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Millennial Generation Work Engagement (Case Study Of Millennial Employees at Bank BRI Surabaya)

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ABSTRACT

Bank BRI is one of the state-owned banks that has a large number of active millennial employees. This is done by bank BRI to answer future challenges and also to prepare young talents who will later occupy strategic positions in the company. The involvement of the millennial generation at Bank BRI is one of the strategies carried out by Bank BRI to attract potential customers from the millennial generation who in the next few years will replace consumers from the previous generation who have entered retirement or are no longer active in the business world due to age. and so forth. Besides the advantages of the millennial generation (Gen Y) for potential companies, there are also challenges for companies that are attached to the millennial generation, namely high turnover rates due to low work engagement from the millennial generation. This research is intended to add to the written literature and data and reveal things that can increase the Work Engagement of millennial generation employees in the banking sector, namely Bank BRI Surabaya, this research obtains results or findings of 6 things that are the forming factors of Millennial Generation Work Engagement at Bank BRI Surabaya, which include: 1. Salary 2. Health insurance (health insurance) 3. Career path 4. Work-Life Balance (work hours and leave) 5. Comfortable working atmosphere (room and attitude between employees) and 6. Appreciation from the leadership/company (performance allowances and praise.

Keywords: : work engagement, millenials generation, Bank BRI.**JEL Classification Code:** E15, F20, H12

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INTRODUCTION

Indonesia is one of the countries that have a high population growth compared to other countries in the world, currently Indonesia is ranked 4th with the most densely populated population, with a total of 267,026,366 people² and this figure is predicted to continue to increase from year to year with a projection in 2025 the population of Indonesia will reach 284 million people. (DetikTravel (Monday, 07 December 2020).

Based on this, Indonesia is one of the countries that will become one of the leading countries in terms of the availability of human resources at present and in the future, from the results of a survey from February to September 2020 conducted by the BPS¹⁴ (Central Statistics Agency). , it was found that the number of Generation Z reached 75.49 million people²⁹ 27.94 percent of the total population and the Millennial generation reached 69.90 million people or 25.87 percent, and the rest were Baby Boomers and Generation X. (Tempo.co (Thursday), April 15, 2024⁴⁵

Generation Y or the Millennial generation is the generation that was born after Generation X and the Baby Boomers generation. The term Millennial Generation was first used or appeared in several major United States newspaper headlines in 1993, in August to be precise, the article discussed a generation that was very different from the previous generation in terms of behavior. Straus and Howe (1991) use the term Millennial Generation for Generation Y because they see a phenomenon that describes the displeasure of the millennial generation when associated with the previous generation or Generation X.

Wired Generation is also pinned or used as a term for the millennial generation because this generation has a high need to be connected to the internet and a digital-based work environment. high with digital

technology (Kaplan & Haenlein, 2010).

Not only superior in terms of numbers which are dominant in Indonesia, generation Y (millennials) have various advantages compared to previous generations (generation X and Baby Boomer generations), especially in terms of utilization and adaptability with high technology, especially information technology or related technology. with internet.

When referring to the advantages possessed by the millennial generation mentioned above, the company should be able to make the advantages possessed by the millennial generation as points or added value that can be utilized as ⁷⁴ resource to develop the company, where the millennial generation is the generation that Very close to this technology is a generation that has high creativity because of their ability and ease in finding information. However, behind the advantages possessed and inherent in the millennial generation, there are also disadvantages inherent in the millennial generation, especially in life and abilities in the world of work.

he results of a survey conducted by one of the job search websites, namely jobstreet, found that the shortcomings or weaknesses of the workers of the millennial generation are the hopping nature or the ease of moving around the workplace, this is due to the character of the millennial generation who are impatient, easily bored, and does not have high fighting power like those of its predecessor generations. (cnnindonesia.com : 2016). Another thing that is a weakness and shortcoming of the millennial generation is the consumptive nature and hedonist lifestyle, these traits make it difficult for the millennial generation to commit to one type of job or move jobs very easily. Quoting from the Forbes page published on the November 2019 edition of Liputan6.com, it is stated that the habits of the millennial generation who are consumptive and hedonist make

them often have many options at work and always do new things to always develop and achieve a balance between their work and lifestyle. , and there is certainty or opportunity to continue to develop in a career or there is a guarantee of a clear career path in a company.

Based on the results of an initial interview conducted by researchers to one of the millennial generations who works at a state-owned bank named Dea Kartini Nurcahya, it was found that the reason respondents chose to work in the banking sector was due to their initial interest in passive income or a sizable salary offered by the field of work. this. Furthermore, the respondent mentioned that another interest that caused him to choose to work in the banking sector was the flexibility in work and the existence of a clear career path that was able to fulfill the respondent's desire to continue to develop in his work, but he also stated that he did not rule out the possibility of switching or switching to this type of work. others, if the field can provide better opportunities and is more in line with the passion of the respondent.

Statements from respondents and some of the results of surveys conducted by several job search websites above, were strengthened by research conducted by Yoris Sebastian (2016). Yoris Sebastian in his book entitled "Generation Langgas Millennials Indonesia", suggests that there are several advantages of the millennial generation, namely wanting to go fast, easily changing jobs in a short time, creative, dynamic, technologically literate, close to social media, and so on. Furthermore, another researcher, Gallup (2016), revealed several characteristics of the millennial generation in terms of work style as follows: salary is not everything, self-development, bosses who are not rigid, on going conversations; work is part of their life.

Based on several opinions submitted by experts and the results of initial

interviews with respondents or working millennials, it is known that the millennial generation has several advantages that the previous generation did not have, and this can be a valuable asset for companies to develop the company towards a more good.

