

Scenario of Human Resources Management to Increase Commitment of Millennial Employees in Indonesia Financial Service Authority

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Abstract

Currently, 70% of the composition of Indonesia Financial Service Authority (OJK) employees are millennials, therefore OJK has an interest in maintaining the commitment of these millennial employees to maintain OJK performance in the future. The purpose of this research is to develop HR management scenarios to increase the commitment of OJK millennial employees, which is preceded by a study on the effect of the generation gap, organizational culture, employee engagement, and location fit on organizational commitment using the Mann-Whitney test, PLS-SEM, and scenario planning. The results of the Mann-Whitney test show that currently there is a generation gap at OJK, further results from the PLS-SEM show that the generation gap, organizational culture, and employee engagement have a significant effect on organizational commitment, including the mediating effect of employee engagement and the moderating effect of location fit according to organizational commitment show the same result. Based on the test results, an HR management strategy was developed to increase the commitment of OJK millennial employees by using a scenario planning millennial approach in four scenarios: optimal, aggressive, selective, and minimal.

Keywords

Employee engagement; generation gap; millennial; organizational commitment; organizational culture

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Introduction

The number of Indonesia's workforce is currently starting to be dominated by the millennial generation (born 1981-1996). Based on the results of the population census conducted by the Indonesia Central Bureau of Statistics (2020), the composition of the millennial generation in Indonesia reaches 25.87% of the Indonesian population and is the most dominant number in the productive age population or the workforce (age range 15-64 years). One

of the potential problems that arise because of the dominance of the millennial generation is the emergence of a generation gap. Differences in character between generations within the company have the potential to trigger conflicts in the work environment which can have an impact on a less comfortable and conducive work atmosphere.

Most conventional companies still adhere to the organizational culture of the Baby

Boomers Generation or Generation X , which currently still holds top management positions, while this culture not in accordance with the characteristics of the millennial generation. A survey conducted by Virtuali and Work Place Trends in 2018 showed that 91% of young millennials wanted to be leaders because they did not fit the old leadership style and organizational culture (Fries 2018).

Based on a study conducted by Dale Carnegie Indonesia (2016), shows that 9% of millennial employees refuse to be involved or disengaged with the company, 66% are partially or partially engaged, and only 25% feel fully engaged, even 60% of millennial employees plan to resign when they feel disengaged. Another study conducted by Deloitte Indonesia (2019) showed that only 15% of millennial employees wanted to work in one workplace for more than 5 years.

The Indonesia Financial Services Authority (OJK) is a state institution whose role is to organize a regulatory and supervisory system for all activities in the financial sector in Indonesia. OJK has an interest in keeping the turnover rate low, considering that the process of forming the competence of OJK employees takes a long time and it is difficult to find a replacement in the labor market. However, in recent years there has been a trend of increasing employee turnover due to resignation due to personal preference. This trend is not a good indication, especially since most of them are employees of the millennial generation group (85%). The turnover data is a signal for OJK to start paying attention to the organizational commitment of millennial employees at OJK, which needs to be supported by an appropriate human resources management strategy.

The aims of this study are (1) to analyze the current generation gap in OJK, (2) to analyze the direct influence between research variables, namely the generation gap, organizational culture, employee engagement, and organizational

commitment, (3) to analyze the moderating effect, the suitability of the current work location (location fit) on the effect of employee engagement on organizational commitment, (4) analyzing the mediating effect of employee engagement on the relationship between the generation gap variables and organizational culture with organizational commitment, and (5) formulating scenarios for human resources management the right way to increase the organizational commitment of OJK millennial employees.

Literature Review and Hypothesis Development

Organizational commitment can be interpreted as a strong desire to remain a member of a particular organization, a desire to strive by the wishes of the organization, and certain beliefs, as well as acceptance of the values and goals of the organization (Luthans 2015). According to Allen and Meyer (1990) organizational commitment consists of three main dimensions, namely affective commitment, continuance commitment, and normative commitment.

