

Determinant Factors Analysis of Turnover Intention in Y Generation at Bank Syariah Indonesia, Semarang City

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ABSTRACT

The banking business must be able to adjust to the ongoing technological advances by leveraging these advancements to keep up with innovation. A new generation is currently joining the workforce. Leaders of businesses should get ready to welcome the Y Generation into their sector or organization because it may present both an opportunity and a challenge for Indonesia's future. Companies need to pay more attention to employee turnover rates because the Y Generation is associated with a relatively high desire to leave the workforce. An in-depth analysis of the impact of job engagement, work-life balance, and Y Generation rewards on turnover intention is the goal of this study. The researcher employed primary data in the form of a questionnaire to investigate this problem. Software SPSS version 26 was used for data analysis. Managers can utilize this information to address issues with employee turnover intention. The study's findings show that the work engagement variable significantly reduces the likelihood of turnover. The work-life balance variable then significantly reduces the likelihood of turnover. The incentive variable also significantly influences turnover intention in the wrong direction.

Keywords: *Work engagement, work-life balance, reward, turnover intention, Y generation.*

ABSTRAK

Seiring dengan perubahan teknologi yang terus terjadi, industri perbankan dituntut untuk mampu beradaptasi dengan memanfaatkan perkembangan teknologi untuk terus berinovasi. Saat ini, mulai generasi baru yang memasuki dunia kerja. Para pemimpin perusahaan sebaiknya mempersiapkan diri untuk menyambut kedatangan generasi Y di industri atau perusahaan, karena ini dapat dijadikan peluang sekaligus tantangan untuk masa depan negara Indonesia. Generasi Y sendiri identik dengan angka turnover intention yang cukup tinggi, yang mana perusahaan perlu memberikan perhatian lebih terhadap tingkat turnover karyawan. Penelitian ini bertujuan untuk meneliti secara mendalam mengenai pengaruh work engagement, work-life balance, dan reward generasi Y terhadap turnover intention. Untuk menguji isu tersebut peneliti menggunakan data primer berupa kuesioner. Analisis data yang digunakan software SPSS versi 26. Penelitian ini berguna bagi manajer untuk menangani

permasalahan turnover intention karyawan. Hasil dari penelitian ini yaitu bahwa variabel work engagement memiliki pengaruh negatif secara signifikan terhadap turnover intention. Kemudian variabel work life balance memiliki pengaruh negatif secara signifikan terhadap turnover intention. Begitu pula dengan variabel reward memiliki pengaruh negatif secara signifikan terhadap turnover intention.

Kata Kunci: Keterlibatan kerja, keseimbangan kehidupan kerja, penghargaan, niat berpindah, generasi Y

INTRODUCTION

The era of digitalization encourages companies to be able to adapt quickly in dealing with changing conditions. According to the OJK (2021), Developments in information technology have spurred various aspects of life including the financial sector which encourages the development of the digital economy and finance. The implementation of digitalization in the banking sector is something that cannot be avoided or even postponed. However, there are main challenges currently being faced by Indonesian banks, namely product and service innovation which is still limited and needs to be encouraged for the development of digital services.

Technological developments will continue to occur by bringing changes, both to consumer behavior and to changes in business models. Along with the changes that continue to occur, the banking industry is required to be able to adapt by taking advantage of technological developments to continue to innovate to increase efficiency in its business operations, provide better services to all levels of society in Indonesia and be able to increase competitiveness (OJK, 2021).

The focus of human resource management is not only on recruiting and having competent employees, but companies must also be able to maintain and retain the employees they have. To improve the quality that is owned, the company needs to pay attention to employees. With the attention given by the company to employees, employees will feel valued and are expected to reduce turnover rates because they have a high level of work engagement. To research conducted by Shahpouri, Namdari, and Abedi (2016) employees' desire to move and reduce preventive actions such as absenteeism and work delays can be done to increase work engagement. A Recruitment Consulting firm, Robert Walters Indonesia, in Burhan and Setyowati (2019) states that the intensity of employee turnover in the last two years in digital companies has reached 31%, which has made competition within the company to get talented employees in the digital era.

At present, new generations are starting to enter the world of work which has made various generations join in working with one another in one company. However, X Generation, who has lived with limited technology since birth, has had a little trouble with the development of increasingly developing technology. Unlike the Y Generation, who are used to the existence of technology in their daily lives. The differences mentioned can be one of the causes that can trigger conflict and cause employee turnover. Like the opinion of Chrisdiana and Rahardjo (2019), employee turnover can occur in companies because there are conflicts that exist between generations in companies that can create gaps.

