THE ROLE OF SOCIAL SUPPORT AND ORGANIZATIONAL CULTURE ON JOB BURNOUT ACCOUNT OFFICERS DURING PANDEMICS

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Abstract: In pandemic conditions, the debtors showed their inability to pay the debt according to the agreed time period. Based on the problem, the government makes a debt restructuring policy for debtors who have difficulty in making payments and also distributes working capital debt to small businesses. In these conditions, an account officer is required to do an analysis of debt restructuring for debtors affected by the Covid 19 pandemic. The higher the number of debtors that affected by the pandemic, the higher the possibility of an account officer having an excess workload. High workload and job pressure can cause job burnout on the account officer. This research sample is an account officer who works at Bank Rakyat Indonesia Denpasar Renon Branch as well as all Auxiliary Branch Offices located under Denpasar Renon Branch Office. The data collection method used questionnaire techniques. The data analysis techniques used is multiple linear regression analysis. The results showed that social support variables had a negative and insignificant effect on job burnout. Subsequent results showed that organizational culture had a negative and significant effect on job burnout account officers.

Keywords: *Social Support, Organizational Culture, and Job Burnout.*

1. Introduction

The banking sector becomes one of the sectors that play an important role for the economy of a country. Based on Law No. 10 of 1998, banks are business entities that collect funds from the community in the form of deposits and distribute them to the community in the form of credit and or other forms in order to improve the living standard of the people. Each bank has its own products that offered to customers, one of which is debt. Debt is the provision of money or bills based on approvals or loan agreements between banks and other parties. The agreement requires the debtors to pay off his debt after a certain period of time with the provision of interest (Law No. 10 of 1998). Individuals who do the task such marketing and analyzing the debt application are called account officers.

The Covid 19 pandemic is not only causing health problems but also causing an unstable economy condition of a country. In pandemic conditions, there is a new obstacle in the form of the inability of debtors to pay the debt according to the agreed time period (Bidari and Nurviana, 2020). Such thing will have a direct impact on Non-Performin Loan rate of a Bank. According to data from the Financial Services Authority since March 2020, there has been an increase in the number of bad debt. The debtors who have been delinquent in payment the

debt for at least 1 to 2 months rose sharply to 27.3 percent. The number of non-current debt and the bad debt has increased to 19.10 percent (Satradinata and Muljono, 2020). Based on these problems, the government makes debt restructuring policy for debtors who have difficulty in making payments. In addition, the government also distributes working capital loan to small businesses regulated in The Minister of Finance Regulation No. 104 / PMK.05 / 2020. In these conditions, an account officer is required to restructure the debt agreements for debtors affected by the Covid 19 pandemic. Debt restructuring includes relaxation of asset quality assessments, delays in payment of principal installments of debt as well as the provision of interest subsidies. An account officer is also required to help the government to inform the new policy about working capital loan to the citizen. The higher the numbers of debtors that in a bad debt condition, the higher the possibility that account officer experiencing excessive workload. High job pressure can cause job burnout on the account officer.

Job burnout is a condition of emotional exhaustion that can contribute to a decrease in a person's work performance. Job burnout is defined as a condition that describes a person who is pessimistic about his work. Individuals with job burnout are also pessimistic about their ability to complete a job (Talachi and Gorji, 2013). Job burnout is considered a situation in the form of stress and unpleasant conditions felt at work that can affect a person's level of commitment to work (Sugumuran et al, 2016). Job burnout is consistently associated with decreased individual and organizational performance. Job burnout is often associated with anxiety, depression, and dissatisfaction in life. This condition is believed to have an effect on the individual performance. A decrease in individual performance in an organization will be accompanied by a decrease in the performance of the organization.

Social support is one aspect that is believed to be able to minimize the occurrence of job burnout in a person. In order to minimize the occurrence of job burnout in employees, the concerned requires attention and support not only from the company where they work but also from the surrounding environment. Social support can suppress work stress and minimize the likelihood of health problems for an individual (Cohen and Syme, 1985). Social support is defined as information that makes people believe that someone cares, is loved, and valued. Social support can be considered an important factor in dealing with stress by providing reliable interpersonal relationships that result in social inclusion, certainty, guidance, and material assistance (Hsieh and Tsai, 2019). The support is believed to be able to minimize work stress so as to suppress the occurrence of job burnout in a person. Putra & Muttaqin (2020) states that the quality of social support negatively affects job burnout. Similarly, in the account officer, social support is believed to be able to minimize the occurrence of chronic fatigue caused by work. The support is believed to be able to minimize work stress so as to suppress the occurrence of job burnout in a person. This is in line with research conducted by Putra & Muttaqin (2020) which states that the quality of social support negatively affects job burnout.

