FINAL PROJECT – TI 184833

ANALYSIS OF FACTORS INFLUENCING TURNOVER INTENTION OF MILLENNIAL EMPLOYEES IN BANK SECTOR IN INDONESIA WITH THE MEDIATING ROLE OF BURNOUT AND WORK ENGAGEMENT

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APPROVAL SHEET

ANALYSIS OF FACTORS INFLUENCING TURNOVER INTENTION OF MILLENNIAL EMPLOYEES IN BANK SECTOR IN INDONESIA WITH THE MEDIATING ROLE OF BURNOUT AND WORK ENGAGEMENT

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SURABAYA, AUGUST 2020

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ABSTRACT

The millennial generation is the highest working-age population in Indonesia, with almost 33.75% of the total population and 50.36% from the total working-age population. Millennials tend to stay at the company only for 2-3 years with the highest consideration to leave the company because of the facility of self-development, salary, and social environment. In 2018, the bank sector was the sixth-highest turnover sectors in the world, with 40% of bank employees are predominantly millennials. This phenomenon will cause high organizational cost and psychological costs to the company. Therefore, it is needed to analyze the factors that influence the turnover intention of millennials employees. Structural Equation Modelling (SEM) will be used to know the most influential factors. The framework used to model the condition is the Job Demands-Resources (JD-R) Model. The variables used are job demands (JD), job resources (JR), burnout (BO), work engagement (WE), and turnover intention (TI). There are 258 respondents of millennial bank employees from across Indonesia. The result shows that the critical stage of the employee on having turnover is at 2-4 years of employment. Around 44.8% of the respondent has high burnout, and 90.3% has average to very high engagement. The JR such as social support, performance feedback, coaching by a supervisor, and financial rewards able to buffer the JD by -0.417. BO also influences TI with a 0.533 loading value. Meanwhile, WE to TI influence only -0.215. All hypotheses are accepted and has significant result. Therefore, to reduce the turnover intention of millennials, the organization should provide strategic management that fits the characteristics of millennial employees with the consideration of psychological aspects.

Keyword: Burnout, Job Demands-Resource Model, Mental Workload, Millennial Bank Employees, Structural Equation Modelling, Turnover Intention, Work Engagement

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Surabaya, July 2020

Rr. Nadia Mutiasani

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CHAPTER 1
INTRODUCTION

This chapter is intended to introduce the initial stages of the research. The introduction explains the background, problem formulation, objectives, benefits, research scope, and writing systematics.

1.1 Background

Generation is a social construction of a group that shares the same age with the range of 20 years and in the same social and historical dimension (Mannheim, 1952). Several generations are still involved in the working-age, which are baby boom generation, generation X, the millennial generation, and generation Z, which is shown in Table 1.1. One of the highest working-age populations based on the generation is millennial.

Table 1. 1 Generation Grouping Based on Year of Born

Generation Type	Born	Age (2020)
GI Generation	1901-1924	96-119
Silent Generation	1925-1946	74-95
Baby Boom Generation	1946-1964	56-73
Generation X	1965-1979	41-55
Millennial Generation	1980-1999	21-40
Generation Z	2000-	20 and under

Source: (National Chamber Foundation, 2012)

In 2017, Indonesia had 33.75% of millennials taken control of the workforce from the total population of approximately 88 million people. It is known that the contribution of the millennial generation in the structure of the productive population is high, with almost 50.36% of the working-age population (Statistics Indonesia, 2018). It is shown in Figure 1.1 that millennials are the highest population among other generations.

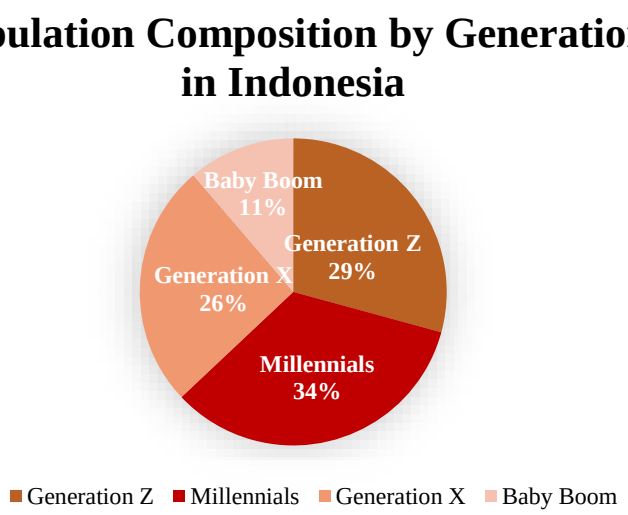

Figure 1. 1 Population Composition by Generation in Indonesia

Source: (Statistics Indonesia, 2018)

One of the service sectors that contribute to providing a job vacancy is the bank sector. The bank sector is the sixth-highest turnover employee sector in the world (LinkedIn, 2018). Younger employees, who somewhat still nonofficers, are having the highest turnover rate for the past six years. Turnover is well known as the critical issue in bank management since it affects organizational performance. Human capital costs related to recruiting new employees will be high if high turnover intention happens within the organization (Chen, et al., 2011).

In order to measure the job demands of the bank employee that still works at the office in the Pandemic Covid-19, the mental workload assessment will be used. One of the methods that will be adopted to capture mental workload is the National Aeronautics and Space Administration Task Load Index (NASA-TLX). NASA-TLX is a multi-dimensional scale designed to obtain workload estimates of the operator (Hart, 2006). On another perception, the workload, especially emotional workload, is linked to the exhaustion dimension of burnout.

Burnout is a psychological syndrome that happens in the individual with three aspects, which are emotional exhaustion, depersonalization, and reduces personal accomplishment (Maslach, et al., 1997). The antipode of burnout in terms of their dimensions and should be assessed independently is work engagement (Morales-Rodriguez, et al., 2019). This research uses the Job Demands-Resources

(JD-R) Model to do an across-sectional study on burnout and work engagement with the factors that influence turnover intention. Structural Equation Modelling (SEM) will be used to assess the relationship factors that influence the turnover intention with the concept of the job demands-resources model. SEM is a set of statistical techniques that assess the relationships between variables simultaneously and testing theories in the form of a model.

This research is trying to examine other factors such as social support, performance feedback, coaching by the supervisor, and financial rewards, which are the improvement from the previous research. By doing this research, the bank sector in Indonesia can understand their employee turnover intention factors alongside the workload, burnout, and work engagement level of the employee to increase productivity.

1.2 Problem Formulation

Based on the background explained above, this research will measure and analyze the relationship of the job demands and job resources of millennial bank employees in Indonesia towards the turnover intention with the mediating role of burnout using Maslach Burnout Inventory – Human Services Survey (MBI-HSS) and work engagement using Utrecht Work Engagement Scale (UWES) and using Job Demands Resources (JD-R) Model and Structural Equation Modelling (SEM).

1.3 Objectives

The objectives that will be achieved in this research are:

1. Measuring the burnout level of Millennial Bank Employees in Indonesia using the MBI-HSS.
2. Measuring the work engagement level of Millennial Bank Employees in Indonesia using the UWES.
3. Analyzing variables that influencing the turnover intention of Millennial Bank Employees in Indonesia using the JD-R Model and SEM with burnout and work engagement as the mediating role.

1.4 Benefits

The benefits that will be achieved in this research are:

1. Obtain information about the burnout and work engagement of millennial bank employees in Indonesia.
2. Obtain information about factors that influence the turnover intention of millennial bank employees in Indonesia.
3. Provide recommendations to the bank sector in Indonesia to reduce the level of burnout, turnover intention, and increase the level of work engagement of their employment with the consideration of the millennial generation.

1.5 Research Scope

1.5.1 Limitation

1. The SEM analysis is based on the data obtained from the online questionnaire spread from the Google Form Platform.
2. The respondent is a bank employee in Indonesia.
3. The respondent still works from the office (WFO).
4. The respondent is Millennials (Born in 1980-1999).
5. The respondent has been working in the bank sector for at least 0.6 years.
6. The respondent position is the employee of the front liner or back-office.

1.5.2 Assumption

The assumption of this research is there is no turnover happen, and policy changed during the research.

1.6 Writing Systematic

The writing systematics of this final report consists of several chapters related to one another. Below are the systematics steps are taken to do this final project.