One of the fields that many millennials currently choose as a field of work is the banking sector, this is in accordance with the results of a survey conducted by the BPS (Central Statistics Agency) in collaboration with Sakernas (National Labor Force Survey) in 2017, where the survey results The study found data that many of the millennial generation are currently entering the service business and sales force sector. This can be seen in Figure 1.1 as follows:

Jenis Pekerjaan Utama	Generasi	
	Generasi Y (Millenial)	Generasi X
Tentara Nasional Indonesia (TNI) dan Kepolisian Negara Republik Indonesia (POLRI)	0,56	0,66
Manajer	1,37	2,71
Profesional	7,00	6,08
Teknisi dan Asisten profesional	3,78	2,90
Tenaga Tata Usaha	6,74	4,12
Tenaga Usaha Jasa dan Tenaga Penjualan	24,61	23,54
Pekerja Terampil Pertanian, Kehutanan, dan Perikanan	16,04	23,61
Pekerja Pengolahan, Kerajinan, YBDI	12,18	11,64
Operator dan Perakit Mesin	8,04	6,31
Pekerja Kasar	19,68	18,45

Source: BPS and Sakernas Survey: 2017

Based on the data on the distribution of work fields in Figure 1.1. it was found that 24.61 percent of the millennial generation worked in the service business force and sales force which included the banking sector, and this data continued to experience growth from year to year

Bank BRI is one of the state-owned banks that has a large number of active millennial employees. This is done by bank BRI to answer future challenges and also to prepare young talents who will later occupy strategic positions in the company. In addition, the involvement of the millennial generation at BRI bank is one of the strategies carried out by BRI

bank to attract potential customers from the millennial generation who in the next few years will replace consumers from the previous generation who have entered retirement age or are no longer active in the business world. due to age and other factors.

Bank BRI in recent years has always made several breakthroughs in terms of fulfilling and developing human resources, especially strategies or breakthroughs related to fulfilling human resources from the millennial generation. One of the events or events held by Bank BRI in collaboration with the Ministry of SOEs of the Republic of Indonesia to provide a forum for or boost the participation of the millennial generation in the development of SOEs is an event entitled Millennial Innovation Summit (MIS) 2020, this event is the first innovation competition event within SOEs. which are divided into three main categories, namely business strategy, technology breakthrough, and social innovation, with the hope that BUMN Millennials will be able to become strategists, makers, and enablers in these three categories. (Liputan6.com : April 2020).

One proof of BRI's seriousness in carrying out regeneration within an organization that focuses on utilizing or increasing the role of the millennial generation is reshuffling or appointing several directors from among the millennial generation. (cnnindonesia.com : January 2021).

The hope of increasing the role of the millennial generation in BRI bank business development will be well achieved, if BRI bank and the Ministry of BUMN of the Republic of Indonesia are able to minimize the effects caused by deficiencies originating from the innate characteristics of the millennial generation, one of which is the attitude or habit of "fleas". jump" low loyalty to the company or organization. One of the efforts that

currently has to be carried out by human resource management at BRI bank and the Ministry of BUMN of the Republic of Indonesia is to build Work Engagement from millennial Generation employees.

Based on research conducted by Abercombie 2014; Sarraf, Abzari, Isfahani, & Fathi, 2017; Chawla, Dokadia, & Rai, 2017, it is known that the level of Work Engagement of employees from the millennial generation is at the lowest level when compared to employees or the workforce from the previous generation, namely generation X and baby Boomers. Another study conducted by Gallup (Rigoni & Nelson, 2016), where the results of this study show that less than a third (29%) of millennial generation employees in the United States (15% worldwide) are fully involved with their work.

Other research conducted by Munfaridah, Mulyati, Nuryana, 2018; Mulyati, Himam, Riyono and Suhariadi, 2018, found the highest level of results or levels in terms of work engagement of the millennial generation at only 18.25%, this research was conducted in organizational settings involving non-academic staff in private companies. Another setting with respondents from different organizations, namely SOEs and beauty consultants, found that the highest level of work engagement for each organization sequentially was only around the level or numbers of 19.15% and 19.86%.

The same pattern was also found from research results or study results from Dale Carnegie Indonesia, which involved the workforce from the millennial generation conducted in 6 major cities in Indonesia, and obtained results or revealed the fact that only one out of four millennials worked in total or really involve themselves in their careers and are partially involved by 66% (Anjani, 2017).

Schaufeli & Bakker (2004) identified work engagement as feeling enthusiastic, passionate, active, and always consciously

enjoying every job and assuming that he is able to complete all the tasks in his work. Rothbard (2001), views work engagement as a part or construct of motivation, which can be viewed from 2 main aspects, namely: attention (attention or cognitive willingness to examine the role of work in one's life) and absorption/focus in doing work. Whereas¹² Maslach, Schaufeli and Leiter (2001) consider work engagement as the opposite or opposite of the burnout concept, where burnout employees feel pressured and tormented in doing their jobs and always feel that the tasks in their work are burdensome demands. Meanwhile, employees who are engaged with the company or their work feel happy and challenged in carrying out every task in their work.

Furthermore Schaufeli & Bakker (2004) expressed the opinion that Work Engagement consists of 3 (three) constituent dimensions namely Vigor, Dedication and Absorption. Where each dimension is different from one another in terms of interpretation of work, even though the 3 dimensions are still in one unit. The first dimension, namely Vigor, is defined as employees with enthusiastic and energetic characteristics at work and trying their best to complete the tasks being done. The second dimension is Dedication. This dimension has the characteristics of high involvement of individuals in a job, usually employees feel enthusiastic in doing the work or tasks assigned by the company to them. The third dimension of work engagement is absorption, in this dimension employees are described as having full concentration or focus on doing each job.