The results of research conducted by Alqusayer (2016) show that there is an influence between the differences in generational characteristics and employee engagement, baby boomers have the highest level of employee engagement while millennials have the lowest. Another study conducted by Al-Shehri et al. (2017) and Rashmi (2015) show results that organizational culture also affects employee engagement. Sakeru et al. (2019), Hanaysha (2016), and Shoko and Zinyemba (2014) researched the effect of employee engagement on organizational commitment, which concluded that employee engagement has a significant effect on organizational commitment.

Based on these literature studies, several hypotheses were developed in this study: there are differences in characteristics between generations (generation gap) in

OJK (H₁), generational gaps have an effect on employee engagement (H₂), organizational culture has an effect on employee engagement (H₃), employee engagement has an effect on organizational commitment (H₄), the generation gap has an effect on organizational commitment (H₅), organizational culture has an effect on organizational commitment (H₆), location fit provides a moderating effect on the influence of employees engagement on organizational commitment (H₇), employee engagement mediates the relationship between the generation gap and organizational commitment (H₈), and employee engagement mediates the relationship between organizational culture and organizational commitment (H₉).

Research Method

This research is a quantitative research. The process of collecting research data was carried out through interviews and online

surveys which were carried out in 2 months, from December 2021 to January 2022.

The sampling method used in this study is cluster sampling which can be classified based on several criteria, such as based on geographical factors (Sumarwan et al 2018). The consideration of the selection method is so that the sample can represent a large population group with certain characteristics of millennial employees and generation X and baby boomers employee, each of which is considered in proportion based on work location: head office and representative offices.

The minimum number of samples needed in this study was calculated based on the Slovin formula approach: $n = N/(1+Ne^2)$ with a critical value (e) of 10%, although in the data collection process a larger number of samples were collected than the target.

Table 1. Sample Distribution With Cluster Sampling Method

	Millennial	Gen X and Baby Boomers
Population	2.767	1.096
Sample in Head Office (70%)	241	89
Sample in Representative Offices (30%)	104	38

In this study, several research methodologies were used in the data processing and preparation of managerial implications. Normality and Mann-Whitney tests with SPSS software version 18, were used to test the generation gap variable (differential test) on two population samples, namely the millennial generation and generation X and baby boomers.

Analysis of Partial Least Square (PLS) Structural Equation Modeling (SEM) with SmartPLS software, is used to identify the effect of the generation gap, organizational culture, employee engagement, and location fit on OJK millennial employee commitment, through the process of designing and testing the model.