CHAPTER 1 INTRODUCTION

This chapter contains the background on which this research is based, problem formulation, objectives, benefits, research scope, and writing systematics.

CHAPTER 2 LITERATURE REVIEW

This chapter will discuss the theory and references used as the foundation of this research and strengthen the understanding of the researcher. The references are sources from several kinds of literature, such as books and journals used to solve the problem formulation.

CHAPTER 3 RESEARCH METHODOLOGY

This chapter will discuss the steps of the methodology used to complete the research in a more systematic and directed way. It consists of the research flowchart and the Structural Equation Modelling steps.

CHAPTER 4 DATA COLLECTING AND PROCESSING

This chapter will discuss the data collecting from the questionnaire distribution. The data consists of mental workload, job resources, burnout, work engagement, and turnover intention.

CHAPTER 5 DATA ANALYSIS AND INTERPRETATION

This chapter will discuss the analysis and interpretation of the processed data in the previous steps. The analysis consists of the result of SEM, mental workload level, burnout level, work engagement level, and turnover intention level.

CHAPTER 6 CONCLUSION AND RECOMMENDATION

This chapter will draw conclusions based on the objectives of the final project research. Then the recommendation will be included for better future research.

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CHAPTER 2
LITERATURE REVIEW

This chapter will explain the literature used as the research's references that corroborates with the objectives of the research.

2.1 Millennial Generation

The millennial generation is born between 1980 and 1999 (National Chamber Foundation, 2012). This generation is born in a technology advancement era, which makes them have the characteristics of information and communication technology understanding (Komari & Sulistiowati, 2019). Millennials are more innovative, impassioned, instructive, and productive due to the exposure of media, digital, and technology advancement (Ramli & Soelton, 2019).

2.2 Turnover

Turnover is the number of employee movements in and out of the company, which is also called the turnover rate. Employee turnover is a ratio number of employees needed to be replaced with the total average number of employees (Shukla & Sinha, 2013). Meanwhile, the turnover intention is the probability of an individual to leave the company in the future (Chen, et al., 2011). The probability of turnover intention is chosen by the individual intentionally and in a conscious condition and caused by behavior or organizational issues (Arvindraj & Shanmugam, 2019). This issue begins with one issue of the employee that leads them to have the intention to leave.

2.3 Workload Analysis

The workload is a set of task demands (the time and performance level allowed to complete the task), as effort and as an accomplishment. The factors encompass the environment of work, individual skills, strategies applied, and the emotional response of the individual to the situations (Gawron, 2019). Every workload received by a person must be appropriate or balanced with both physical abilities, cognitive abilities, and the limitations of humans who accept the load (Tarwaka, et al., 2004).

Table 2. 1 Comparison of Subjective Measures of Workload

No.	Subjective Measures of Workload	Definition	Measure
1	Comparison Measures	Participant must choose which of two tasks has a higher workload	Analytical Hierarchy Process (AHP), Subjective Workload Dominance Technique
2	Decision Tree	The participant must follow a series of discrete questions to reach a single workload rating	Bedford Workload Scale, Cooper-Harper Rating Scale

2.4 National Aeronautics & Space Administration – Task Load Index

National Aeronautics & Space Administration – Task Load Index (NASA-TLX) is a multi-dimensional scale that estimates the workload (Hart, 2006). NASA-TLX is the most widely used measurement tool for workload assessment. (Tubes-Cooley, et al., 2018). NASA-TLX is a tool to subjectively assess workload include mental demand, temporal demand, performance, effort, and frustration level (Bazazan, et al., 2019).

Table 2. 2 NASA-TLX Rating Scale and Definitions

Rating Scale Definitions		
Title	**Endpoints**	**Description**
Mental Demand (MD)	Low/High	How much mental and perceptual activity was required (e.g., deciding, remembering, thinking, calculating, searching, etc.)? was the task easy or demanding, simple or complex, simple or complex, exacting, or forgiving?

Rating Scale Definitions		
Title	**Endpoints**	**Description**
Physical Demand (PD)	Low/High	How much physical activity was required (e.g., turning, pulling, activating, pushing, etc.)? Was the task easy or demanding, slow or brisk, slack or strenuous, restful, or laborious?
Temporal Demand (TD)	Low/High	How much time pressure did you feel due to the rate or pace at which the tasks or task elements occurred? Was the pace slow and leisurely or rapid and frantic?

Source: (Hart, 2006)

2.5 Burnout – Maslach Burnout Inventory-Human Service Survey

Burnout is a psychological syndrome described by emotional exhaustion, depersonalization, and lack of personal accomplishment (Bakker, et al., 2014). In Table 2.3, the dimension of burnout is shown. The key aspect of burnout is high emotional exhaustion, development of depersonalization, and reduced personal accomplishment (Maslach, et al., 1997). One of the causes of burnout. Frustration, anger, fear, and anxiety also contribute to burnout is a significant mismatch between the job and the individual who does the job (Maslach & Leiter, 1997). Burnout is a result of major stress (Gorji, 2011).

Table 2. 3 Dimensions of Burnout

Dimensions	Meaning	Characteristics
Emotional Exhaustion	Feeling emotionally drained with other people. The center of burnout.	• Feel too long physically and emotionally terms • Feel exhausted • Feel used up
Depersonalization	The negative response towards the recipient	• Distant attitude on work and people • Always assume things will not work out

Source: (Maslach & Leiter, 1997)

2.6 Work Engagement – Utrecht Work Engagement Scale

Work engagement is a positive and active work-related state of mind characterized by a combination of high activation (vigor and absorption) and high work pleasure (dedication) (Bakker, 2011). Vigor refers to a willingness to put effort into work and bring high energy to the work, whereas dedication refers to a sense of pride, significance, inspiration, and enthusiasm. Absorption is being happily engrossed in work, fully concentrated with difficulties to detach from the work (Langelaan, et al., 2006) (Damayanti, 2019).

Table 2. 4 Work Engagement Dimensions of UWES-9

Dimensions	Items
Vigor	1. At my work, I feel bursting with energy 2. At my job, I feel strong and vigorous 3. When I get up in the morning, I feel like going to work
Dedication	1. I am enthusiastic about my job 2. My job inspires me 3. I am proud of the work that I do

Source: (Schaufeli & Bakker, 2004)

2.7 Job Demands-Resources (JD-R) Model

Job Demands-Resources (JD-R) model is a framework that integrates two independent research, which is the health impairment or stress research process and the motivation research process. Job demands represent the sources of the health impairment process. Meanwhile, job resources represent motivation research. This model shows the interaction between job demands and job resources and predict the burnout and work engagement experience (Demerouti & Bakker, 2011). The job demands and job resources are explained based on their characteristic.

Table 2. 5 Types of Job Demands

Job Demands	
Qualitative Job Demands	Emotional demands
	Mental demands
	Physical demands
	Work-home conflict
Quantitative Job Demands	Work overload
	Work underload
	Pace of change

Source: (Schaufeli, 2017)

2.8 Structure Equation Modeling (SEM)

Structure Equation Modeling is a multivariate analysis which able to test and analyze the complicated relationship between dependent variables and independent variables in the form of a model with several statistical techniques. SEM is also able to measure the validity and reliability of a model instrument based on the variables and indicators used (Mondiana, et al., 2018). Regarding the foundation of SEM, the combination of two multivariate techniques are used, which are multiple regression analysis and path analysis (Hair, et al., 2019).

Table 2. 6 Exogenous and Endogenous Construct Definition

Construct	Variable	Definition
Exogenous	Independent	• A latent variable which is not described or explained by other latent variables in the path diagram.
Endogenous	Dependent	• A latent variable is described or explained by other latent variables in the path diagram.

2.8.1 Confirmatory Factor Analysis

Confirmatory Factor Analysis (CFA) has the purpose of testing how well the different indicators represent the theory of sociological and psychological latent variables. It is important to have a strong theoretical justification. CFA also measures how well the measurement theory that has been defined before includes the latent variable and indicators that fit with the reality of measured data taken. Namely, measurement theory systematically will specify the relationship and constraints of the indicators represent a latent variable.