Bakker (2011) reiterated that work engagement has a different concept from job satisfaction¹⁷ this is due to the combination of high work pleasure (dedication) with high activation (vigor, absorption), whereas job satisfaction generally only describes a passive form of

employee well-being.

Based on the results of research conducted previously in various organizational fields involving the millennial⁴⁴ workforce as the object of the research, the researcher is interested in conducting deeper research, especially in the field of banking, because at present this field is one of the fields that is the prima donna or reference field. Millennials are interested in jobs. To obtain results and an appropriate description of the research object, the researcher uses a qualitative research method, this is done to reveal what things can trigger or increase the work engagement of employees from the millennial generation who work in the banking sector, especially at Banks. BRISurabaya

Referring to the formulation of the research problem above, this research is aimed at adding to the written literature and data as well as uncovering the main factors that can increase the Work Engagement of millennial generation employees in the banking sector (a case study of millennial generation employees at Bank BRI Surabaya).

METHODOLOGY

According to Sulyanto (2018: 19), qualitative research is research that originates from statements or arguments submitted by research subjects during the²⁰ research process, and in this study, the presentation of data is not in the form of numbers as in quantitative research.

The research subjects referred to in qualitative research are known as informants. The informants referred to in this study are people or individuals selected to extract information, according to the research background and the purpose of conducting the research. These informants are usually selected from many people who have criteria that match the object that is the focus of the research.

Informants in qualitative research have a

function as a comparison of the observed phenomena by looking at the answers given or conveyed in detail related to the research being conducted. In this study the selected key informants were workers from the millennial generation at BRI Bank, especially BRI Bank in Surabaya, to obtain data that was in accordance with the background and purpose of conducting this research, the key informants selected by the researcher were: HRD staff from BRI Bank, Account Office, and branch or sub-branch heads (leaders from PPS ranks who are under 35 years old).

The research design in qualitative research is needed to be a reference or signs that can be used by researchers so that the research carried out goes according to the flow and does not widen. Sulyanto (2018: 116) states that research design is a series of rules or procedures that can be carried out in gathering the information needed by researchers in accordance with the objectives and background of the research.

This research is a study that uses a descriptive qualitative approach, according to Sugiyono (2016: 116). which is the object of research. This research model emphasizes the depth of data obtained (quality) of data, not on the amount or amount (quantity) of data collected. The data generated in the descriptive qualitative method can be in the form of interview texts, field notes, photographs and other official documents.

In descriptive qualitative research, researchers usually have pre-made concepts and conceptual frameworks in accordance with the objectives of the research. Through this conceptual framework, researchers operationalize existing concepts to produce variables and their indicators. This research was conducted to capture phenomena and describe the reality that occurs without having to explain the causal relationship between existing variables.

Thus, the results of this study contain data excerpts to illustrate the presentation of the results of the study, meaning that descriptive qualitative research is basically carried out to reveal a problem in greater depth and detail using factual data obtained from key informants in the study.

In this study, researchers used two types of data that would later become material or basis for answering the phenomena being studied. The types of data in this study are primary data and secondary data.

According to Sulyanto (2018: 156) data was collected by researchers directly during research from key informants in research. The primary data in this study were obtained through interviews or in-depth interviews with selected key informants in this study. The key informants of this study are Bank BRI Surabaya employees who belong to the Millennial generation in terms of age, namely under 40 years.

According to Sulyanto (2018: 156), secondary data is support obtained through literature, photographs, or other sources that are not the result of interviews or data submitted directly by key informants.

Data collection is the most important process in qualitative research, where researchers often experience obstacles that make the data collected from informants inappropriate.

In qualitative research, there are several data collection methods that are often used, such as field observations, focus group discussions, in-depth interviews, and case studies (Kriyantono, 2014: 95). Another expert Sugiyono (2017) suggests that data collection techniques can be carried out by observation, interviews, questionnaires, documentation, and a combination of the four.

Based on the opinions expressed by previous experts or researchers, in general it can be concluded that there are

four kinds of data collection techniques that can be used in qualitative research, namely observation, interviews, documentation, and combination, or triangulation. In this study, researchers used interviews, observation, documentation, and triangulation techniques in the data collection process.

According to Suliyanto (2018: 164) interviews are a data collection technique carried out by researchers by meeting directly and having dialogue with informants to explore and collect as much information as possible related to the background and objectives of the research.

In this study the interviews were conducted using the in-depth interview method or in-depth interviews related to a problem faced by the key informants in this study, this type of interview method is usually called systematic interviews or guided interviews.

Collecting data in this study through an interview process with the in-depth interview method with a number of informants. This type of interview is also known as a systematic interview or guided interview. In this case the researcher has provided questions beforehand. Malhotra (2014) defines in-depth interviews as personal, direct, and unstructured interviews. Each informant was explored in order to reveal the basic motivations, beliefs, attitudes and feelings on the topic proposed by the interviewer. To make it easier for researchers to collect data, researchers usually use tools such as voice recorders and cameras.

In this study the researchers created and compiled the questions to be submitted during the interview, where the interview questions made were obtained from the Work Engagement indicators which were the subject of this research, this was done so that the interview process was structured and in accordance with the researchers' objectives.

