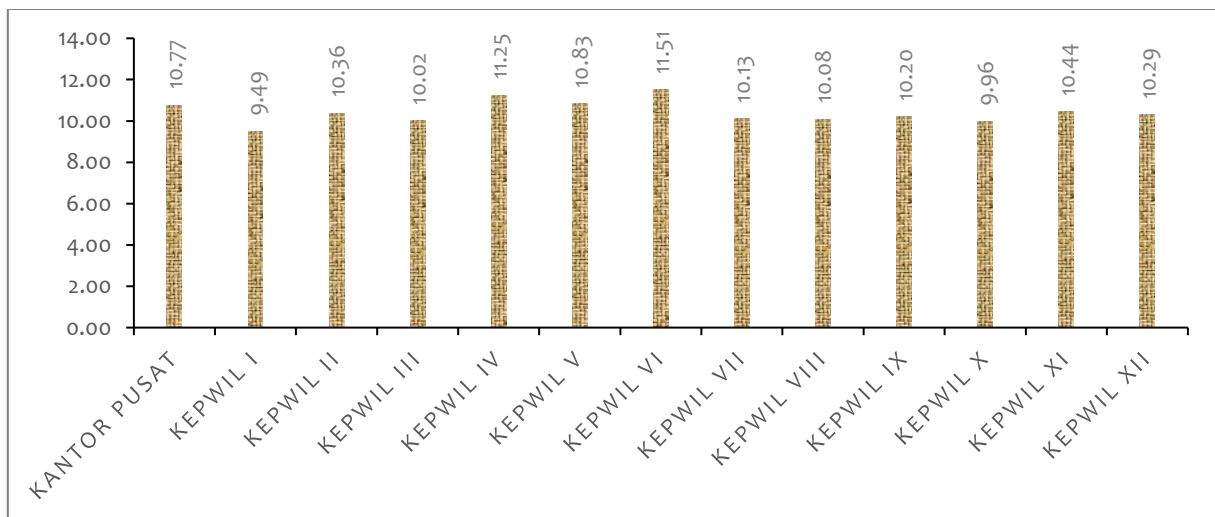


Figure 28. Job Readiness Index

Job readiness is the ability to perform tasks effectively and efficiently. Job readiness scores can vary by region, reflecting job complexity and needs differences. Regional Deputation I has the best score with 9.49, while Regional Deputations VI and IV have higher scores of 11.51 and 11.25, respectively (Figure 28). These differences indicate variations in job readiness across regions, which may be influenced by factors such as resource support, training, and work environment.

Conclusions

This study shows that the indices of job engagement, job satisfaction, and employee commitment among BPJS Kesehatan employees generally yield positive results. The study aimed to evaluate key organizational health indicators and identify potential areas for strategic intervention to enhance workforce effectiveness and organizational performance. The findings reveal a generally positive organizational climate, with high indices across key metrics: Employee Engagement Index (86.88%), Employee Satisfaction Index (87.77%), and Employee Commitment Index (90.88%). However, several factors influence employee dissatisfaction and disengagement, such as excessive working hours and organizational structural changes. These findings provide important insights for BPJS Kesehatan to improve the quality of the work environment and maintain employee performance.

The study recommends improvements in employee welfare management and recognition to enhance overall satisfaction and engagement. By doing so, it is hoped that BPJS Kesehatan can maintain excellent performance and improve the quality of health services for its members. Here are the recommended strategies: 1) Employee Welfare Development by developing programs that support employee well-being, such as flexible work hours and recognition for achievements; 2) Effective Communication by enhancing internal communication to ensure employees are informed about organizational changes and policies; 3) Continuous Training by providing training focused on skill development to improve employee performance; 4) Strengthen Leadership Development Programs by giving the critical role of leadership in shaping organizational climate, implementing comprehensive leadership development initiatives focusing on transformational leadership practices, emotional intelligence enhancement, and change management competencies would create cascading positive effects throughout the organizational hierarchy; 5) Continuous Evaluate and Monitoring by implementing a structured longitudinal monitoring system to track engagement, satisfaction, and commitment metrics over time would enable the organization to assess intervention effectiveness and identify emerging concerns proactively.

By implementing these evidence-based recommendations, BPJS Kesehatan can leverage its existing organizational strengths while systematically addressing identified concerns, ultimately enhancing workforce effectiveness, organizational performance, and service delivery quality. This strategic approach to human capital development aligns with contemporary organizational psychology principles emphasizing the critical role of employee well-being and engagement in driving sustainable institutional success.

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