H1: Social Support negatively affects job burnout

Organizational culture is also believed to be able to minimize the occurrence of job burnout. Denison (2000) states that there are four main traits of organizational culture, namely engagement, consistency, adaptability, and mission imagination. Engagement is a key factor in the organization. The concept of engagement posits that a high level of participation

creates an awareness of ownership and responsibility. Organizations that have a high level of engagement will give employees the opportunity to be able to control their work and have autonomy in completing their tasks and responsibilities. Autonomy given to employees can prevent burnout. The results of research Schaufeli et al (1998) also stated that there is a negative relationship between job control and burnout, where the higher the ability to control the job the lower the burnout rate. Organizations that have a high level of engagement will provide opportunities for employees to be able to control their work. The concept of consistency says that shared meaning has a positive impact because members of organizations work on a common framework of the values and beliefs that form the basis for communicating. The concept of adaptability emphasizes the ability of organizational culture to make organizational adjustments to the environment will have a positive impact on members. Organizational adjustments will cause the environment to be acceptable so that members of the organization avoid conflict. The concept of mission imagination is an important aspect because it can foster awareness of the mission, providing clear directions and objectives that serve to define the right set of actions for the organization and its members. An effective organizational culture can minimize the occurrence of job burnout in employees. This is in line with research by Sedjo (2005) and (Natalia, 2016) which stated that organizational culture negatively affects job burnout.

H2: Organizational culture negatively affects job burnout

2. Research Method

The population in this study is the account officers who work at Bank Rakyat Indonesia Denpasar Renon Branch as well as all Auxiliary Branch Offices (KCP) under Denpasar Renon Branch Office. The total population of the study was 43 people. This study sample uses a saturated sample technique that uses the entire study population into a research sample. The sample of this study was 43 people. The data collection method in this study used questionnaire techniques. The questionnaire was distributed directly to respondents who in this case were account officers working at Bank Rakyat Indonesia Denpasar Renon Branch as well as all Auxiliary Branch Offices (KCP) under Denpasar Renon Branch Office.

Research instruments in the form of statement items contained in the questionnaire are tested first using validity tests and reliability tests. After that, tabulating data based on respondents' answers. The next stage is to perform a classic assumption test in the form of a test of normality, multicollinearity, and heteroskedasticity. Once the data is free from the problem of classical assumptions, the test can be continued to the hypothesis test stage using multiple linear regression analysis techniques.

3. Results and Discussion
3.1. Results
Description of the Respondents

The majority of the respondents were 23 male and 7 female. A total of 14 respondents aged 31 to 35 years or worth 47% of the total respondents. A total of 27 respondents have been married and as many as 3 respondents are unmarried. The majority of respondents have more than 5 years of work experience, which is as many as 21 people. A total of 9 people have 3 to 5 years of work experience.

Validity and Reliability Test Results

There are 9 questions used to measure social support variables, 30 questions to measure organizational culture variables, and 22 questions to measure job burnout variables. All research instruments have been valid with a correlation coefficient value greater than 0.3. Reliability test results show that all instruments are reliable. Research instruments are considered to be reliable if cronbach's alpha value is greater than 0.60. Here it is the table that showed the reliability test result.

Table 1
Reliability Test Result

Variable	*Cronbach's Alpha*
Social Support	0,790
Organizational Culture	0,952
Job Burnout	0,951

Based on reliability test results, it was found that Cronbach's alpha value of each successive social support variable, organizational culture, and job burnout was 0.790; 0,952; and 0.951.

Classical Assumption Test Result
Normality Test Result

Table 2
Normality Test Result

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
Kolmogorov-Smirnov Z	0,738
Asymp. Sig. (2-tailed)	0,648

Table 2 indicate that the value of asmpy. Sig. (2-tailed) is 0,648. The data is said to be normal distribution if the Asymp coefficient. Sig (2-tailed) is larger than alpha 0,05. This shows that in this study the data has been distributed normally.

Heteroscedasticity Test Result

Table 3
Heteroscedasticity Test Result

Model	t	Sig
(Constant)	1,849	0,075
Social Support	0,141	0,889
Organizational Culture	-1,348	0,189

The results of the analysis on Table 3 showed that the significance values of organizational social and cultural support variables were 0,889 and 0,189. A good regression model is a regression model that contains no symptoms of heteroskedasticity or has homogeneous variance. The model can be said to contain no symptoms of heteroskedasticity because it has a significance value above 0,05.