Observation is a data collection

technique by using how to observe the behavior and actions carried out by informants in carrying out their work, this observation is carried out using or utilizing all the five human senses such as hearing, seeing, touching, and smelling, in making observations you can also use tools image recorder or camera to capture several activities in accordance with the purpose and background of this research. In this study, researchers made observations on the behavior of employees in carrying out their daily work at a certain time.

Data analysis in qualitative research is an activity of selecting and sorting data obtained from the field when researchers conduct interviews and observations of key informants in research, the final results of qualitative research depend on the data obtained in the field and also how researchers can process the data obtained well according to research objectives (Suliyanto, 2018: 169).

According to Sugiyono (2016: 89) data analysis is the process of systematically compiling data, where the data is obtained through interviews, field notes, and documentation, by organizing data into categories, describing into units, synthesizing, compiling into in patterns, choose which ones are important and which will be learned and make conclusions so that they are easily understood by oneself and others.

The data analysis technique in this study begins with conducting in-depth interviews with key informants as a first step to explore and find information about the things that make millennial employees at Bank BRI have Work Engagement in the company. Researchers also made observations to study indicators of Work Engagement, these observations were made during the research process.

The data analysis technique used is descriptive analysis technique through qualitative research, namely using data and information obtained directly from

informants and then analyzing it using the existing theoretical basis and explaining it systematically based on facts in the field. The following are the steps taken in data analysis:

According to Sugiyono (2016: 92) reducing data means selecting and filtering the data obtained when collecting data in the field according to the main points of the research, this is done to make it easier for researchers to find the appropriate flow in compiling this research. In reducing data, researchers are guided by the background and objectives to be achieved in the study. Presentation of data is an activity of explaining a number of information obtained in the field during this research, which can make it easier for researchers to draw conclusions on each of the existing phenomena. In qualitative research, data presentation can be done with brief descriptions, charts, relationships between categories, flowcharts.

According to Miles & Huberman (in Sugiyono, 2016: 95) the most frequently used to present data in qualitative research is narrative text.

Drawing conclusions is the final stage in qualitative research, the things that are concluded in this research are the parts that are the subject of discussion and the results of the analysis carried out previously. According to Sugiyono (2016: 99) conclusions in qualitative research may be able to answer the formulation of the problem that was formulated from the start, but maybe not, because the formulation of the problem in qualitative research is still temporary and can continue to develop after research is in the field.

RESULTS & DISCUSSION

Based on the results of observations and interviews conducted by researchers in the field, 6 things were found that became reinforcing factors for the formation of Millennial Generation

Employee Work Engagement at Bank BRI Surabaya, including:

Based on the results of interviews conducted with key informants in this study, it is known that informants feel engaged with the work being done if the salary received is by the sacrifices made. The following are excerpts from interviews conducted at the Account Office (Intan Zakiyatul):

"kalo saya sih suka dan semangat kerja di Bank BRI karena standart gajinya lumayan mas dibanding tempat lain."

"For me, I like and am passionate about working at Bank BRI because the standard of salary is pretty good compared to other places."

The same thing was conveyed by another informant, namely Laurencia as the head of the sub-branch at Bank BRI Surabaya, namely:

"yang jelas faktor utama tentu gajinya dong, sesuai lah sama tantangan yang didapat"

"The main factor is of course the salary, it's according to the challenges you get"

Inayah (HRD section at Bank BRI) stated that one of the things that made the informants feel part of the company and feel they belonged to the company was the health insurance provided by the company to workers and their families were very good, Bank BRI Surabaya through BriLife provided very adequate health insurance. , this is following the statement from Inayah one of the key informants in this study:

"Kerja disini itu enak mas, kita kalo sakit gak perlu bingung dan mikirin biaya rumah sakit, ditanggung semua sama kantor"

"Working here is good, bro, if we get sick we don't need to be confused and think about hospital fees, all are paid for by the office"

The same thing was conveyed by Dea (Sales Person) from a BRI Bank in Surabaya, namely:

"aku pernah sakit lumayan lama lho mas,

semingguan lebih waktu itu, aku dirawat di RS. Siloam dan saat sudah mau bayar ternyata di cover semua oleh BRI, di tempat sebelumnya gak gini mas".

"I was sick for quite a long time, you know, for more than a week at that time, I was treated at the hospital. Siloam and when I wanted to pay it turned out that everything was covered by BRI, at the previous place it wasn't like this, bro."

Certainty or clarity of career paths at Bank BRI is another thing that is a reinforcing factor for millennial employee engagement at Bank BRI Surabaya, this is to the information provided by Laurencia (Pincapem) as follows:

"Kerja disini itu jelas mas, ada pengukuran-pengukuran tentang kinerja yang nantinya digunakan sebagai penentu kenaikan jabatan pegawai"

"Working here is clear, bro, there are measurements of performance that will later be used as a determinant of employee promotion"

The same thing was conveyed by Intan Zakiyatul (Account Office) from a BRI Bank in Surabaya, namely:

"aku wes 5 tahun mas kerja disini, dan selama 5 tahun ini aku wes naik jobgrade 3 kali, enakkan mas."

"I've been working here for 5 years, and for the past 5 years I've gone up 3 job grades, that's good, bro."

The balance between the work and social life of the informants is one of the things that strengthen the engagement of millennial employees at Bank BRI Surabaya, this is by the statement made by Inayah (HRD) from one of the BRI Banks in Surabaya, namely:

"jam kerja di Bank emang lumayan lama mas, 8 jam-an lah, tapi ada moment-moment kita bisa ambil cuti untuk liburan kok, nah pas cuti itu aku bener-bener off dari semua kerjaan alias santai pol dirumah".