According to Çelik and Gürcüoğlu (2016), X Generation was born from 1965 to 1979. In this generation, there have been waves and transitions to the transformation of the industrial world and they have started to recognize technology. Y Generation is people born from 1980 to 2001 or better known as Millennials. This generation was born when there were technological developments such as computers, gadgets, and several social media. It can be seen from the age, the millennial generation or Y Generation will dominate the job market.

This can be used as an opportunity as well as a challenge for the future of Indonesia. Company leaders should prepare themselves to welcome the arrival of the Y Generation in the industry or company. Because the arrival of the Y generation into the company will create a mixed generation that may cause a gap generation due to differences in characteristics or ways of working between generations.

Each generation must have different characteristics. This is in line with the statement from Chandra, Hubeis, and Sukandar (2017) that the millennial generation has a higher level of attention than the previous generation which makes the way of communication and way of life different too. So it is not surprising that Y Generation expects faster self-development and career positions compared to X Generation or boomers (Deloitte Indonesia Perspectives, 2019).

Putri, Hartanto, and Husna (2019) said that the millennial generation, or what can be called Y Generation has grown to become modern technology users because it is supported by technology that continues to develop. Y Generation is a generation that currently occupies many positions in the office as a team. Putri, Hartanto, and Husna (2019) continued that X Generation, who is more experienced than Y Generation, tends to only include Y Generation as the implementing team and often does not involve Y Generation in decision-making processes related to work. Because living in an era of everything, X Generation considers Y Generation to be less competent and less initiative, compared to X Generation. Y Generation tends to want things to the point without too many rules.

Chrisdiana and Rahardjo (2019) argue that the generational differences that occur in the company can create conflict between employees and can lead to turnover. Employee identification can be done by managers while paying attention to the quality of the environment and the lives of their employees. Managers need to provide employees with transparent information and the skills needed to understand and study the characteristics of each generation in the company (Amin and Rahmiati 2018). According to research conducted by Deloitte Indonesia Perspectives (2019), the millennial generation is synonymous with high employee turnover rates with an average turnover rate of 10%, even in start-up companies which are believed to be the companies with the most desirable work environment for Y Generation. According to the annual report at Bank Syariah Indonesia, the turnover that occurred in banks in the city of Semarang, especially at Bank Syariah Indonesia, was high from 2019 to 2020 which was caused by various factors. Therefore a way is needed to be able to reduce the turnover rate that occurs in banking, especially at Bank Syariah Indonesia.

Following the results of a pre-survey conducted on 20 Bank Syariah Indonesia employees regarding work engagement, work-life balance, and rewards for turnover intention. The results of the pre-survey via the Google form can be seen in Table 1.1 where respondents with an age range of 21 to 32 stated that respondents had a work engagement rate of 57% which was quite high, then a work-life balance of 52.5% a reward rate of 48% which means it is quite low, the existing turnover intention rate shows an amount of 61% which can be considered quite high. Therefore, based on the results of the pre-survey, it can be concluded that Bank Syariah Indonesia employees have a fairly high turnover rate which can be caused by various factors.

As research conducted by Laksono and Wardoyo (2019) one of the causes of employee turnover intention is work engagement. Employees with high work engagement towards their work, while working, employees can devote both physical and emotional without any coercive encouragement given with a high level of responsibility towards their work by contributing according to the achievement targets. Further research was conducted by Laksono and Wardoyo (2019) on 83 employees, of which 71 employees were of the Y generation and 12 of the X generation, in one year 9 employees decided to leave resulting in a turnover, this indicates a turnover intention rate of 11 %. However, based on research that has been conducted by Dewantoro and Purba's (2018) work engagement to turnover

intention in generations X and Y are not affected by differences in generations, both millennial and non-millennial employees and there are no differences in responding to work engagement and turnover.

In research conducted by Hermawan, Hartika, and Simarmata, (2017), in 2013 the percentage of employee turnover was 8.6% with a total of 36 employees leaving the company out of a total of 404 employees. Then in 2014, there was an increase in the percentage of turnover to 9.7% with the number of employees leaving as many as 42 people out of a total of 432 employees. The turnover intention rate can be reduced in one way, namely by increasing work engagement. Work engagement can reduce the tendency to move because turnover is influenced by work engagement (Wicaksono, 2020).