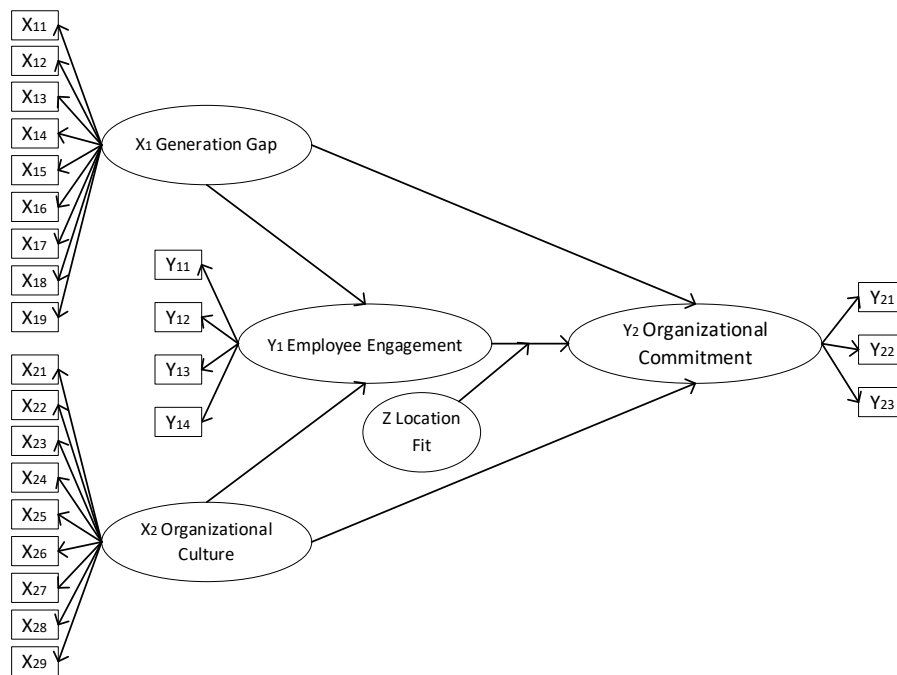


Figure 1. PLS SEM Model Design

Table 2. Research Variables

Latent Variable	Manifest Variables
Exogenous Variable	
Generation Gap (X ₁) (Andrea et al. 2016)	Teamwork (X ₁₁), Knowledge sharing (X ₁₂), View (X ₁₃), Relationship (X ₁₄), Aim (X ₁₅), Selfrealization (X ₁₆), IT (X ₁₇), Values (X ₁₈), Other possible characteristics (X ₁₉)
Organizational Culture (X ₂) (Catwright 1999)	Identification (X ₂₁), Equity (X ₂₂), Equality (X ₂₃), Consensus (X ₂₄), Instrumentality (X ₂₅), Rationality (X ₂₆), Development (X ₂₇), Group dynamics (X ₂₈), Internalization (X ₂₉)
Location Fit (Z) (Moderating Variable)	-
Endogenous Variables	
Employee Management (Y ₁) (Gallup 2021)	Growth (Y ₁₁), Teamwork (Y ₁₂), Management and support (Y ₁₃), Basic needs (Y ₁₄)
Organizational Commitment (Y ₂) (Allen and Meyer 1990)	Affective commitment (Y ₂₁), Continuous commitment (Y ₂₂), Normative commitment (Y ₂₃)

Scenario Planning is used to design OJK human resources management scenarios to increase OJK Millennial Employee Commitment which is prepared based on the results of PLS SEM analysis, expert interviews, and literature studies.

Results and Discussion

Analysis of Generation Gap at OJK

The results of the Kolmogorov-Smirnova normality test show that the respondent group of generation X and baby boomers has a significance value > 0.05, but the millennial respondent group has an insignificance value < 0.05 so that the

respondent group is not normally distributed and does not meet the requirements for the use of parametric statistics. As an alternative, a non-parametric statistical method will be used with the Mann-Whitney test.

The results of the Mann-Whitney test show the results of the Asymp value. Sig. (2-tailed) of 0.000 (< 0.05), it can be concluded that there is a significant difference in characteristics between the millennial generation group and the generation X and baby boomers group (there is a generation gap) so that Hypothesis 1 (H₁) is accepted.

Analysis of Effects Between Variables (PLS SEM)

Outer Model: Convergent Validity Test

The loading factor limit that will be used in this study is 0.6. Figure 2 shows that there are still indicators with a loading factor <0.6 and have not met convergent validity, so it is necessary to modify the model by removing these indicators. After modifications were made by eliminating two indicators of the generation gap

variable, the final model was obtained which showed that all indicators had a loading factor > 0.6.

In addition to the loading factor, convergent validity can also be seen from the AVE value, which is adequate if the AVE value is > 0.50 (Chin 1998). The SmartPLS output results show that the AVE value for all construct indicators is > 0.50 which indicates all construct indicators are valid and meet the requirements.