"Working hours at the bank are quite long, bro, 8 hours, but there are

moments when we can take time off for holidays, so right when I'm on leave I get off from all work, aka relaxing at home."

The same thing was also conveyed by Intan Zakiyatul (Account Office) at a BRI Bank in Surabaya, Intan stated that she felt happy working at BRI Bank as an Account Office because her working hours could be balanced with her social and family life.

"kalo AO kayak aku kan seringnya diluar ya mas, jadi sambil kerja bisa sambil ketemu temen dan keluarga mas, ya walaupun AO itu kerjanya gak kenal waktu dan harus siap diganggu nasabah kapanpun, tapi sejauh ini asik-asik aja dan aku suka mas". "As for AO, I'm often outside, bro, so while working I can meet friends and family, bro, even though AO doesn't know the time and must be ready to be bothered by customers at any time, but so far it's been fun and I like it, bro."

This is reinforced²⁴ the results of research conducted by: Dwi Putri L, Nida Hasanati, and Istiqomah (2018), entitled "The Effects of Work-Life Balance towards Employee Engagement in Millennial Generation". This study found a positive correlation between the WLB variable and the employee engagement variable with an R Square value of 0.143 or 14.3%. The results also obtained an F value of 8.357 and an F table of 3.96, meaning that there is an influence of the Work-Life Balance variable on the work engagement variable of millennial employees at PT. Senwel Indonesia.

Work atmosphere

A comfortable and family-friendly work atmosphere is one that millennial generation employees like at Bank BRI Surabaya, employees feel at home in the office if the atmosphere is not tense and monotonous like in companies engaged in other fields, this is by the following statement from Laurencia (Pincapem) this: "beberapa tahun belakangan ini di Bank BRI Surabaya sudah gak kaku lagi mas, desain ruangan saja sudah dibuat se

nyaman mungkin, dan kita yang dari jajaran PPS dulu dilatih untuk tidak memperlakukan rekan kerja atau bawahan terlalu keras, jadi betah deh mas ngantor tiap hari”.

“The last few years at Bank BRI Surabaya it's no longer rigid, bro, the design of the room has been made as comfortable as possible, and those of us from the PPS ranks were trained not to treat co-workers or subordinates too hard, so you feel at home when you work every day”.

The same thing was also conveyed by the idea (sales person) at one of the BRI Banks in Surabaya, namely:

“ BRI sekarang enak mas, pimpinan-pimpinan udah gak keras lagi kayak dulu, kalo dulu tiap akhir dan awal bulan kan kita di marahin kalo gak target, sekarang lebih personal mas cara didik kitanya, terus dikantor lantai 2 itu udah kayak basecamp bersama mas, duduk santai kayak di pantai.”

“BRI is now good bro, the leaders are no longer as strict as they used to be. In the past, at the end and the beginning of the month, we were scolded if we weren't on target. Sitting relaxed like on the beach.

• Appreciation from Leaders/ superiors

Appreciation from leaders or companies that are high in employees is one of the things that strengthen the engagement of millennial employees, Bank BRI gives appreciation in the form of performance benefits outside of salary to employees who are considered to have good performance according to existing regulations. This is by the statement from Intan Zakiyatul (Account Office) at one of the BRI Banks in Surabaya, namely:

“ disini itu mas tunkinnya lumayan gede, 2 sampek 3 kali lho mas tunkin yang bisa kita dapet, enak kan.”

Hal yang sama diungkapkan oleh Dea (Sales Person) yaitu :

“ yang ditunggu-tunggu itu tunkin dong, jadi kita kerjanya semangat 45 kalo dapet

tunkin, 3 kali gaji Cuma-Cuma mas, asal kinerjanya bagus.”

“The tunkin here are quite big, 2 to 3 times, you know, the tunkins we can get our delicious, right.”

The same thing was expressed by Dea (Sales Person), namely:

“What we've been waiting for is tunkin, so we work enthusiastically. If we get tunkin, 3 times the salary, it's free, as long as the performance is good.”

Based on the results of the previous data analysis, it is known that there are 6 things that money is a reinforcing factor for the formation of millennial employee work engagement at Bank BRI Surabaya, namely:

Salary or compensation is one of the factors that strengthen the work engagement of the millennial generation working at Bank BRI Surabaya, this was obtained from the results of interviews conducted by researchers during this study, with adequate salary can make employees of the millennial generation have vigor, dedication, and higher absorption at work and company. This result is reinforced by similar research which states that extrinsic factors such as salary or rewards can affect the level of work engagement of the millennial generation, although the effect is not higher than the intrinsic factors that arise from the employees themselves (Putra, Seonghee, Liu . 2016).

Other things that are reinforcing factors for the high work engagement of the millennial generation at Bank BRI Surabaya are health insurance, career paths, appreciation from leaders, and time off (WLB) where these are factors that arise or feel from outside (extrinsic), not occurs because of awareness from within the employee itself (Putra, Seonghee, Liu, 2016). Nonetheless, these factors need to be considered by the company so that employees from the millennial generation do not experience burnout and eventually leave and move to other companies which

will later affect the high employee turnover rate at Bank BRI.

Another finding that is no less important from this study is the factor of a comfortable working atmosphere, based on the results of interviews conducted with key informants in this study, it is known that the millennial generation has encouragement in the form of enthusiasm for work, dedication, and pride in the company or workplace if, work environment and atmosphere provide a sense of comfort, security, and calm. This can be in the form of actions from co-workers, the atmosphere of the workspace, and treatment from superiors that doesn't make the millennial generation feel threatened. Based on research conducted by Parka & Ono (2016), where in this study the researchers found that insecurity and unpleasant actions that occurred in the corporate environment had the effect of decreasing Work Engagement among experienced employees. This is the antithesis or the opposite of the findings of this study, where in this study employees or the millennial generation have high Work Engagement when the work atmosphere is comfortable and safe.