Prayogi, Koto, and Arif (2019) argue that work-life balance can have a positive influence on turnover intention. To avoid high turnover intention, companies can carry out proper team capacity planning and allocate the right number of people, as well as understand the individual capacity to absorb daily work volume before assigning tasks. Schedules that are difficult to manage and personal lives that are out of control can lead to depression, decreased performance, and conflicts with family. Prayogi, Koto, and Arif (2019) continued that turnover intention is directly influenced by work-life balance, where employees need to feel satisfied in carrying out work, therefore work balance must be owned by every employee. The more conflicts that arise between work and personal life, the more employees will try hard to maintain balance and this can make employees leave and cause turnover (Suifan, Abdallah, and Diab, 2016). Employees with a good level of work-life balance tend to make a low turnover, so it is possible not to have a turnover tendency (Hafid and Prasetyo, 2017).

Research conducted by Sismawati and Backgrounduva (2020) regarding the work-life balance on the turnover intention of Y Generation employees at the State Islamic Savings Bank Semarang proves that work-life balance has a negative and significant effect on turnover intention. This is evidenced by the data obtained from 55 respondents. Based on the research conducted by Sismawati and Latutuvu (2020), it is stated that out of 65 employees, 7 employees chose to leave the company from 2017 to 2019. The decision to leave employees draws attention from the company because this can increase the number of employee turnover in the future.

Y Generation has its characteristics in its demand for appreciation and support from the company, one of the supports that Y Generation employees want is rewards. (Hassan and Govindhasamy, 2020). Ali, Amin, and Hamid (2016) argue that there are two types of rewards, extrinsic rewards, and intrinsic rewards. Extrinsic rewards include salary, and job security such as insurance, annual bonuses, etc. Meanwhile, the intrinsic reward is an acknowledgment of performance, appreciation, and promotion. Both types of rewards are important for an organization to improve the performance of its employees.

Y Generation itself tends to expect extrinsic rewards. If the reward is felt to be less or not commensurate with the work that has been done, then the job satisfaction of the employee will decrease and encourage turnover and look for a better job. (Queiri, Wan Yusoff and Dwaikat, 2015). Chandra, Hubeis, and Sukandar (2015) stated that Y Generation has a low tendency towards commitment and loyalty at work. Thus, rewards and flexibility will be important factors in working in a company. Considering that millennial generation employees have a lower level of work engagement compared to the previous generation, the intention to move is higher.

Following the various phenomena and statements from previous researchers mentioned above, the author is interested in finding out more about the influence of work engagement, work-life balance, and rewards on the turnover intention that occurs in the Y Generation at Bank Syariah Indonesia in Semarang City. Banking is one of the industries affected by digitalization, so banks must be able to adapt to the current digital disruption. Hartono and Atmaja (2021) state that the disruption that has occurred in the banking industry

allows company managers to adapt according to current conditions or technological trends. Digital technology which is believed to have the ability to change human resources to be more efficient is the key to the success of traditional to digital transformation.

In the digital era, the millennial generation, which increasingly dominates society, demands more and more digital financial services. Banking as a sector providing financial services must of course respond to developments in the digital economy and finance, as well as changes in the behavior of people connected to digital services, both as opportunities and challenges. This research was conducted in the city of Semarang because the productive age for work in the city of Semarang reaches 1.9 million people or around 73% of the total population (Kusnandar, 2019).

In the current era of globalization, Y Generation is a workforce that fills the needs of human resources. Compared to other generations, currently, Y Generation tends to be critical in doing work. Y Generation wants jobs that match what is expected. Y Generation's way of thinking varies, many companies benefit from the presence of Y Generation (Chandra, Hubeis, and Sukandar, 2015). Therefore, the existence of Y Generation in the world of work is a challenge for HRM to find the right way to provide a platform for Y Generation to channel ideas and maintain Y Generation in the company. The conceptual framework of this research is to analyze in depth the effect of work engagement, work-life balance, and rewards on employee turnover intention.

This research is a development of previous research. The first research was conducted by Parengkuan (2020), the second research was research conducted by Chrisdiana and Rahardjo (2019), and the research was by Alhmoud and Rjoub (2020). A differentiator or there is a development from previous research, namely, this research was carried out on Y Generation at Bank Syariah Indonesia, Semarang City. This study aims to analyze in depth the effect of work engagement, work-life balance, and Y Generation rewards on turnover intention.

With this writing, it is hoped that it will provide benefits or contributions to companies in considering and managing recruitment and maintaining employees and making decisions or policies based on research conducted.

METHOD

Types of research

This study employed a quantitative research methodology. From the beginning to the formulation of the study design, the quantitative research method's specifications are systematic, planned, and structured. Quantitative research methods, as stated by Sugiyono (2011), namely: "Research methods based on the philosophy of positivism, are used to examine certain populations or samples, data collection uses research instruments, data analysis is quantitative or statistical, intending to test the established hypothesis".