2.8.2 Model Identification

In model identification, the number of measured variables and latent variables is playing a role in determining the status of the path diagram. There are three types of identification status of a model that are unidentified, just identified, and overidentified. The unidentified model is when the number knowns (measured variables) is less than the number of unknowns (latent variables). It is also undesirable to have too low or too high indicators per latent variable to have maximum reliability.

2.8.3 Sample Size

The sample size needed to conduct SEM depends on the null hypothesis tested, model complexity, and the desired statistical power. It is indeed that the greater the sample size, the more stable the model is to represent the hypothesis. However, there is some suggestion of sample sizes required to do the measurement model shown in Table 2.11.

Table 2. 7 Sample Size Requirement of SEM

Minimum Sample Size	Requirements
100	• The model contains ≤ 5 latent variables • Each latent variable has ≥ 3 measured variables
150	• The model contains ≤ 7 latent variables • Modest communalities of indicators (.5)

Source: (Hair, et al., 2019)

2.8.4 Issues Related to the Data

Some issues happen when it is related to the observed data. Therefore, some tests are needed to ensure the data can be processed. First, the multicollinearity test that measures the variables that overlap each other (Hair, et al., 2019). This test is needed to understand where the indicators are too related to be statistically measured.

2.8.5 Model Estimation

In estimating the model, the free parameter value and error related to the estimated value will be determined. The free parameter is shown the strength of the relationship estimated by the SEM. The occurrence of the parameter happens in both the measurement model and the structural model to represent the loadings relationship between variables.

2.8.6 Measurement Model Validity

The measurement model validity allows testing whether the measurement model is accurate and fits the data. CFA will assess the construct validity of the measurement model. Construct validity measures how well the indicators represent the latent variables within the model (Hair, et al., 2019). The examination of factor loading will indicate whether the indicators do not show as the expected load (Weston & Gore Jr., 2006).

2.8.7 Goodness-of-Fit

The Goodness-of-Fit (GOF) will be done after the model is already estimated. The purpose of GOF is to compare and measure the similarity between the estimated covariance matrix (theory) and the observed covariance matrix (reality). When the values of bot matrices are close, then the model is fit (Hair, et al., 2019). The χ^2 is testing the misspecification of the model, whether it is fitted with the observed data. Significant χ^2 represents that the model does not fit the observed data. Therefore, nonsignificant (low) χ^2 will show that the good fits exist in the model.

2.9 Previous Research

In this subchapter, the previous research will be explained to be the references and support a better understanding of the literature and methodology used for this research. Since this research is focused on mental workload, burnout, work engagement, turnover intention, the millennial generation, and job demands-resources model, then the previous research will be related to those topics. The previous research is shown.

Table 2. 8 Previous Research

No.	Researcher	Research Title	Research Object	Method	Variables Used
1.	(Komari & Sulistiowati, 2019)	Factors Affecting the Intention of Millennial Workers in Indonesia to Leave	Millennial Workers in Indonesia	Path Analysis	• Quality of Work-life • Work Stress Intention to Leave
2.	(Mulyati, et al., 2019)	*Model Work Engagement Angkatan Kerja Generasi Millennial dengan Meaningful Work sebagai Mediator*	Millennials work at State-Owned Companies	SEM	• Job Crafting • Meaningful Work Work Engagement
3.	(Ziaei, et al., 2015)	Level of Workload and Its Relationship with Job Burnout among Administrative Staff	The administrative staff of University Medical Science	Maslach Burnout Inventory (MBI), NASA-TLX, ANOVA	• Burnout • Mental Workload

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CHAPTER 3

METHODOLOGY

This chapter will explain the methodology for conducting this research. There are four main stages in the framework of this research implementation. The stage begins with the preliminary stage, the modeling stage, data collecting stage, data processing stage, data analysis, and interpretation stage, and the conclusion and suggestion stage. The existence of this methodological framework aims to research in a systematic and structured manner.

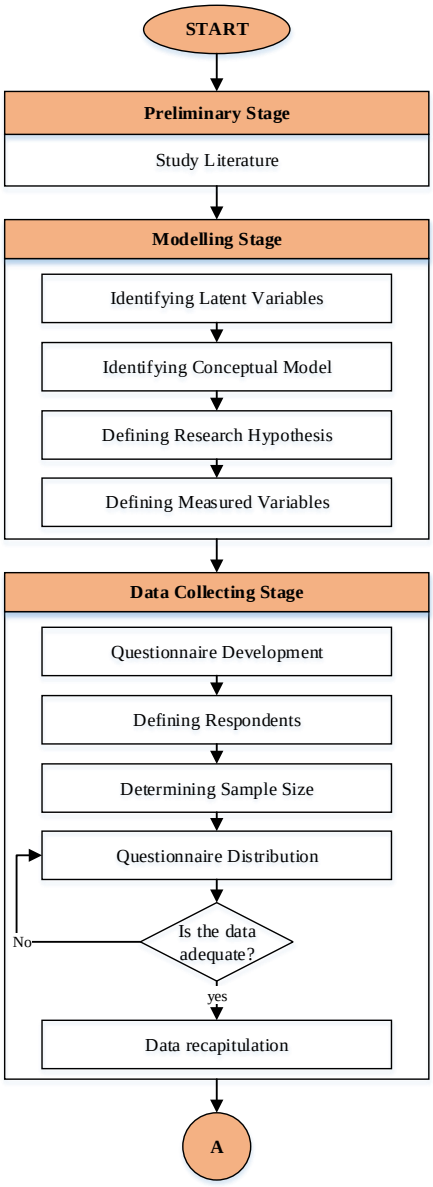

Figure 3.1 Research Flowchart

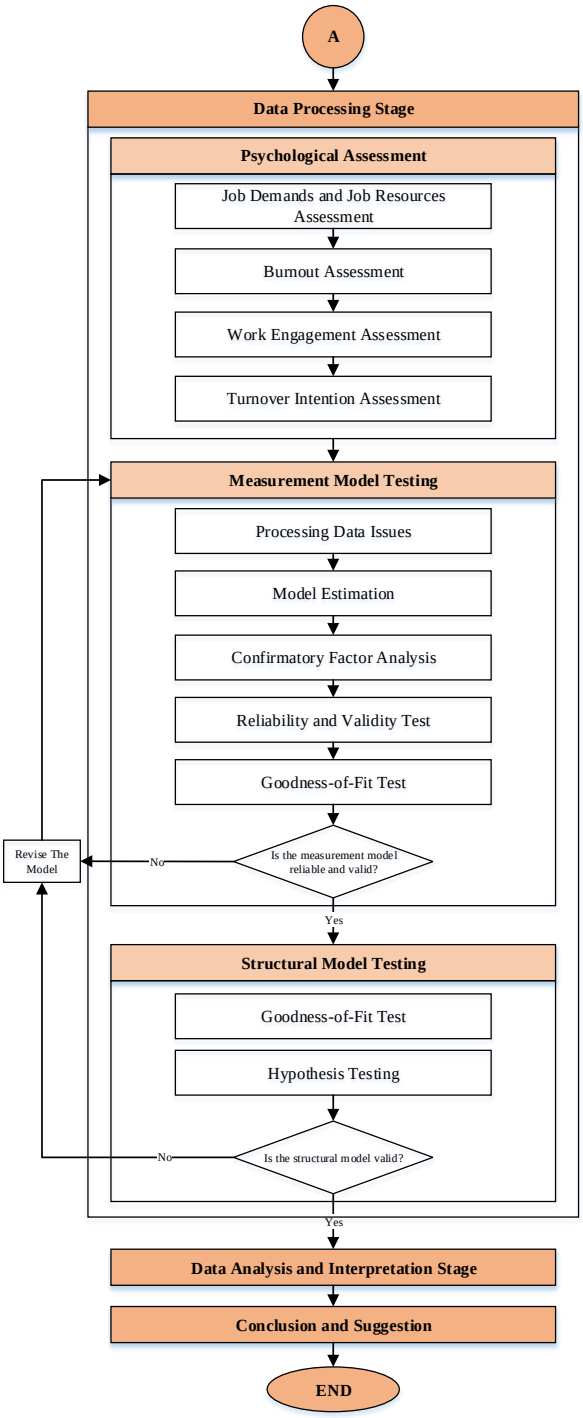

Figure 3. 1 Research Flowchart

3.1 Preliminary Stage

In the preliminary stage, the researchers try to understand the characteristics of millennials generation towards the intention to leave and stay at the job. It is needed to understand the current condition to have the best-fit research

methodology that aligns with the purpose of the research. The writer conducted a literature review as the preliminary study, which can be used as the research's references. The purpose is to support the research's basis based on the identified problem.