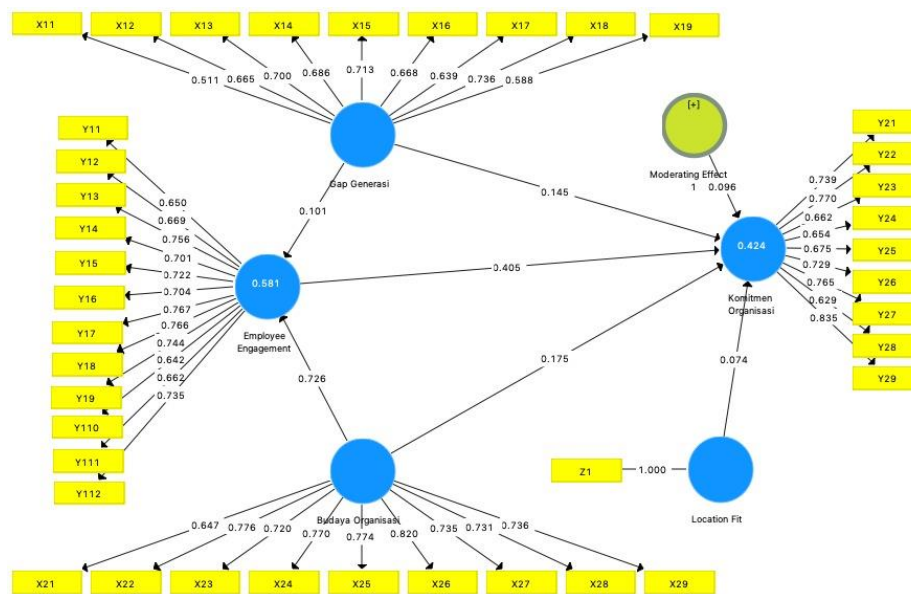


Figure 2. Outer Model SEM PLS

Outer Model: Discriminant Validity Test

The Fornell-Larcker Criterion results in Table 3 show that in general, the AVE square value of each variable is greater than

the correlation between constructs, except for the correlation between Organizational Culture and Employee Engagement (0.756) which is slightly higher.

Table 3. Fornell-Larcker Criterion (AVE Square)

	Organizational culture	Employee Engagement	Generation Gap	Organizational Commitment	Moderating Effect Location Fit
Organizational culture	0.747				
Employee Engagement	0.756	0.711			
Generation Gap	0.274	0.279	0.708		
Organizational Commitment	0.549	0.614	0.329	0.720	
Moderating Effect Location Fit	0.139	0.171	0.100	0.177	1,000

As an alternative to the Fornell-Larker Criterion test, it can also be seen in the cross-loading correlation table, which shows the results that the loading value of each item on the construct is greater than the cross-loading value.

Outer Model: Reliability Test

The indicator criteria for Cronbach's alpha value are > 0.80 having a good scale, > 0.70 having an acceptable scale, and > 0.60 being considered a low scale. The criteria for composite reliability indicators for exploratory research are at least 0.60 (Chin 2018) or > 0.70 in confirmatory studies. The output of the reliability test in SmartPLS shows that all construct indicators have Cronbach's alpha values > 0.80 and composite reliability values > 0.70 so it can be concluded that all construct indicators have met the reliability test.

Inner Model: Evaluation of Determinant Correlation (R^2)

Output SmartPLS shows the results that the value of R^2 for the variable el employee engagement construct is 0.577, which means that this variable can be explained by the generation gap and organizational culture variables of 57.7 %, the rest is explained by other variables outside the variables studied. While the organizational commitment construct variable has an R-

value of 0.426, which means that this variable can be explained by the generation gap variable, organizational culture, employee engagement, and the moderating effect of location fit is 42.6 %, the rest is explained by other variables outside of the variable researched.

Inner Model: Evaluation of F^2 Value (Size effect)

The value of F^2 determines the magnitude of the substantive effect on endogenous latent which is classified into 4 categories: < 0.02 indicates no effect, 0.02 has a small effect, 0.15 has a medium effect, and 0.35 has a large effect.

Based on the results of the evaluation of the value of F^2 in Table 4, it can be seen that:

1. The substantive influence of organizational culture on employee engagement is large, while organizational commitment is small.
2. The substantive effect of employee engagement on organizational commitment is small.
3. Gap does not have a substantive effect on employee engagement, while the organizational commitment is small.
4. Moderating effect location fit does not have a substantive effect on organizational commitment.