Research approach

This study employs a descriptive research design. Descriptive research, according to Sugiyono (2011), is a technique that uses data or samples that have already been obtained to describe or provide an overview of the subject under investigation without undertaking analysis or drawing broad conclusions.

Population and sample

The population is the sum of all units of analysis. The population is the entire unit that has determined the desired information, therefore the population between studies differs

from one another according to the problem to be studied. (Barlian, 2016). The population in this study is Y-generation employees at Bank Syariah Indonesia in Semarang City.

The sample is part of the quantity and characteristics possessed by a population. (Barlian, 2016). The sample used in this study is Y-generation employees at Bank Syariah Indonesia in Semarang City. With the number of samples sought by the Cochran formula:

$$n = \frac{z^2 pq}{e^2}$$

Information:

N = Number of samples needed z^2 = Price in the normal curve for 5% saving, with value = 1.96 p = 50% right probability = 0.5 q = 50% wrong chance = 0.5 e = Sampling error rate (sampling error) in this study using 10%

So the number of samples produced is:

$$n = \frac{(1,96)^2(0,5)(0,5)}{(0,1)^2}$$

$$n = 96,04$$

Based on the calculations that have been done above, the sample taken is 96 respondents.

To provide a more focused direction for selecting a sample that is more representative of the population, a random purposive sampling method was used. Random purposive sampling is a sampling method that uses certain criteria. Random purposive sampling is a sampling method based on consideration of the goals set by the researcher so that reasonable sampling does not pay attention to the principle of population representation. (Barlian, 2016).

The criteria for selecting the sample in this study are:

1. Banking employees who have worked at Bank Syariah Indonesia Kota
2. Semarang with a minimum period of 1 (one) year.
3. Not an internship or apprentice employee,
4. The age limit for the object of this research is 21 to 32 years,

In banking research it is used as a sample selection because banking is one of the industries affected by digitalization, so banks must be able to adapt to the digital disruption that is currently happening (OJK, 2021).

Data types and sources

The types of data sources used are primary data sources and secondary data sources. Primary data were obtained from complete answers and following the guidelines for filling out the questionnaire which was distributed to the respondents. Then secondary data was obtained from books, journals, previous research, and the official website of banking in the city of Semarang.

Method of collecting data

The data collection method used is a questionnaire. The questionnaire contains questions related to work engagement, work-life balance, reward, and turnover intention. This questionnaire is only addressed to employees, not including internship or apprentice

employees. Questionnaires were distributed through the media Google form. It is hoped that the research subjects will be able to fill out and complete the survey individually. The questionnaire was given an explanation, instructions, and notification that the questionnaire is anonymous.

This study to determine the effect of work engagement, work-life balance, and rewards on turnover intention using a Likert scale for each question. The Likert scale is proposed with numbers ranging from 1 to strongly disagree to 5 to strongly agree. With the following information:

- 1 = Strongly Disagree
- 2 = Disagree
- 3 = Doubt Doubt
- 4 = Agree
- 5 = Strongly Agree

Data analysis method

To answer the problems formulated in the research, the analytical method used is:

1. Validity Test

A validity test can be used to determine whether a questionnaire is valid. If the answers to the questions and the questionnaire tend to reflect anything that the questionnaire will measure, the questionnaire is deemed legitimate. Validity seeks to determine whether a questionnaire's questions are capable of measuring the desired outcomes. Correlation between the question score and the overall variable score can be used to measure validity. By comparing the obtained r-value with the r table for the degree of freedom ($df = n - 2$), where n is the number of samples, the significance test was conducted. We can say that all indications are valid if the r count is higher than the r table (Ghozali, 2011).

2. Reliability Test

A reliability test, an indicator variable, can assess a questionnaire. The questionnaire can be deemed reliable if the responses to the survey's assertions are consistent throughout time. The Chronbach alpha statistical test can be used in SPSS to assess dependability. A variable is considered dependable if its Chronbach alpha value is greater than 0.70 (Ghozali, 2011).