3.2 Modelling Stage

The modeling stage explains the process of identifying the variable and the conceptual model of the research. The conceptual model will have the role as a descriptive tool that represents the variables used in the model. The stages consist of variable identification, conceptual model, and the research hypothesis.

3.2.1 Latent Variables Identification

The latent variable is a scientific concept that cannot be directly observed. Each latent variable is represented by a single method and is supported by several dimensions, which will be explained in the next stage. The latent variable used in this research is related to workload analysis.

Table 3. 1 Latent Variables of the Research

No	Variable	Research Variable Definition	Source	Type of Variable
1	Job Demands	An aspect related to physiological and psychological costs.	(Schaufeli, 2017)	Independent (Exogenous)
3	Burnout	The extent to which the employees failed to utilize a strategy.	(Bakker, et al., 2014)	Mediating

3.2.2 Research Hypothesis

The research hypothesis can be defined based on the variables and the conceptual model. In Table 3.2, the hypothesis of the research will be shown.

Table 3. 2 Proposed Research Hypothesis

Hypothesis	Decision	Sources
H1	Job demands positively affect burnout	(Jonge, et al., 2008)
H2	Job resources positively affect work engagement	(Jonge, et al., 2008)
H3	Burnout negatively affect work engagement	(Nahrgang, et al., 2011)

3.2.3 Measured Variables Identification

The measured variables will be representing a latent variable because of the latent variable cannot be measured directly. Hence, the measured variables will give accurate measures towards the latent variable with the items included in each measured variable. In this research, there are 17 measured variables used, which are shown in Table 3.3.

Table 3. 3 Measured Variables (indicators) of the Research

No	Variable	Research Variable Definition	Source	Represented Variable
1	Mental Demand	The extent to which the employees feel the demands of tasks on their cognitive resources.	(Hart, 2006)	Job Demands
2	Physical Demand	The extent of how much physical activity was required	(Hart, 2006)	

No	Variable	Research Variable Definition	Source	Represented Variable
3	Social Support	The availability of a person within an individual's life in terms of a social network whom he or she can rely on.	(Sellar & Arulrajah, 2019)	Job Resources

3.3 Data Collecting Stage

In the data collecting stage, the questionnaire is developed based on the variables used in the research. Therefore, the data primer of this research is the result of the questionnaires. The sample size and distribution of the questionnaire also will be explained in this stage following the research objectives.

3.3.1 Questionnaire Development

The questionnaire is a critical role in the research since it is the data source to achieve the research objectives. All variables used in the research are measured by an independent questionnaire and a different dimension approach. All questionnaires are using the 7-Likert Scale to measure each question into a qualitative value.

3.3.2 Respondent

The respondents of this research are millennial employees that work in the bank sector in Indonesia. The requirement is respondents who were born between 1980 and 1999, which can be converted as age 20 until 40. The respondents must be a staff at the front liner (customer service and teller) and back-office with working experience for more than 0.6 years and still work from the office (WFO).

3.3.3 Sample Size

The population of the research is millennials bank employees in Indonesia. The willingness of the respondent is asked before filling the questionnaire. The sample size that adequate to be used for SEM is a minimum of 200. It is also stated

that the sample size is 15 respondents per measured variables used (Pituch & Stevens, 2016).

3.3.4 Questionnaire Distribution

The questionnaire is distributed from May 2020 to June 2020. The distribution of the questionnaire will be done by using an online form. The form used is the Google Form Platform. This method is chosen since the filling process, and data collecting is effective, efficient, and time-saving.

3.4 Data Processing Stage

The data processing stage consists of the psychological assessment of mental workload, burnout, and work engagement. Also, the Structural Equation Modelling method will be explained using two steps of stages, which are measurement model testing and structural model testing.

3.4.1 Psychological Assessment

The assessment of job demands is using the NASA-TLX dimensions for the questionnaire—the assessment based on the average score of each dimension. Then, the calculation of burnout and work engagement level will be conducted based on the MBI and UWES instruments manual, which is using the average of the total score.

3.4.2 Measurement Model Testing

Issues related to the data need to be solved in the beginning. A bivariate correlation will assess multicollinearity. The purpose is to obtain the variables that might be redundant and highly correlated. Low multicollinearity is needed in the model. Since there is a possibility of having outliers, univariate and multivariate outliers should be examined.

Table 3. 4 Measurement Model Goodness-of-Fit Index

Goodness of Fit Index	Cut Off Value	Source
GFI	≥ .90	(Hair, et al., 2019)

Goodness of Fit Index	Cut Off Value	Source
Chi-Square	>α	(Hair, et al., 2019)
RMSEA	0.05 – 0.08	(Pituch & Stevens, 2016)
NCS	≤ 3:1	(Hair, et al., 2019)
NFI	≥ .90	(Pituch & Stevens, 2016)

3.4.3 Structural Model Testing

The structural model will show how the latent variables are associated with each other based on the theoretical model. It is also a set of one or more dependence relationships that link the latent variables with the representation of the hypothesis.

3.5 Data Analysis and Interpretation Stage

In the data analysis and interpretation stage, the level of mental workload, burnout, and work engagement will be calculated and evaluated to know the psychologist's level of the respondents.

3.6 Conclusion and Suggestion

This conclusion and suggestion stage is the last stage of the research activity. In this chapter, the conclusion will be taken based on the objectives of the research. The suggestion for the next research will also be given.

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CHAPTER 4
DATA COLLECTING AND PROCESSING

This chapter will explain the data collecting and processing based on the result from the online questionnaire taken from the respondents of millennials bank employees in Indonesia.

4.1 Questionnaire Data Collecting

In this subchapter, the data collecting process will be explained, starting from the introduction of the data source and the sample adequacy of the research.

4.1.1 Introduction of the Data Source

The data used for the study is primary data and gathered using the online questionnaire spread from the Google Form Platform. The data responses were collected from the millennial bank employees in Indonesia. The questionnaire is spread from 21st June 2020 until 27th June 2020.

Table 4. 1 Item of Measured Variables

Latent Variable	Measured Variables	Code	Sources
Job Demands (JD)	Mental Demand	A1	(Hart, 2006)
	Physical Demand	A2	
	Time Demand	A3	
	Frustration Level	A4	

4.1.2 Sample Size Adequacy

Pituch and Stevens (2016) stated that the required and eligible data to conduct Structural Equation Modelling (SEM) analysis is 15 data per measured variable. This research is using 17 measured variables to represents the latent variables.

4.2 Initial Questionnaire Test

In this subchapter, the pretest is conducted to 25 respondents. It has the purpose of identifying the reliability and validity of each item that will be used in

the research. It identified which variables and items need to modify or eliminate. Therefore, 25 data are tested for the reliability and validity test.

4.2.1 Reliability Test of Initial Questionnaire

The reliability test is conducted using the SPSS 16 software with the Cronbach's Alpha. The reliability will measure whether each measured variables of the latent variables are internally consistent. High reliability is necessary to indicate that all measured variables are measured the same thing to proceed to the data collecting.

Table 4. 2 Cronbach's Alpha of Initial Questionnaire

No	Latent Variable	Cronbach's Alpha	Level of Reliability
1	Job Demands	0.669928	Reliable
2	Job Resources	0.806899	Very Reliable
3	Burnout	0.915238	Very Reliable

4.2.2 Validity Test of Initial Questionnaire

A validity test is conducted to measure the accuracy of the items to measures and represent the latent variables. The test is done using the *Pearson Product Moment*. It has the purpose to measure the correlation between each item related to the latent variables.

Table 4. 3 JD Pearson Correlation Validity Result of Initial Questionnaire

Item	(r)	r_{table}	Decision
A1	0.367	0.505	Not Valid
A2	0.734	0.505	Valid
A3	0.801	0.505	Valid
A4	0.857	0.505	Valid

4.3 Overall Questionnaire Test

The test for the overall data consists of a reliability test, validity test, normality test, multicollinearity test, missing value test, and an outlier test. This set

of tests is conducted to meet the assumptions to conduct the confirmatory factor analysis for structural equation modeling.