Table 4. F Square

	Organizational culture	Employee Engagement	Generation Gap	Organizational Commitment	Moderating Effect Location Fit
Organizational culture		1.182		0.022	
Employee Engagement				0.118	
Generation Gap		0.013		0.039	
Organizational Commitment					
Moderating Effect Location Fit				0.012	

Inner Model: Parameter Significance Test

The significance value is expressed in the t-statistical test value, which is used (two-

tailed) t - value is 1.96 (significant level 5%).

Based on the results of the path coefficients in Table 4, it can be concluded that:

1. The generation gap has a significant effect on employee engagement with a path coefficient of 0.081 ($t = 2.226$; $p < 0.05$), so that Hypothesis 2 (H_2) is accepted.
2. Organizational culture has a significant effect on employee engagement with a path coefficient of 0.736 ($t = 27.667$; $p < 0.05$), so that Hypothesis 3 (H_3) is accepted.
3. Employee engagement has a significant effect on organizational commitment with a path coefficient of 0.407 ($t =$

6.030; $p < 0.05$), so that Hypothesis 4 (H_4) is accepted.

4. gap has a significant effect on organizational commitment with a path coefficient of 0.159 ($t = 3.400$; $p < 0.05$), so that Hypothesis 5 (H_5) is accepted.
5. Organizational culture has a significant effect on organizational commitment with a path coefficient of 0.168 ($t = 2.297$; $p < 0.05$), so that Hypothesis 6 (H_6) is accepted.

Location fit provides a significant moderating effect on the effect of employee engagement on organizational commitment with a path coefficient of 0.094 ($t = 2.131$; $p < 0.05$), so that Hypothesis 7 (H_7) is accepted

Table 5. Path Coefficients

	T Statistics (O/STDEV)	P Values
Generation Gap -> Employee Engagement (H_2)	2,226	0.026
Organizational Culture -> Employee Engagement (H_3)	27,557	0.000
Employee Engagement -> Organizational Commitment (H_4)	6,030	0.000
Generation Gap -> Organizational Commitment (H_5)	3,400	0.001
Organizational Culture -> Organizational Commitment (H_6)	2,297	0.022
Moderating Effect Location Fit -> Organizational Commitment (H_7)	2,131	0.034

Based on the results of the indirect effect in Table 5, it can be concluded that:

1. Employee engagement provides a significant mediating role between the influence of organizational culture on organizational commitment with a path coefficient of 0.300 ($t = 5.890$; $p < 0.05$), so that Hypothesis 8 (H_8) is accepted.

2. Employee engagement provides a significant mediating role between the effect of the generation gap on organizational commitment with a path coefficient of 0.033 ($t = 1.987$; $p < 0.05$), so that Hypothesis 9 (H_9) is accepted.

Table 6. Indirect Effect

	T Statistics (O/STDEV)	P Values
Organizational Culture -> Employee Engagement -> Organizational Commitment (H_8)	5,890	0.000
Generation Gap -> Employee Engagement -> Organizational Commitment (H_9)	1,987	0.047

Based on the results of hypothesis testing using SEM PLS, it is known that the variable generation gap and organizational culture have a significant influence on employee engagement, but the magnitude of the effect of the influence of organizational culture is much greater than the generation gap so that if the components of organizational culture can be improved,

it will also significantly improve employee engagement level. Employee engagement, generation gap, and organizational culture together have a significant influence on organizational commitment, but of the three variables, employee engagement has the highest effect on organizational commitment.

The suitability of the work placement location (location fit) has a significant moderating effect on the effect of employee engagement on organizational commitment, but with a low effect, so that in the policy formulation process the location fit variable does not need to be taken into account.

Another test also shows that employee engagement can play a significant mediating effect between the influence of organizational culture on organizational commitment and also the effect of the generation gap on organizational commitment. Based on the test results, it is evident that employee engagement holds a central position in efforts to increase organizational commitment so that improvements in employee engagement will be able to significantly increase organizational commitment.