3. Classical Assumption Test

a. Multicollinearity test

The purpose of the multicollinearity test is to determine whether or not the regression model identified a relationship between the independent variables. A successful regression model is one in which the independent variables do not correlate. to investigate the correlation matrix of the independent variables to determine whether multicollinearity exists. It is deemed free of multicollinearity if there is a correlation between the independent variables with a tolerance value over 0.1. A common cutoff threshold for determining the presence of multicollinearity is a tolerance value of 0.10 or a VIF value >10 (Ghozali, 2011).

b. Heteroscedasticity test

To determine whether the residual variance of the regression model differs from one observation to the next, a heteroscedasticity test was carried out. Homoscedasticity is defined as the presence of residual variation from one observation to the next, while heteroscedasticity is defined as the absence of residual variance. There are several methods for figuring out if there is heteroscedasticity. Heteroscedasticity can be examined using the Glejser test. If the significance probability is greater than 0.05 or 5%, the regression model is said not to have heteroscedasticity (Ghozali, 2011).

c. Normality test

The normality test was used to determine whether the residuals in the regression model have a normal distribution. You can use the statistical Kolmogorov-Smirnov test to determine if the data is regularly distributed. The residuals have a sig. >0.05 normal distribution. The distribution of data along the graph's diagonal or in the histogram can be used to identify normality. The histogram is regularly distributed if the data is distributed along the diagonal and moves in the same direction as the line (Ghozali, 2011).

4. Multiple linear regression analysis

Regression analysis is the process of estimating the population mean or average of the dependent variable using known values of the dependent variable and/or the dependent variable's dependency on one or more independent variables (Ghozali, 2011).

The following is the equation model of multiple linear regression:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Information:

Y = *Turnover intention*

α = Constant

$\beta_1, \beta_2, \beta_3$ = Koefisien regresi

X1 = Work engagement

X2 = Work-life balance

X3 = Reward

e = Residual

5. Significance test of partial effect (t-test)

The t-statistical test was used to demonstrate the degree to which each independent variable contributes to understanding the variability of the dependent variable. The t-test should be performed whenever an independent variable impacts the dependent variable and the significance level is less than (0.05) (Ghozali, 2011).

6. Simultaneous significant test (F test)

The F test is used to determine whether each independent variable employed in the model has an impact on the dependent variable at the same time. It can be concluded that the independent factors have an impact on the dependent variable if the significance value is less than 0.05 (Ghozali, 2011).

7. The coefficient of determination (R)

The model's ability to explain the dependent variable is gauged by the coefficient of determination. The value of the coefficient of determination falls between 0 and 1. R²'s low value indicates that the independent variables' ability to explain the dependent variables is relatively limited. A number around one indicates that practically all of the data required to estimate the dependent variable is provided by the independent variables. R² will rise for every extra independent variable, whether or not it has an impact on the dependent variable. Therefore, adjusted R² is required when determining the best regression model (Ghozali, 2011).

RESULT AND DISCUSSION

RESULT

Respondent Analysis

Primary data was used in this study through a questionnaire addressed to Bank Syariah Indonesia employees working in the city of Semarang. The questionnaire-filling period was carried out from the fourth week of February to the first week of May 2022. Based on the data that has been collected, 160 respondents have filled out the questionnaire.

To mitigate the existence of outliers, the data has been checked and eliminated so that the final amount of data used in this study was 128. Some of the respondents' results were declared outliers because the respondents were incomplete in filling out the question data in the questionnaire so they did not meet the requirements of the data collection method. So based on these data, it can be seen that the return rate of respondents' answers that can be used is 80%.

Table 1. Profile of respondents

	Amount	Percentage
Gender:		
- Male	35 people	27,3%
- Female	93 people	72,7%
Age:		
- 21 - 25	43 people	32,2%
- 26 - 29	79 people	64,4%
- > 30	6 people	3,3%
Last education:		
- D3	29 people	22,7%
- S1	92 people	71,9%
- S2	7 people	5,5%
Length of work:		
- 1 - 3 years	56 people	43,7%
- 3 - 5 years	60 people	46,8%
- 5 - 7 years	11 people	8,5%
- > 7 years	1 people	0,7%

Source: primary data that has been processed, 2022.

Table 1 describes the demographics of respondents who are willing to be the sample in this study. Based on the data that has been collected, the majority of respondents in this study were female. The age range of most of the respondents ranged from 26 to 29 years. This is in line with the aim of this study, namely to analyze millennial behavior more deeply. The education level of the respondents was dominated by undergraduate level 1. Furthermore, the majority of these respondents had worked for 3 to 5 years.