4.3.1 Reliability Test of Overall Questionnaire

The reliability test is conducted using the SPSS 16 software with the Cronbach's Alpha. The reliability will measure whether each measured variables of the latent variables are internally consistent. High reliability is necessary to indicate that all measured variables are measured the same thing.

Table 4. 4 Cronbach's Alpha of Initial Questionnaire

No	Latent Variable	Cronbach's Alpha	Level of Reliability
1	Job Demands	0.583093	Quite Reliable
2	Job Resources	0.891733	Very Reliable
3	Burnout	0.910284	Very Reliable

4.3.2 Validity Test of Overall Questionnaire

A validity test is conducted to measure the accuracy of the items to measures and represent the latent variables. The test is done using the *Pearson Product Moment*. It has the purpose to measure the correlation between each item related to the latent variables. The decisions towards the validity are considered from the correlation coefficient with (r) > r table.

Table 4. 5 Validity Test Result of Job Demands

Item	(r)	r_{table}	Decision
A1	0.392	0.160	Valid
A2	0.694	0.160	Valid
A3	0.774	0.160	Valid
A4	0.746	0.160	Valid

4.3.3 Multivariate Outliers Detection

Multivariate outlier test is appropriate to be used in examining a complete variate and evaluating the position of each item. The calculation of the D^2/df value

will be used based on the result. The observation number is the number of participants in this research.

Table 4. 6 Mahalanobis d-squared Result

Observation number	Mahalanobis d-squared	p1	p2
82	86.809	.000	.000
164	84.390	.000	.000
165	84.390	.000	.000
240	79.567	.000	.000
147	75.362	.000	.000
158	74.774	.000	.000
9	72.693	.000	.000
116	71.406	.000	.000

4.4 Respondent Profile

The respondent profiles consist of the information of the respondent characteristics such as gender, year of birth, work position, type of bank, work location, year of work, previous work, working time, average overtime spent, and reasons on turnover intention.

4.2.1 Gender

The first of the respondent profile is gender characteristics. The result of gender is shown in Figure 4.1, with 45% of females and 55% of males.

4.2.2 Year of Birth

The year of birth characteristic is based on the range of millennial generation, which is between 1980 – 1999. Based on the result of the year of birth, most of the respondents are born in 1995 (25 years) for around 16.3% or equal to 42 respondents.

4.2.3 Work Position

The work position in a bank based on the characteristics used for this research is the front-liner and back office. The percentage of the work position distribution of the respondent is shown in Figure 4.3. Around 56% of the respondent is from the back office position.

4.2.4 Type of Bank

There are five types of banks in Indonesia, which are Government Owned Bank, Private National Bank, Foreign Bank, Cooperative Bank, and Joint Venture Bank. Based on the result, the respondent dominantly worked at the Government Owned Bank with a percentage of 55%.

4.5 Job Demands Assessment

The job demands as the latent variable are measured using the measured variable such as mental demands (A1), physical demand (A2), time demand (A3), and frustration level (A4). Each measured variable is assessed using a 7-Point Likert Scale. In Table 4.22, the data frequency and percentage of each measured variable are

Table 4. 7 Job Demands Score Category

No	Level	Score Range
1	Very Low	< 4
2	Low	$4 \leq x < 8$

Table 4. 8 Result of Job Demands Level Distribution

No	Level	Frequency	Percentage
1	High	114	44.19%
2	Very High	89	34.50%

4.6 Job Resources Assessment

The job resources as the latent variable are measured using the measured variable such as social support (B1), performance feedback (B2), coaching by

supervisor (B3), and financial rewards (B4). A 7-Point Likert Scale was used to assess the measured variables.

Table 4. 9 Job Resources Score Category

No	Level	Score Range
1	High	$32 \leq x < 40$
2	Very High	≥ 40

Table 4. 10 Result of Job Resources Level Distribution

No	Level	Frequency	Percentage
1	Very Low	2	0.78%
2	Low	6	2.33%
3	Moderate	85	32.95%

4.7 Maslach Burnout Inventory – Human Service Survey Assessment

In the assessment of the Maslach Burnout Inventory – Human Service Survey (MBI-HSS), each measured variable has its meaning of value towards the psychological aspects. There are three measured variables of burnout, which are emotional exhaustion (C1), depersonalization (C2), and lack of personal accomplishment (C3).

Table 4. 11 Data Frequency and Percentage of Burnout (C1)

Likert Scale	Measured Variables							
	Emotional Exhaustion (C1)							
	C11		C12		C13		C14	
	f	%	f	%	f	%	f	%
0	7	2.71%	10	3.88%	24	9.30%	21	8.14%
1	31	12.02%	28	10.85%	54	20.93%	52	20.16%
2	58	22.48%	50	19.38%	65	25.19%	59	22.87%
St. Dev	1.58		1.66		1.59		1.69	

Table 4. 12 Average Burnout Score based on Year of Work

No	Year of Work	C1	C2	Level
1	5-6 Year	11.11	9.28	Moderate
2	7-8 Year	11.73	8.50	Moderate
3	9-10 Year	12.20	**10.00**	High
4	>10 Year	11.25	7.25	Moderate

Table 4. 13 Average Burnout Score based on Type of Bank

No	Type of Bank	C1	C2	Level
1	Foreign Bank	13.13	8.96	High
2	Joint Venture Bank	11.23	7.54	Moderate

4.8 Utrecht Work Engagement Scale Assessment

In the assessment of the Utrecht Work Engagement Scale (UWES-9), each measured variable has its meaning of value towards the psychological aspects. There are three measured variables of work engagement, which are vigor (D1), dedication (D2), and absorption (D3). Based on the manual of the UWES-9, this shortened version of the work engagement assessment has nine items.

Table 4. 14 Data Frequency and Percentage of Work Engagement (D1)

Likert Scale	Measured Variables					
	Vigor (D1)					
	D11		D12		D13	
	f	%	f	%	f	%
0	9	3.49%	7	2.71%	9	3.49%
1	4	1.55%	6	2.33%	13	5.04%
2	13	5.04%	14	5.43%	35	13.57%
St. Dev	1.37		1.37		1.49	

Table 4. 15. Work Engagement Scores

Category	Vigor	Dedication	Total-score
Very Low	≤ 2.00	≤ 1.33	≤ 1.77
Low	2.01 – 3.25	1.34 – 2.90	1.78 – 2.08

Source: (Schaufeli & Bakker, 2004)

Table 4. 16 Average Work Engagement Score based on Year of Work

No	Year of Work	D1	D2	Level
1	5-6 Year	4.02	3.96	Average
2	7-8 Year	4.12	4.48	Average
3	9-10 Year	4.23	4.87	Average
4	>10 Year	3.33	3.58	Average

4.9 Turnover Intention Assessment

The Turnover Intention as the latent variable is measured using the measured variable such as quitting a job (T1), searching for a new job (A2), and career path (T3). Each measured variable is assessed using a 7-Point Likert Scale.

Table 4. 17 Data Frequency and Percentage of Turnover Intention

Likert Scale	Measured Variables					
	Turnover Intention (T)					
	T1		T2		T3	
	f	%	f	%	f	%
0	38	14.73%	42	16.28%	44	17.05%
1	53	20.54%	45	17.44%	43	16.67%
2	29	11.24%	23	8.91%	27	10.47%
St. Dev	2.04		2.06		2.07	

Table 4. 18 Turnover Intention Score Category

No	Level	Score Range
1	Very Low	< 3
2	Low	3 ≤ x < 6

4.10 Structural Equation Modelling Data Processing

The data processing consists of measurement model testing and structural model testing. The measurement model testing will evaluate the fit of measured variables towards latent variables based on the observation data.

4.10.1 Measurement Model Testing

The Confirmatory Factor Analysis (CFA) generates at the measurement model testing. It has the purpose of testing how well the combined measured variables to identify the latent variables are based on the theory composed. The factor loadings threshold is higher than 0.5 since the items used in this research are newly developed.