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CONCLUSION

Based on the descriptions above, can be concluded that 6 things are the findings in this study, these 6 things are the factors that form the Millennial Generation Work Engagement at Bank BRI Surabaya, which include: 1. Salary 2. Health insurance (health insurance) 3. Career path 4. Work-Life Balance (work hours and leave) 5. Comfortable working atmosphere (room and attitude between employees) and 6. Appreciation from the leadership/company (performance allowances and praise).

The findings that need to be explored are about extrinsic factors such as salary, health insurance, and others which are of things that are in contrast to the characteristics of the millennial generation who have

so far been considered to work not only because they see salary or money, but rather self-development and actualization. themselves (Gallup, 2016). But along with the times, the behavior and characteristics of millennials have changed. This can later be used as the basis for further research to identify the characteristics of the current millennial generation, and to prepare appropriate human resource management strategies.

This research has limitations in terms of the scope of the research object, which in this study only uses the research object of employees from the millennial generation at Bank BRI Surabaya. If this research is conducted in other sectors or other companies, the forming factors of the work engagement of millennial generation employees may be different or more complex than this research, considering that the banking sector in Indonesia is one of the sectors that are in demand by existing human resources.

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Millennial Generation Work Engagement (Case Study Of Millennial Employees at Bank BRI Surabaya)

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ABSTRACT

Bank BRI is one of the state-owned banks that has a large number of active millennial employees. This is done by bank BRI to answer future challenges and also to prepare young talents who will later occupy strategic positions in the company. The involvement of the millennial generation at Bank BRI is one of the strategies carried out by Bank BRI to attract potential customers from the millennial generation who in the next few years will replace consumers from the previous generation who have entered retirement or are no longer active in the business world due to age. and so forth. Besides the advantages of the millennial generation (Gen Y) for potential companies, there are also challenges for companies that are attached to the millennial generation, namely high turnover rates due to low work engagement from the millennial generation. This research is intended to add to the written literature and data and reveal things that can increase the Work Engagement of millennial generation employees in the banking sector, namely Bank BRI Surabaya, this research obtains results or findings of 6 things that are the forming factors of Millennial Generation Work Engagement at Bank BRI Surabaya, which include: 1. Salary 2. Health insurance (health insurance) 3. Career path 4. Work-Life Balance (work hours and leave) 5. Comfortable working atmosphere (room and attitude between employees) and 6. Appreciation from the leadership/company (performance allowances and praise).

Keywords: : work engagement, millenials generation, Bank BRI.

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INTRODUCTION

Indonesia is one of the countries that have a high population growth compared to other countries in the world, currently Indonesia is ranked 4th with the most densely populated population, with a total of 267,026,366 people, and this figure is predicted to continue to increase from year to year with a projection in 2025 the population of Indonesia will reach 284 million people. (DetikTravel (Monday, 07 December 2020).

Based on this, Indonesia is one of the countries that will become one of the leading countries in terms of the availability of human resources at present and in the future, from the results of a survey from February to September 2020 conducted by the BPS (Central Statistics Agency). , it was found that the number of Generation Z reached 75.49 million people / 27.94 percent of the total population and the Millennial generation reached 69.90 million people or 25.87 percent, and the rest were Baby Boomers and Generation X. (Tempo. co (Thursday), April 15, 2021).

Generation Y or the Millennial generation is the generation that was born after Generation X and the Baby Boomers generation. The term Millennial Generation was first used or appeared in several major United States newspaper headlines in 1993, in August to be precise, the article discussed a generation that was very different from the previous generation in terms of behavior. Straus and Howe (1991) use the term Millennial Generation for Generation Y because they see a phenomenon that describes the displeasure of the millennial generation when associated with the previous generation or Generation X.

Wired Generation is also pinned or used as a term for the millennial generation because this generation has a high need to be connected to the internet and a digital-based work environment. high with digital

technology (Kaplan & Haenlein, 2010).

Not only superior in terms of numbers which are dominant in Indonesia, generation Y (millennials) have various advantages compared to previous generations (generation X and Baby Boomer generations), especially in terms of utilization and adaptability with high technology, especially information technology or related technology. with internet.

When referring to the advantages possessed by the millennial generation mentioned above, the company should be able to make the advantages possessed by the millennial generation as points or added value that can be utilized as a resource to develop the company, where the millennial generation is the generation that Very close to this technology is a generation that has high creativity because of their ability and ease in finding information. However, behind the advantages possessed and inherent in the millennial generation, there are also disadvantages inherent in the millennial generation, especially in life and abilities in the world of work.

he results of a survey conducted by one of the job search websites, namely jobstreet, found that the shortcomings or weaknesses of the workers of the millennial generation are the hopping nature or the ease of moving around the workplace, this is due to the character of the millennial generation who are impatient, easily bored, and does not have high fighting power like those of its predecessor generations. (cnnindonesia.com : 2016). Another thing that is a weakness and shortcoming of the millennial generation is the consumptive nature and hedonist lifestyle, these traits make it difficult for the millennial generation to commit to one type of job or move jobs very easily. Quoting from the Forbes page published on the November 2019 edition of Liputan6.com, it is stated that the habits of the millennial generation who are consumptive and hedonist make

them often have many options at work and always do new things to always develop and achieve a balance between their work and lifestyle. , and there is certainty or opportunity to continue to develop in a career or there is a guarantee of a clear career path in a company.