Statistical Data Analysis

Instrument Test

a) Validity test

The questionnaire can be said to be valid if the questions on the questionnaire can show something that the questionnaire will measure. This validity measures whether the questions asked in a questionnaire can measure what you want to measure. Whether the variable is valid or not can be seen from the probability value used to accept or reject the significant correlation of item variables, namely the number 0.05, if the significant value is less than 0.05 then the variable, is said to be valid (Ghozali, 2011). The results of the validity test can be seen in the following table:

Table 2. Validity Test Results

Variable	Items	Sig (2-tailed)	Information
Work Engagement (X1)	X1.1	0,000	Valid
	X1.2	0,000	Valid
	X1.3	0,000	Valid
	X1.4	0,000	Valid
	X1.5	0,000	Valid
	X1.6	0,000	Valid
	X1.7	0,000	Valid
	X1.8	0,000	Valid
	X1.9	0,000	Valid
Work-Life Balance (X2)	X2.1	0,000	Valid
	X2.2	0,000	Valid
	X2.3	0,000	Valid
	X2.4	0,000	Valid
	X2.5	0,000	Valid
	X2.6	0,000	Valid
	X2.7	0,000	Valid
	X2.8	0,000	Valid
	X2.9	0,000	Valid
	X2.10	0,000	Valid
	X2.11	0,000	Valid
	X2.12	0,000	Valid
Reward (X3)	X3.1	0,000	Valid
	X3.2	0,000	Valid
	X3.3	0,000	Valid
	X3.4	0,000	Valid
	X3.5	0,000	Valid
	X3.6	0,000	Valid
	X3.7	0,000	Valid
	X3.8	0,000	Valid
	X3.9	0,000	Valid
	X3.10	0,000	Valid
	X3.11	0,000	Valid

Turnover Intention (Y1) Variable	Items	Sig (2-tailed)	Information
	X4.1	0,000	Valid
	X4.2	0,000	Valid
	X4.3	0,000	Valid
	X4.4	0,000	Valid
	X4.5	0,000	Valid
	X4.6	0,000	Valid

Source: SPSS data processing results in version 26, 2022

Based on the validity test findings in Table 2, it is clear that every indicator utilized to measure this study variable has a significant value of less than 0.05, which is necessary for it to be deemed significant. Consequently, the information obtained is reliable, and the survey's questions can be applied to future research.

b) Reliability Test

A reliability test is a method for determining whether a questionnaire or other indicator may be used more than once in a single study. The reliability test is employed to determine whether the responses to the survey questions are reliable or steady over time. This study used Cronbach's Alpha statistical test for reliability testing. According to this test, an instrument is considered reliable if its reliability coefficient value is more than 0.70 (Ghozali, 2011). The results of the reliability test in the table are as follows:

Table 3. Reliability Test Results

Variable	Cronbach's Alpha	Result
Work engagement (X1)	0,848	Reliable
Work-life balance (X2)	0,779	Reliable
Reward (X3)	0,839	Reliable
Turnover intention (Y)	0,778	Reliable

Source: SPSS data processing results from version 26, 2022

The job engagement, work-life balance, and reward variables on turnover intention can be trusted or dependable to be used as variable measuring instruments, and are said to be reliable since they have a Cronbach's Alpha value of higher than 0.70. This is based on the test results in Table 4.4 above.

Classic assumption test

There are various tests for the classical assumption, including the normalcy test, multicollinearity test, and heteroscedasticity test.

The normalcy test comes first. A test for uniformity can be performed on survey data that has been certified to be normally distributed. The distribution of data along the graph's diagonal or in the histogram can be used to identify normality. The histogram is regularly distributed if the data is distributed along the diagonal and moves in the same direction as the line. 2011 (Ghozali). The normality test is used to determine whether the data is representative of a population with a normal distribution. You can check the data's normality using non-parametric statistics from the Kolmogorov-Smirnov one-sample test method. If the

Asymp.sig (2-tailed) coefficient is 5% or 0.05, the data can be said to be normally distributed (Ghozali, 2011). The following are the results of the normality test:

Table 4. Normality Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
Asymp. Sig. (2-tailed)	.200

Source: SPSS data processing results from version 26, 2022

It is clear from Table 4 why 0.200 is the Kolmogorov-Smirnov significant value. The data can be regarded to be regularly distributed if the results are greater than 0.05, according to these findings.

The multicollinearity test is the second. To ascertain the association between independent variables (independent), the multicollinearity test is performed. A good regression model should not correlate with the independent variables because doing so would invalidate the significance value. If the tolerance value is larger than 0.1 or 10% and the VIF value is less than 10, multicollinearity will not be present (Ghozali, 2011).

The following is a table of multicollinearity test results:

Table 5. Multicollinearity Test Results

Model	Collinearity Statistics	
	Tolerance	VIF
(Constant)		
<i>Work Engagement</i>	.546	1.830
<i>Work-Life Balance</i>	.613	1.631
<i>Reward</i>	.659	1.517

Source: SPSS data processing results from version 26, 2022

Table 5 explains that the tolerance values for the independent variables work engagement, work-life balance, and rewards are greater than 0.1 and that the resulting VIF value is less than 10. Therefore, it can be said that these variables do not exhibit multicollinearity.