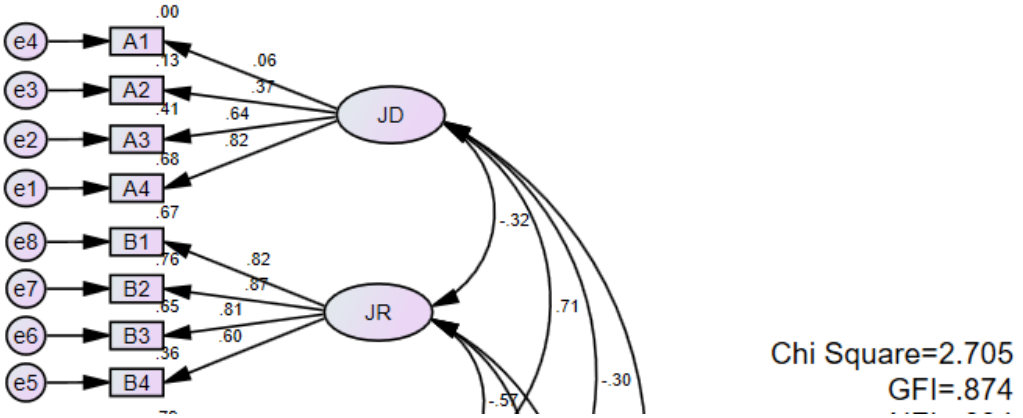

Figure 4. 1 AMOS CFA Initial result

Table 4. 19 Critical Ratio CFA AMOS Initial

			Estimate	S.E.	C.R.	P	Label
A4	<---	JD	1.000				
A3	<---	JD	.705	.084	8.423	***	par_1
A2	<---	JD	.405	.079	5.145	***	par_2

Based on the run of the initial model, the result of the standardized regression weight from the AMOS should be examined. First, the factor analysis can be reviewed by looking at the Critical Ratio (CR) shows in 4.57.

Table 4. 20 Factor Loading of CFA AMOS on First Iteration

Measured Variable		Latent Variable	Factor Loadings	Decision
A4	<---	JD	.891	Fit
A3	<---		.588	Fit
B4	<---	JR	.599	Fit
B3	<---		.807	Fit

Table 4. 21 Goodness of Fit Result of the First Iteration of CFA

Parameter	Cut-off Value	Result	Conclusion
CFI	≥ 0.90	0.944	Fit
RMSEA	0.05 – 0.08	0.073	Fit

4.10.2 Structural Model Testing

The structural model testing evaluates the structural relationship of the model. All latent variables will be tested regarding their relationship effect and level of significance towards other latent variables. The structural model testing is shown.

- Hypothesis Testing

The hypothesis testing is based on the p-value and the standardized regression weight (λ) generated by the Regression Weights on AMOS for the structural model.

Table 4. 22 Hypothesis Decision

Hypothesis	Decision	p-value	Decision
H1	Job demands positively affect burnout (JD → BO)	p<0.001	Accept

Hypothesis	Decision	p-value	Decision
H6	Job resources negatively affect burnout (JR → BO)	p<0.001	Accept

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CHAPTER 5
DATA ANALYSIS AND INTERPRETATION

This chapter will explain the data analysis and interpretation based on the previous section. The analysis consists of the respondent demographic, burnout assessment, work engagement assessment, and model interpretation.

5.1 Respondent Demographic Profile

In this research, the total data collected through an online questionnaire is 258, specifically from the bank employee of the millennial generation in Indonesia. The questionnaire captured the respondent demographic such as gender and year of birth.

5.1.1 Respondent Demographics

This research is focused on the millennial generation born between 1980-1999 or equal to age 21 to 40 in the 2020s. Based on the data collected, there are 13.5% of respondents who born in 1995 (age 25), which is the most significant percentage among the other year of birth.

5.1.2 Bank Sector

This section captures the respondent characteristics based on their relation to the bank sector where they work. The respondent criteria, which is a millennial bank employee with staff position of the back office, customer service, or teller with above 0.6 years of work and still work at the office at the Pandemic Covid-19.

- Work Position

There are three types of positions which are back office, customer service (CS), and teller. The back office is a position related to the administration and not handling clients, which covers accounting, market analysts, and others. Meanwhile, tellers and CS are front-liners who are treating customers directly.

- Type of Bank

This research classified the type of bank sector into five categories which are Foreign Bank, Joint Venture Bank, Cooperative Bank, Government Owned Bank, and Private National Bank. In January 2019, there are 115 total banks, with 31,676 total bank offices spread in Indonesia (OJK, 2019).

5.2 Job Demands Analysis

Job demands are physical or psychological aspects related to the organization, which leads the individual to have health impairment. There are mental demands (A1), physical demand (A2), time demand (A3), and frustration level (A4).

- Total Job Demands Score

Job demands may turn into a stressor if the exposure is too high, and the employee fails to recover the stress. As it shows in Figure 5.7**,** around 35% of the respondent experience a very high degree of job demands in all four dimensions. Surprisingly, there is no respondent with an indication of a low to very low job demands at their office.

- Year of Work

This length employment characteristic is critical for the organization to understand in which stage millennial employees started to encounter high job demands, which lead to burnout and turnover intention. It can be seen in Figure 5.8, that a significant increase happens at the peak of 2-3 years of employment.

- Type of Bank

All type of bank has a high level of job demands, where the highest score comes from a foreign bank shows in Figure 5.9. The culture of a foreign bank is distinct from a local culture because the policies appear to be more stringent. They also need to cope and deal with other countries' employees who have different characteristics and can place pressure on job demands.

5.3 Job Resources Analysis

Job resources have four dimensions, such as social support (B1), performance feedback (B2), coaching by supervisor (B3), and financial rewards (B4). The total average score is shown in Figure 5.11**.** Social support has the highest score, which indicates there are a collaborative partnership and encouragement from colleagues in their workplace. Millennial employees in Indonesia has the characteristics of communal in which they need support from colleagues (Yuniasanti, et al., 2019).

- Total Job Resources Score

The data shows in Figure 5.12 that around 34.11% of the respondent is having a high level of job resources. The second and third largest percentage is from a moderate and high level with 32.95% and 29.84%. This result indicates that around 96.9% of the bank employees experience average to a very high level of job resources.

- Year of Work

Based on the length of employment, all classification has a high level of job resources except respondents above ten years with a moderate level. The pattern shows in Figure 5.13 suggests that there are no significant changes in the job resources received by the employee. The highest score came from 4-5 years and followed by 0.6 – 1 years of employment.

- Work Position

The teller position has the highest score of job resources and followed by customer service shows in Figure 5.15. Both positions have daily interaction with customers as the front-liners. Surprisingly, the millennials teller also has the highest job demands score on the previous sub-chapter. This result suggests that the teller position has balanced in both aspects of demands and resources.

5.4 Burnout Analysis by using MBI-HSS

Burnout is a progressive cycle of loss through which the person's needs don't suit the demands as the work grows ever greater (Maslach & Leiter, 1997). Burnout has three dimensions based on the Maslach Burnout Inventory – Human Service Survey (MBI-HSS), which are emotional exhaustion (C1), depersonalization (C2), and reduced personal accomplishment (C3).

- Total Score

In MBI-HSS manuals, the assessment of burnout is based on each dimension. In Figure 5.16, around 53.50% of the respondent experienced a high level of emotional exhaustion. Research by Lu & Gursoy (2013) stated that millennials quickly get emotional exhaustion to the job since the work value is not aligned with their freedom of time and personal life. Maslach & Leiter (1997) stated that demands such as solving problem and the complex task will create high emotional exhaustion to the employee in which always happen in the public service sector.

- Type of Bank

The cooperative bank needs to evaluate its human resources management (HRM) strategy since they encounter a high score of burnouts. The result supports this based on Figure 5.19 in which cooperative bank has the second-highest job demands score but also the lowest score on the job resources. This condition indicates that job demands take over individual emotional exhaustion and leads them to experience burnout.

- Work Position

The burnout of employees influences the work intensity on the current position. Customer service has the highest score of burnouts and is followed by back-office in Figure 5.20. However, based on the job demands and job resources as the predictors of burnout, customer service has the lowest job demands score and the second-highest score of job resources on the previous sub-chapter. This finding

suggests that there are other predictors of both job demands and job resources that are not identified to affect the employees' burnout.