Based on the results of an initial interview conducted by researchers to one of the millennial generations who works at a state-owned bank named Dea Kartini Nurcahya, it was found that the reason respondents chose to work in the banking sector was due to their initial interest in passive income or a sizable salary offered by the field of work. this. Furthermore, the respondent mentioned that another interest that caused him to choose to work in the banking sector was the flexibility in work and the existence of a clear career path that was able to fulfill the respondent's desire to continue to develop in his work, but he also stated that he did not rule out the possibility of switching or switching to this type of work. others, if the field can provide better opportunities and is more in line with the passion of the respondent.

Statements from respondents and some of the results of surveys conducted by several job search websites above, were strengthened by research conducted by Yoris Sebastian (2016). Yoris Sebastian in his book entitled "Generation Langgas Millennials Indonesia", suggests that there are several advantages of the millennial generation, namely wanting to go fast, easily changing jobs in a short time, creative, dynamic, technologically literate, close to social media, and so on. Furthermore, another researcher, Gallup (2016), revealed several characteristics of the millennial generation in terms of work style as follows: salary is not everything, self-development, bosses who are not rigid, on going conversations; work is part of their life.

Based on several opinions submitted by experts and the results of initial

interviews with respondents or working millennials, it is known that the millennial generation has several advantages that the previous generation did not have, and this can be a valuable asset for companies to develop the company towards a more good.

One of the fields that many millennials currently choose as a field of work is the banking sector, this is in accordance with the results of a survey conducted by the BPS (Central Statistics Agency) in collaboration with Sakernas (National Labor Force Survey) in 2017, where the survey results The study found data that many of the millennial generation are currently entering the service business and sales force sector. This can be seen in Figure 1.1 as follows:

Jenis Pekerjaan Utama	Generasi	
	Generasi Y (Milenial)	Generasi X
Tentara Nasional Indonesia (TNI) dan Kepolisian Negara Republik Indonesia (POLRI)	0,56	0,66
Manajer	1,37	2,71
Profesional	7,80	6,08
Teknisi dan Asisten profesional	3,78	2,90
Tenaga Tata Usaha	6,74	4,12
Tenaga Usaha Jasa dan Tenaga Penjualan	24,61	23,54
Pekerja Terampil Pertanian, Kehutanan, dan Perikanan	16,04	23,61
Pekerja Pengolahan, Kerajinan, YSDI	12,18	11,64
Operator dan Perakiti Mesin	8,04	6,31
Pekerja Kasir	19,68	18,45

Source: BPS and Sakernas Survey: 2017

Based on the data on the distribution of work fields in Figure 1.1. it was found that 24.61 percent of the millennial generation worked in the service business force and sales force which included the banking sector, and this data continued to experience growth from year to year

Bank BRI is one of the state-owned banks that has a large number of active millennial employees. This is done by bank BRI to answer future challenges and also to prepare young talents who will later occupy strategic positions in the company. In addition, the involvement of the millennial generation at BRI bank is one of the strategies carried out by BRI

bank to attract potential customers from the millennial generation who in the next few years will replace consumers from the previous generation who have entered retirement age or are no longer active in the business world. due to age and other factors.

Bank BRI in recent years has always made several breakthroughs in terms of fulfilling and developing human resources, especially strategies or breakthroughs related to fulfilling human resources from the millennial generation. One of the events or events held by Bank BRI in collaboration with the Ministry of SOEs of the Republic of Indonesia to provide a forum for or boost the participation of the millennial generation in the development of SOEs is an event entitled Millennial Innovation Summit (MIS) 2020, this event is the first innovation competition event within SOEs. which are divided into three main categories, namely business strategy, technology breakthrough, and social innovation, with the hope that BUMN Millennials will be able to become strategists, makers, and enablers in these three categories. (Liputan6.com : April 2020).

One proof of BRI's seriousness in carrying out regeneration within an organization that focuses on utilizing or increasing the role of the millennial generation is reshuffling or appointing several directors from among the millennial generation. (cnnindonesia.com : January 2021).

The hope of increasing the role of the millennial generation in BRI bank business development will be well achieved, if BRI bank and the Ministry of BUMN of the Republic of Indonesia are able to minimize the effects caused by deficiencies originating from the innate characteristics of the millennial generation, one of which is the attitude or habit of "fleas". jump" low loyalty to the company or organization. One of the efforts that

currently has to be carried out by human resource management at BRI bank and the Ministry of BUMN of the Republic of Indonesia is to build Work Engagement from millennial Generation employees.

Based on research conducted by Abercombie 2014; Sarraf, Abzari, Isfahani, & Fathi, 2017; Chawla, Dokadia, & Rai, 2017, it is known that the level of Work Engagement of employees from the millennial generation is at the lowest level when compared to employees or the workforce from the previous generation, namely generation X and baby Boomers. Another study conducted by Gallup (Rigoni & Nelson, 2016), where the results of this study show that less than a third (29%) of millennial generation employees in the United States (15% worldwide) are fully involved with their work.

Other research conducted by Munfaridah, Mulyati, Nuryana, 2018; Mulyati, Himam, Riyono and Suhariadi, 2018, found the highest level of results or levels in terms of work engagement of the millennial generation at only 18.25%, this research was conducted in organizational settings involving non-academic staff in private companies. Another setting with respondents from different organizations, namely SOEs and beauty consultants, found that the highest level of work engagement for each organization sequentially was only around the level or numbers of 19.15% and 19.86%.