Multicolinearity Test Result

Table 4
Multicolinearity Test Result

Model	t	Sig	Tolerance	VIF
(Constant)	7,808	0,000		
Social Support	-1.150	0,260	0,705	1,417
Organizational Culture	-2,782	0,010	0,705	1,417

Table 4 indicates that the tolerance value of social support variables and organizational culture is 0,705 and 0,705. VIF values of social and organizational cultural support variables were 1,417 and 1,417. Tolerance results greater than 10 percent (0,10) and VIF of less than 10 indicate the absence of multicollinearity in the study.

Determination Coefficient Test Results

Table 5
Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,630	0,397	0,352	1,121,677

The result showed that the adjusted value of R square is 0,352. These results showed that 35,2% of job burnout variables were influenced by social support variables and organizational culture. The remaining 64,8% of job burnout variables were affected by other variables outside the research variables.

Multiple Linear Regression Analysis

Table 6
Multiple Linear Regression Analysis

Model	B	Std. Error	t	Sig.
Constant	87,406	11,195	7,808	0,000
Soscial Support	-0,553	0,481	-1,150	0,260
Organizational Culture	-403	0,145	-2,782	0,010

Multiple linear regression analysis test results showed that the social support variable had a B value of -0.553 and a significance value of 0.260. These results show that social support has a negative and insignificant effect on job burnout account officers. Subsequent results showed that the organizational culture variable had a B value of -0.403 and a significance value of 0.010. This shows that organizational culture has a negative and significant influence on job burnout account officers.

3.2. Discussion

The results showed that social support had a negative and insignificant effect on job burnout account officers. Social support is how social relationships contribute benefits to an individual's mental health or physical health. Cohen and Wills (1985) define social support as the help and support a person gets from his or her interactions with others. Social support is able to suppress burnout but the effect is not significant. The majority of the respondent's working life is more than 5 years, which is as many as 21 people or 70% of the overall respondents. Putri et al., (2019) states that individuals with longer working periods will tend to have lower burnout rates compared to individuals with short working periods. Individuals with short working periods require more effort in the process of adjusting to work and the workplace environment. This condition will cause a tendency for burnout. It is inversely proportional to individuals with longer working hours. Maslach and Leiter (2008) state that individuals with long periods of work have become increasingly accustomed to their work and have adapted well. What's more, individuals with longer working lives will have higher work engagement. High work engagement will foster a positive attitude at work. Whether or not social support is provided, it still has no significant effect in suppressing burnout, because individuals have been able to manage their work well.

The results showed that organizational culture had a negative and significant effect on job burnout account officers. These results show that the better the organizational culture implemented, the higher the ability to suppress burnout in the organization. Organizational culture is a growing value in an organization, where they are used to direct the behavior of members of the organization (Soedjono, 2005). Member behavior will be very influential in shaping the working environment of the organization. The more conducive the environment formed, the higher the sense of comfort of employees in doing their work so as to suppress the occurrence of burnout. Denison (2000) proposes four main traits of organizational culture, namely engagement, consistency, adaptability, and mission imagination. These four traits have been reflected in the organizational culture of Bank Rakyat Indonesia. Organizational culture can form harmony between organizational goals and employees. Such harmony will build organizational commitment in employees (Taurisa & Ratnawati, 2012). This commitment serves as a basis for employees to work well to achieve organizational goals. Individuals with high organizational commitment have a high level of resilience so as to minimize the occurrence of burnout while working. Moreover, Bank Rakyat Indonesia is a State-Owned Enterprise that applies a reward system to its employees. Employees with good performance will get rewards in accordance with the company's discretion. The culture of the organization will be a motivation for the account officer to work better.

4. Conclusion

The conclusion in this study is that social support has a negative and significant effect on job burnout account officers. Furthermore, organizational culture variables have a negative and significant effect on job burnout account officers. Subsequent research suggested using moderation variables to examine the influence of internal aspects of account officers on job burnout. Moderation variables are needed given inconsistent results of previous research, so that the peenting to know the factors that if able to strengthen or weaken the influence of internal aspects on job burnout.

For account officers, it is advisable to continue to follow training and education on an ongoing basis. This is because, the more a person has a long working life and knowledge of a good job then the individual will be more adaptable to a job. This adaptation process will contribute to the increase in resilience in question, so as to suppress the occurrence of burnout. For institutions, it is advisable to maintain the organizational culture that has been embraced today. The organizational culture is able to make employees be more positive in working so that it can be used as one aspect to suppress the occurrence of job burnout.

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