5.5 Work Engagement Analysis by using UWES-9

Work engagement is a positive and active work-related state of mind characterized by a combination of high activation (vigor and absorption) and high work pleasure (dedication) (Bakker, 2011). The instrument used to assess the engagement of millennial bank employees in Indonesia is the Utrecht Work Engagement Scale (UWES-9). There are three dimensions to identify the engagement, which are vigor (D1), dedication (D2), and absorption (D3) with three items for each dimension.

- Total Score

Based on Figure 5.21, a new finding was found. Around 90.31% of the respondent, which is millennial bank employees, experience average to a very high level of engagement with their work. This finding is not in line with Ramli & Soelton (2019), which stated that millennial employees in Indonesia hard to get their commitment and do not like deep involvement. However, based on the result of this research shown.

- Type of Bank

The highest score of engagement is from a private national bank, which is shown in Figure 5.24. One of the most well-known private bank in Indonesia, Bank Central Asia (BCA), has won three times of Gallup Great Workplace Award, an award initiated by Gallup consulting firm rewarded for companies who succeeded in building positive and productive work environment and have employee engagement.

- Work Position

The result in Figure 5.25 shows that customer service has the highest score of the work engagement but still consider in average level. However, customer service also has a high burnout indication based on the previous subchapter with a

high level of both job demands and job resources. This indicates that the job resources as the main predictor of engagement are still not enough to mitigate the effect of burnout on the employees.

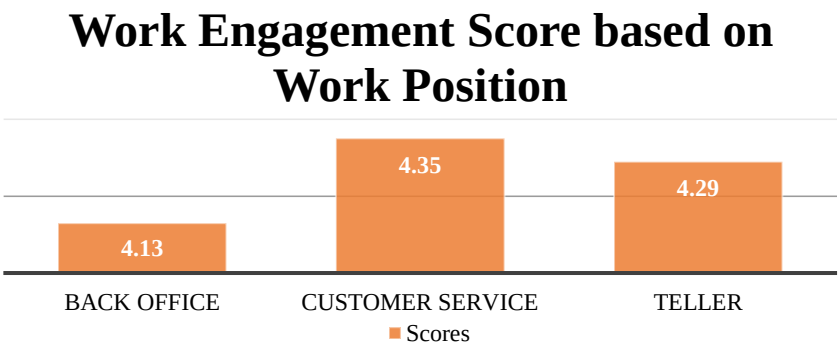

Figure 5. 1 Work Engagement Score based on Work Position

5.6 Turnover Intention Analysis

Turnover intention (TI) is the probability of an individual to leave the company in the future (Chen, et al., 2011). A self-constructed questionnaire is made with three items, which are T1 (thinking about quitting), T2 (looking for a new job), and T3 (career perspective) to capture the turnover intention of the respondent.

- Total Turnover Intention Score

Based on Figure 5.26, around 33.33% of the respondent experienced moderate intention to leave. This is a critical point since, as time goes by with high exposure of job demands and low support of resources, the respondent at a moderate level could convert into a high level in which there is 32.17% of the respondent experienced a high to a very high level of turnover intention.

- Year of Work

The first classification of TI is made based on the Year of Work, which is shown in Figure 5.27**.** The data shows that the lowest score came from junior millennials in which still 0.6 – 1 year of employment. That is the stage where the employees at their early career in the organization, which is still in the employment

contract. Carrier oriented and ambitious characteristics are shared by junior millennials.

- Work Position

All positions have a moderate level of TI. Customer service has the highest score of TI but still in the range of moderate level shows in Figure 5.29. However, based on the previous sub-chapter, customer service has a high level of job demands, job resources, and burnout with an average level of engagement. It turns out that customer service also has a nearly high level of TI.

5.7 Measurement Model Testing Analysis

Confirmatory Factor Analysis is conducted to ensure the validity and reliability of each measured variable to represent the latent variables. There are five latent variables used, which are Job Demands (JD), Job Resources (JR), Burnout (BO), Work Engagement (WE), and Turnover Intention (TI). This subchapter will explain the outcome of CFA based on AMOS Software.

5.7.1 Job Demands

The job demands have four measured variables, which are mental demand (A1), physical demand (A2), time pressure (A3), and frustration level (A4). In the CFA, it is expected to have factor loading above 0.5 to be valid and have correlations (Hair, et al., 2019). Meanwhile, A3 and A4 have factor loading above 0.5 and the CR value also above 1.96, which shows that the path is significant at the level of 0.05.

5.7.2 Job Resources

One of the components of the JD-R model is job resources. It represents the important predictor the employee motivation and work engagement (Bakker, et al., 2014). There are four measured variables, which are social support (B1), performance feedback (B2), coaching by a supervisor (B3), and financial rewards (B4). The highest factor loading is from the B2 with 0.873 value. There are two

items in the questionnaire for B2 and the CR value also above 1.96, which shows that the path is significant at the level of 0.05.

5.7.3 Burnout

The variable that results from involvement and exposure of high job demands based on the JD-R Model is burnout (BO). Burnout is the reaction to an emotional stressor at work (Bakker, et al., 2014). It is a syndrome characterized by three dimensions, which are emotional exhaustion (C1), depersonalization (C2), and reduced personal accomplishment (C3). The highest factor loading is produced by emotional exhaustion (C1) with 0.886 on the first iteration.

5.7.4 Work Engagement

Work engagement is the mediating variable in the JD-R model. It possessed the result from the job resources exposure. Employees who have high work engagement describes by three dimensions, which are vigor (D1), dedication (D2), and absorption (D3). The highest factor loading in work engagement is produced by D2 with 0.957 value. The CR value is also above the cut-off value of 1.96, which shows the significance of the measured variable to represents the latent variables.

5.7.5 Turnover Intention

In the JD-R Model, the output of the model is related to the organizational outcome and flexibles based on the objectives of the research. This research is trying to capture the turnover intention of the millennial employee. There are three measured variables used in the TI, which are T1, T2, and T3, which is shown in Figure 5.34.

5.7.6 Goodness of Fit of CFA

The goodness-of-fit (GOF) suggests on how well the theoretical structure (latent variables) represents the reality based on the data obtained by assessing the observed and estimated covariance matrices (Hair, et al., 2019). Therefore, the first iterations were conducted with the result of the increase of GFI value at 0.891, which is a moderate fit.

5.8 Structural Model Testing Analysis

In this subchapter, the analysis of the specified structural model will be explained. The structural model represents the theoretical structure relationship between constructs in the model. Then, the examination of the structural model validity will be conducted. It started with the GOF assessment and the hypothesis analysis.

5.8.1 Goodness of Fit Structural Model

The model already has direct relationships between constructs. Based on the result in Table 4.63**,** the indices of the GOF are shown. The data shows that the NC, NFI, TLI, and CFI already meet above the cut-off value, which considers as fit. However, the result of GFI is 0.885, which lower than 0.9.

5.8.2 Hypothesis Analysis

The parameter used to test the hypothesis is the value of the Critical Ratio (t-value) generated by AMOS in the regression weight section. The CR value is expected to be above +(-) 2.576. The other guidance is based on the probability score to ensure the significance of the relationship.

- *H1: Job Demands (JD) positively affect Burnout (BO)*

Both values obtained are eligible to accept H1, which indicates that there is a substantial relationship between JD and BO. The result and decision towards the H1 are following the research result conducted by Bakker, et al (2014). In situational factors, job demands are more significant in predicting burnout rather than lack of job resources.

- H2: Job Resources (JR) positively affect Work Engagement (WE)

Both values obtained are eligible to accept H2, which indicates a significant relationship. Job resources are more significant and essential in predicting work engagement (Halbesleben, 2010). It indicates that social support has a significant effect on being involved in job resources. Based on the research result by Nahrgang

(2011), a supportive environment such as social support and leadership is consistent with the contribution to higher engagement of the employee.

- H3: Burnout (BO) negatively affect Work Engagement (WE)

The emotional exhaustion is the critical dimensions that define individual burnout (Gorji, 2011). On the other side, WE have vigor (D1), dedication (D2), and absorption (D3), which is defined in the UWES-9. Each dimension has a different effect on their latent variables or the other latent variables. Hence, the factor loadings will determine the significance of each dimension.