In general, based on statistical test results, organizational culture and employee engagement variables are the two most influential variables of organizational commitment, so the factors forming organizational culture and employee engagement should be taken into account in the policy formulation process.

OJK Human Resource Management Scenario

Based on the results of research that has been carried out using a different test analysis methodology using the Mann-Whitney test and testing the measurement model and structural model using SEM

PLS, then a managerial implication that can be applied in OJK is compiled. The preparation of managerial implications in this study will use a scenario planning approach.

OJK has an interest in maintaining the organizational commitment of millennial generation employees who currently dominate +70% of the population because millennial generation employees are the determinants of OJK's success in the future. So the focal issue of this research is "what is the right human resources management strategy to increase the organizational commitment of OJK millennial employees?".

Based on the results of interviews with several sources from internal OJK in the process of identifying the driving force and mapping based on the level of importance (impact) and degree of uncertainty, two driving forces were produced which were considered to have the greatest potential influence on the strategic environmental conditions for managing human resources for millennial OJK employees in the future. coming, namely the availability of jobs in the financial services sector and the availability of the OJK human resources management budget. Furthermore, the two driving forces were crossed to compile an human resources scenario management matrix consisting of 4 quadrant scenarios, namely scenario 1 (optimal), scenario 2 (aggressive), scenario 3 (selective), and scenario 4 (minimum), as shown in Figure 3.

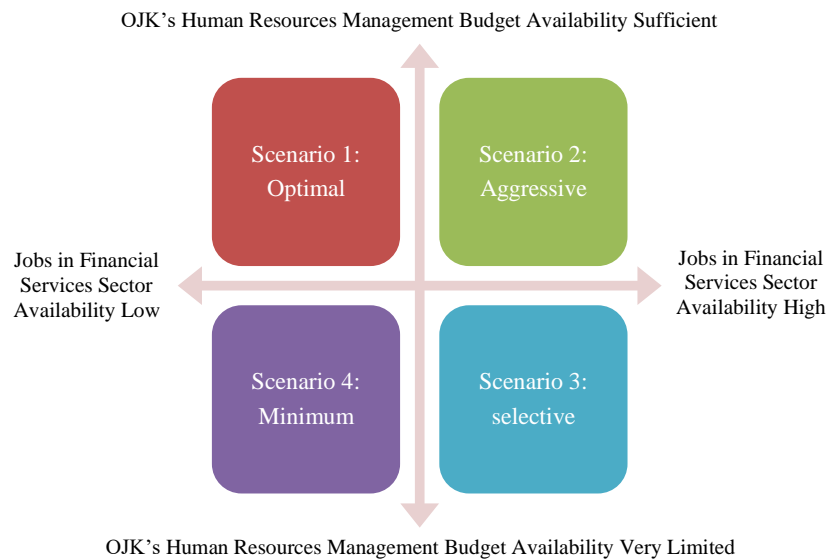


Figure 3. Scenario Matrix of Human Resources Management

The four scenarios are then reduced to a more specific strategy to address the focal issue, namely in the form of an appropriate human resources management strategy to increase the organizational commitment of OJK millennial employees. The strategy will be translated into several relevant aspects of human resources management such as work culture, leadership, work relations, career management, compensation, development, and work environment.

Scenario 1 (Optimal)

This scenario is carried out when OJK is in the most advantageous position, namely when the availability of the OJK human resources management budget is adequate and the level of employee interest in leaving is low due to limited career opportunities in the Financial Services Sector. In this scenario, OJK can optimize as much as possible the available budget slack to implement ideal human resources programs. The recommended programs to run include:

1. Make changes to organizational culture gradually.
2. Provide leadership development programs for future leaders.

3. Changing the structural work pattern into a matrix through the transformation of business processes.
4. Develop a functional career path so that it is more dynamic.
5. Take regular salary surveys and keep OJK's remuneration level competitive in the market.
6. Creating competency-based development programs.
7. Implement flexible working time and location policies for employees.
8. Transforming the workspace with a contemporary concept equipped with facilities that support work-life balance.