Heteroscedasticity is the third factor. This test seeks to determine whether the residuals of one observation do not share any variance with another. Heteroscedasticity is absent if there are no similarities. In a good regression model, heteroscedasticity is absent. Because the regression model can be deemed incorrect if the heteroscedasticity assumption is not upheld. The Glejser test, which is considered valid if the significant value is over 5% or > 0.05, can be used to perform the heteroscedastic test (Ghozali, 2011). The table of test outcomes is shown below:

Table 6. Heteroscedasticity Test Results

Coefficients ^a	
Model	Sig.
(Constant)	.320
Work Engagement	.337
Work-Life Balance	.351
Reward	.063

Source: SPSS data processing results from version 26, 2022

Based on Table 6 above, it can be seen that the significance probability is above 0.05. So it can be concluded that the regression model does not contain symptoms of heteroscedasticity.

Multiple Linear Regression Analysis

The population average or the dependent variable average according to a known value based on the dependent variable can be estimated and/or predicted by the dependency of the dependent variable on one or more independent variables (Ghozali, 2011). The following table provides a detailed explanation of the multiple regression equation's findings:

Table 7. Multiple Linear Regression Calculation Test Results

Model	Unstandardized Coefficients
	B
(Constant)	39.494
<i>Work Engagement</i>	-.215
<i>Work-Life Balance</i>	-.174
<i>Reward</i>	-.183

Source: SPSS data processing results from version 26, 2022

Based on Table 7, the regression equation can be described as follows:

$$Y = 39.494 - 0,215X_1 - 0,174 X_2 - 0,183 X_3 + e$$

Information:

- Y = *turnover intention*.
- X1 = *work engagement*
- X2 = *work-life balance*
- X3 = *reward*

The results of the multiple linear regression equation above with the SPSS version 26 program can conclude that:

- a. The constant of 39.494 indicates that if the independent variables (work engagement, work-life balance, reward) are assumed to be unchanged (constant), the value of Y (turnover intention) will increase.
- b. The work engagement program regression coefficient of -0.215 explains that if there is an increase in the work engagement variable assuming other variables are constant, then the amount of turnover intention will decrease.
- c. The work-life balance regression coefficient of -0.174 states that if there is an increase in the work-life balance variable assuming other variables are constant, then the amount of turnover intention will decrease.
- d. The reward regression coefficient of -0.183 states that if there is an increase in the reward variable assuming the other variables are constant, then the amount of turnover intention will decrease.

Hypothesis testing

Furthermore, hypothesis testing can be used to demonstrate the validity of the hypothesis. The hypothesis test specifics include the following:

a) T-test

The T-test looks at how each independent variable—work engagement, work-life balance, and rewards—affects the likelihood of turnover. The T-test’s outcomes are as follows:

Table 8. Hypothesis Testing Results from T-test

Model	t	Sig.
(Constant)	11.569	.000
Work Engagement	-2.414	.017
Work-Life Balance	-.2.158	.033
Reward	-.2.536	.012

Source: SPSS data processing results from version 26, 2022

The work engagement program (X1) has a significance value of 0.017 (0.05), according to the test results above. Additionally, it has a t statistic of 2.414 > 1.655 (t table), indicating a significant relationship between the work engagement variable and the turnover intention variable. The significant value for work-life balance (X2) is 0.033 (or 0.05). Additionally, the work-life balance variable significantly affects the turnover intention variable, as shown by the t statistic of -2.158 > 1.655 (t table). The significance level for reward (X3) is 0.012 (or 0.05). Additionally, it has a t statistic of -2.536 > 1.655 (t table), indicating that the reward variable significantly influences the intention to turn over employees.

b) F test

The F test determines whether each independent variable in the model has an impact on the dependent variable individually or collectively. Table 9 explains the hypothesis testing findings in the following ways:

Table 9. Hypothesis Testing Results from Test F

ANOVA ^a			
Model		F	Sig.
1	Regression	19.44	.000 ^b
	Residual	1	
	Total		

Source: SPSS data processing results from version 26, 2022

The three independent factors, namely the work engagement program (X1), work-life balance (X2), and rewards (X3) simultaneously or simultaneously have a substantial effect on turnover intention, as shown by the calculation results in Table 9 above. A significance value of 0.000, or less than 0.05, indicates this.

c) Determinant coefficient (R^2)

The coefficient of determination can be used to determine how significant a variable is in explaining the dependent variable. The coefficient of determination's outcome is:

Table 10. Determinant Coefficient Results (R^2)

Model Summary	
Model	R Square
1	.320

Source: SPSS data processing results from version 26, 2022

Based on Table 10's findings, it can be concluded that the magnitude of work engagement, work-life balance, and reward can adequately account for the intention of turnover of 32.0%, with an R square value of 0.320. While other factors not seen in this study account for the remaining 68.0%.