5.9 New Findings on Structural Model for Future Research

In the process of generating the initial model, the alternative model was made. There are two types of models generated in this subchapter. Firstly, there are additional relationships based on the initial model.

5.9.1 New Findings on Initial Model

Two new relationships were added directly from Job Demands (JD) to Turnover Intention (TI) and from Job Resources (JR) to Turnover Intention (TI). This has the purpose of identifying whether both JD and JR can directly influence millennials employees on TI, which is not defined by the initial model. Since both JD and TI have adverse outcomes to the employees and the organization, the hypothesis taken is JD has a positive relationship with TI.

5.9.2 Full Modified Model

There are no endogenous variables in the model. Therefore, all variables have connected. The purpose of the fully modified model is to find out whether there are new findings that have not been found and studied before based on the previous research. Therefore, all hypotheses have no previous supported research.

5.10 Practical Implications

This research found out several new findings related to the result of the variables based on the millennial bank employees in Indonesia. This finding will be

useful to identify the pattern and behavior of the Indonesian millennials towards their point of view on the bank job related to job demands, job resources, burnout, work engagement, and turnover intention.

1. Millennial Bank Employees' Critical Stage at 2 – 4 years and 5 – 6 years of Employment

The result in Figure 5.45 shows that on 2-3 years of employment, millennials tend to have a high degree of burnout, and job demands, which also have a moderate level of job resources and engagement. This very significant score increase shows that a gradual demand exposed at their early career peaked at the point of 2 – 4 years of employment.

2. Millennial Bank Employees' Stable Stage at 4 – 5 years of Employment

The result in Figure 5.46 shows that at 4 – 5 years of employment, millennials have low burnout and high work engagement with combination predictors of high job demands and job resources. This stage is when the millennials are already adjusting with the demands and able to craft the resources.

3. Around 90.31% of the Respondents have an Average – a Very High Level of Engagement

Based on this research, millennial bank employees in Indonesia have above the average engagement level, with the absorption dimension has around 64% of a high to a very high level. Absorption is related to millennials' emotions of happiness and engagement in work. This suggests that millennial bank employees in Indonesia felt happy in working intensely.

4. Around 44.8% of Respondents Experience High Burnout

Around 53.5% of the respondents experience high emotional exhaustion, which is central to burnout. This suggests that millennial bank employees in Indonesia have a critical burnout in which bad outcomes might encounter the organization, such as low job performance and turnover intention. However, it is also given a bad impact on the employees' well-being, in which they might suffer

health impairment caused by burnout and influence other factors. Research by Bakker et al. (2014) stated that burnout had been found to be a risk for the common cold and employee absenteeism.

5.11 Strategic Management Recommendation

Identifying generational characteristics among employees in the workplace is essentials to ensure employee satisfaction and retention. Based on Statistics Indonesia (2018), around 50.36% of millennials contribute to the working-age population in Indonesia. Also, around 40% of employees in the bank sector are millennials (Crowe, 2019).

1. Monitoring the employees at the stage of 2-4 years of employment in which they are very vulnerable to have high turnover intention.
2. Providing performance feedback and social support since it has the highest loading to represent the job resources. Performance feedback and supportive colleagues on work-life balance are millennials' expectations on the job, as stated by Ertas (2015), Lu & Gursoy (2013), and Twenge (2010).
3. Combining rapid feedback, performance appraisals, and support from supervisors since it is needed for millennials to ensure that they contribute to the job to achieve organizational goals.
4. Increasing job resources is more practical, visible, and preferable for the organization to buffer the effect of job demands towards burnout, which will decrease the turnover intention.

CHAPTER 6
CONCLUSION AND SUGGESTION

This chapter will explain the conclusions and suggestions based on the results of research that has been done.

6.1 Conclusion

The conclusions obtained from this research are as follows.

1. Burnout is a progressive cycle of loss through which the person's needs are not suited to the demands as the work grows ever greater (Maslach & Leiter, 1997). The assessment used to measure burnout is the Maslach Burnout Inventory – Human Services Sector (MBI-HSS), which captures emotional exhaustion, depersonalization, and reduced personal accomplishment dimensions. Based on the MBI-HSS calculation, 53.5% of the respondents experience high emotional exhaustion, 37.6% on depersonalization, and 43.4% on reduced personal accomplishment. Therefore, around 44.8% of the millennial bank employees undergo high burnout. Based on the year of employment, respondent with 0.6 – 3 years and 9 – 10 of employment has a high burnout level. The cooperative bank has the highest level of burnout, followed by a foreign bank and private national bank. The customer service position has the highest burnout level
2. Work engagement is a positive and active work-related state of mind characterized by a combination of high activation (vigor and absorption) and high work pleasure (dedication) (Bakker, 2011). The Utrecht Work Engagement Scale (UWES-9) was used to assess millennials' engagement. The results show that 49.22% of the respondent has an average engagement level. The highest score of engagement is from 4 – 5 years of employment, but other years have the same pattern. Based on the type of bank, a private national bank, a government-owned bank, and the foreign bank has a high level of engagement. Customer service also has the highest engagement score but still on the average level.

3. This research is using the Job Demands Resources (JD-R) Model using five variables which are Job Demands (JD) and Job Resources (JR) as the predictors, Burnout (BO) and Work Engagement (WE) as the mediating roles, and Turnover Intention (TI) as the organizational outcomes. Lastly, the measured variables of TI also have significant value to represent the turnover of millennial employees. Based on the hypothesis result, the relationship between WE and TI is considered low since only influence -0.254, which in contrast with BO to TI with 0.533-factor loading. On the other side, JD, BO, and TI have a significant relationship above 0.5-factor loadings in which means both predictors (JD and BO) is having a critical role in influencing the TI of millennial bank employees in Indonesia.

6.2 Suggestion

The suggestion for future research is given as follows.

1. The scope of this research in Indonesia and a larger sample is needed to represent the entire millennials bank employees in Indonesia with a more distributed respondent across the region. Furthermore, the position of the employees also should vary and has the same proportion.
2. The new findings structural model should be proceeded into new research to identify another measured variable that will influence millennial bank employees in Indonesia. There are several individual job resources and job demands that can be capture for future research.
3. Deeper and special research towards the characteristics of millennial bank employees in Indonesia should be done based on the other latent variables, also negative and positive organizational outcomes.

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APPENDIX

Table 1. Model Result of Chi-Square and Degree of Freedom

No	Result
1	Minimum was achieved
2	Chi-square = 192.708
3	Degrees of freedom = 81
4	Probability level = .000

Table 2. Normality

Variable	min	max	skew	c.r.	kurtosis	c.r.
C1	.000	24.000	.262	1.716	-.564	-1.850
C2	.000	24.000	.441	2.890	-.556	-1.822
C3	.000	24.000	.308	2.020	.031	.101
T1	.000	6.000	.152	.994	-1.313	-4.305
T2	.000	6.000	.069	.452	-1.293	-4.240
T3	.000	6.000	.108	.708	-1.279	-4.192
D1	.000	18.000	-.703	-4.608	.509	1.668
D2	.000	18.000	-.799	-5.243	.672	2.204
D3	2.000	18.000	-.606	-3.976	.146	.479
B1	1.000	12.000	-.851	-5.582	.383	1.255
B2	.000	12.000	-.473	-3.103	-.344	-1.127
B3	.000	12.000	-.715	-4.691	-.187	-.614
B4	.000	12.000	-.571	-3.747	-.252	-.827
A3	.000	6.000	-.553	-3.624	-.441	-1.445
A4	.000	6.000	-.238	-1.557	-.543	-1.781
Multivariate					50.542	17.974

AUTHOR'S BIOGRAPHY

Rr. Nadia Mutiasani was born in Surabaya, November 4th, 1998. Formal education that has been taken by the author is SDI Al-Azhar Kelapa Gading Surabaya (2004-2010), SMP Negeri 1 Surabaya (2010-2013), and SMA Negeri 5 Surabaya (2013-2016). After taking high school education, in 2016-2020 the author continued to take an undergraduate program at the Industrial and System Engineering Department of Institut Teknologi Sepuluh Nopember (ITS) Surabaya in the English-based learning class.

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