Scenario 2 (Aggressive)

This scenario is carried out when OJK is in a disadvantaged position, namely when OJK has a sufficient budget for OJK human resources management while the level of employee interest in leaving is high because career opportunities in the Financial Services Sector are wide open. In this scenario, OJK must optimize the available budget slack as much as possible to retain as many qualified talents as possible, so they don't leave. The recommended programs to run include:

1. Carry out significant organizational culture transformation.

2. Provide opportunities for millennials to occupy key positions.
3. Changing the structural work pattern into a matrix through the transformation of business processes.
4. Creating a fast track career path for millennial generation employees.
5. Take regular salary surveys and ensure the best OJK position in the market.
6. Offers a retention program for high-potential and excellent-performing employees.
7. Provide employee retention programs in the form of development programs.
8. Implement flexible working time and location policies for employees.
9. Transforming the workspace with a contemporary concept equipped with facilities that support work-life balance.

Scenario 3 (Selective)

This scenario is carried out when OJK is in the most disadvantaged position, namely when the availability of the OJK human resources management budget is very limited while the level of employee interest in leaving is high because career opportunities in the Financial Services Sector are wide open. In this scenario, OJK may have to selectively utilize a limited budget to retain certain talents who make a major contribution to the success of the organization. The recommended programs to run include:

1. Make changes to organizational culture slowly and gradually.
2. Gradually reduce tiered structural work patterns.
3. Develop individual career plans for millennial employees according to their aspirations and development needs.
4. Monitor OJK's position in salary surveys as material for evaluating compensation schemes if necessary.
5. Maximizing the use of e-learning portals as the most efficient means.
6. Implement flexible working time and location policies for employees.

Scenario 4 (Minimum)

This scenario is carried out when OJK is in a disadvantaged position, namely when the availability of the OJK human resources management budget is very limited and the level of employee interest in leaving is low due to limited career opportunities in the Financial Services Sector. In this scenario, the OJK must carefully utilize the limited budget and simply carry out the human resources programs that are needed. The recommended programs to run include:

1. Make changes to organizational culture selectively and gradually.
2. Forming leadership spirit through internal rotation and mutation activities.
3. Gradually reduce the tiered structural work pattern.
4. Implementing a job opening system so that the promotion process is considered more transparent.
5. Monitoring OJK's position in the salary survey, however, improvements to the compensation scheme will only be made if OJK's position lags behind the market median.
6. Maximizing the use of e-learning portals as the most efficient means.
7. Implement flexible work time and location policies for employees.

Conclusions

The results of the study indicate that there is currently a generation gap in OJK which is indicated by the differences in characteristics between the generations studied. Meanwhile, this study also shows that the relationship between variables is (1) the generation gap and organizational culture have a significant direct influence on employee engagement. In addition, employee engagement, generation gap, and organizational culture also have a significant direct influence on organizational commitment, however, of the three variables, employee engagement is a variable that gives the highest effect magnitude, (2) location fit provides a significant moderating effect on the effect of employee engagement on organizational commitment, but with low effect size, (3) employee engagement can play a role in providing a positive effect. significant mediation between the influence of organizational culture on organizational commitment and also the effect of the

generation gap on organizational commitment.

In general, based on statistical test results, organizational culture and employee engagement variables are the two most influential variables on organizational commitment, so the factors forming organizational culture and employee engagement should be taken into account in the policy formulation process.

Based on the scenario planning approach, four scenarios of human resources management were obtained to increase the commitment of OJK millennial employees, namely the optimal, aggressive, selective, and minimal scenarios, taking into account the two main driving forces, namely the availability of the OJK human resources management budget and the availability of jobs in the financial services sector. In each of these scenarios, the formulation of policies and strategies for human resources management has been formulated which are outlined in several aspects including work culture, leadership, work relations, career management, compensation, development, and work environment, so that OJK can anticipate and implement human resources management strategies by appropriate in accordance with several possible conditions and situations that may occur in the future.

Notes on Contributors

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