DISCUSSION

The Effect of work engagement on turnover intention

The first variable, "work engagement," has a regression coefficient of -0.215, indicating that it has a strong negative impact. Accordingly, the level of work engagement between employees and their work can lower the intention for employee turnover in the company every time there is work engagement.

According to research by Hermawan et al. (2017), when workers are deeply engaged in their work and enthusiastic about it, they experience pride, challenge, and inspiration, which can lead workers to abandon small work.

Vigor, devotion, and absorption are the three traits that define work engagement. Y Generation employees of Bank Syariah Indonesia Semarang City themselves have a sense of pride in the work they have. The dedication given by employees to the company can build good and meaningful relationships between employees and the company and can create high engagement so that turnover intentions can be avoided. Employees of Bank Syariah

Indonesia in Semarang City have a good commitment so that employees can do their job to the fullest without any coercion to do the work they have.

Effect of work-life balance on turnover intention

The work-life balance variable has a regression coefficient of -0.174, and the result of the T-test used to test the hypothesis is -2.158, indicating that it has a substantial negative impact. This implies that any improvement in work-life balance will lower the company's aim to increase turnover.

This demonstrates that if staff members believe their employer does not value work-life balance, they will be motivated to leave. Low levels of work-life balance can result in some issues, some of which may make employees want to leave the organization. According to a study by Hafid & Prasetyo (2017), businesses must pay attention to the harmony between employee involvement in their professional and personal lives to reduce the likelihood that they would lose personnel.

Every employee expects to have balance and flexibility in carrying out their work. Employees of Bank Syariah Indonesia Semarang City can work effectively in the workplace, which means that employees can balance personal activities with the work they have. Employees can still enjoy their personal life or personal activities without leaving work because employees feel that their personal life does not place an additional burden on work. Employees can balance between personal and company life which can reduce the conflict between personal life and work so that employees still choose to remain in the company while still being able to meet their desired personal needs so that the intention to move or look for another company is low or small.

Effect of Reward on turnover intention

The incentive variable has a regression coefficient of -0.183, indicating that it has a significant and unfavorable impact. This implies that any rise in compensation will result in a decrease in the intention to leave the organization.

The test's findings demonstrate that providing employees with fair rewards and treating them accordingly to their performance will keep them working for the organization. As research conducted by Rostandi & Senen, (2021) to maintain ideal high-performing employees, HR managers must work harder, especially in providing the rewards that employees need, both financial and non-financial.

Y Generation employees want to support or appreciation that can be used to improve their careers. Support or appreciation that can be given by the company can be in the form of rewards. Y Generation employees of Bank Syariah Indonesia Semarang City receive support or a reward, namely giving more wages for the work that has been done by employees. By giving wages or bonuses, employees feel valued and appreciated for the work they have done. Employees of Bank Syariah Indonesia in Semarang City also receive constructive criticism for their work so that employees can correct mistakes or deficiencies in their work. With support in the form of commensurate extrinsic and intrinsic rewards for the hard work done by employees so that the intention to move is small and decides to stay in the company.

CONCLUSION

The following conclusions can be made from the study addressing the Effect of Work Engagement, Work-Life Balance, and Rewards on the Y Generation at Bank Syariah Indonesia in Semarang City based on the findings of analytical tests and research that has been conducted: It is determined that the work engagement variable significantly reduces the likelihood of turnover. In other words, the smaller the level of staff turnover, the better the level of employee engagement with the organization. The first theory is therefore accepted. We conclude that the work-life balance variable significantly reduces turnover intention. This suggests that the lower the incidence of employee turnover, the higher the level of work-life balance that employees possess. So the second hypothesis is accepted. The reward variable is concluded to have a significant negative effect on turnover intention. This means the higher the level of reward that employees get, the lower the level of employees leaving the company. So the third hypothesis is accepted. Y Generation employees want self-exploration of their abilities and careers, but Y Generation employees themselves have high work engagement with their work, a good work-life balance with work, and commensurate rewards for the work done so the intention to leave the company low which makes employees stay in the company.

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