The same pattern was also found from research results or study results from Dale Carnegie Indonesia, which involved the workforce from the millennial generation conducted in 6 major cities in Indonesia, and obtained results or revealed the fact that only one out of four millennials worked in total or really involve themselves in their careers and are partially involved by 66% (Anjani, 2017).

Schaufeli & Bakker (2004) identified work engagement as feeling enthusiastic, passionate, active, and always consciously

enjoying every job and assuming that he is able to complete all the tasks in his work. Rothbard (2001), views work engagement as a part or construct of motivation, which can be viewed from 2 main aspects, namely: attention (attention or cognitive willingness to examine the role of work in one's life) and absorption/focus in doing work. Whereas Maslach, Schaufeli and Leiter (2001) consider work engagement as the opposite or opposite of the burnout concept, where burnout employees feel pressured and tormented in doing their jobs and always feel that the tasks in their work are burdensome demands. Meanwhile, employees who are engaged with the company or their work feel happy and challenged in carrying out every task in their work.

Furthermore Schaufeli & Bakker (2004) expressed the opinion that Work Engagement consists of 3 (three) constituent dimensions namely Vigor, Dedication and Absorption. Where each dimension is different from one another in terms of interpretation of work, even though the 3 dimensions are still in one unit. The first dimension, namely Vigor, is defined as employees with enthusiastic and energetic characteristics at work and trying their best to complete the tasks being done. The second dimension is Dedication. This dimension has the characteristics of high involvement of individuals in a job, usually employees feel enthusiastic in doing the work or tasks assigned by the company to them. The third dimension of work engagement is absorption, in this dimension employees are described as having full concentration or focus on doing each job.

Bakker (2011) reiterated that work engagement has a different concept from job satisfaction, this is due to the combination of high work pleasure (dedication) with high activation (vigor, absorption), whereas job satisfaction generally only describes a passive form of

employee well-being.

Based on the results of research conducted previously in various organizational fields involving the millennial workforce as the object of the research, the researcher is interested in conducting deeper research, especially in the field of banking, because at present this field is one of the fields that is the *prima donna* or reference field. Millennials are interested in jobs. To obtain results and an appropriate description of the research object, the researcher uses a qualitative research method, this is done to reveal what things can trigger or increase the work engagement of employees from the millennial generation who work in the banking sector, especially at Banks. BRISurabaya

Referring to the formulation of the research problem above, this research is aimed at adding to the written literature and data as well as uncovering the main factors that can increase the Work Engagement of millennial generation employees in the banking sector (a case study of millennial generation employees at Bank BRI Surabaya).

METHODOLOGY

According to Sulyanto (2018: 19), qualitative research is research that originates from statements or arguments submitted by research subjects during the research process, and in this study, the presentation of data is not in the form of numbers as in quantitative research.

The research subjects referred to in qualitative research are known as informants. The informants referred to in this study are people or individuals selected to extract information, according to the research background and the purpose of conducting the research. These informants are usually selected from many people who have criteria that match the object that is the focus of the research.

Informants in qualitative research have a

function as a comparison of the observed phenomena by looking at the answers given or conveyed in detail related to the research being conducted. In this study the selected key informants were workers from the millennial generation at BRI Bank, especially BRI Bank in Surabaya, to obtain data that was in accordance with the background and purpose of conducting this research, the key informants selected by the researcher were: HRD staff from BRI Bank, Account Office, and branch or sub-branch heads (leaders from PPS ranks who are under 35 years old).

The research design in qualitative research is needed to be a reference or signs that can be used by researchers so that the research carried out goes according to the flow and does not widen. Suliyanto (2018: 116) states that research design is a series of rules or procedures that can be carried out in gathering the information needed by researchers in accordance with the objectives and background of the research.

This research is a study that uses a descriptive qualitative approach, according to Sugiyono (2016: 116). which is the object of research. This research model emphasizes the depth of data obtained (quality) of data, not on the amount or amount (quantity) of data collected. The data generated in the descriptive qualitative method can be in the form of interview texts, field notes, photographs and other official documents.

In descriptive qualitative research, researchers usually have pre-made concepts and conceptual frameworks in accordance with the objectives of the research. Through this conceptual framework, researchers operationalize existing concepts to produce variables and their indicators. This research was conducted to capture phenomena and describe the reality that occurs without having to explain the causal relationship between existing variables.

Thus, the results of this study contain data excerpts to illustrate the presentation of the results of the study, meaning that descriptive qualitative research is basically carried out to reveal a problem in greater depth and detail using factual data obtained from key informants in the study.

In this study, researchers used two types of data that would later become material or basis for answering the phenomena being studied. The types of data in this study are primary data and secondary data.

According to Suliyanto (2018: 156) data was collected by researchers directly during research from key informants in research. The primary data in this study were obtained through interviews or in-depth interviews with selected key informants in this study. The key informants of this study are Bank BRI Surabaya employees who belong to the Millennial generation in terms of age, namely under 40 years.

According to Suliyanto (2018: 156), secondary data is support obtained through literature, photographs, or other sources that are not the result of interviews or data submitted directly by key informants.

Data collection is the most important process in qualitative research, where researchers often experience obstacles that make the data collected from informants inappropriate.

In qualitative research, there are several data collection methods that are often used, such as field observations, focus group discussions, in-depth interviews, and case studies (Kriyantono, 2014: 95). Another expert Sugiyono (2017) suggests that data collection techniques can be carried out by observation, interviews, questionnaires, documentation, and a combination of the four.

Based on the opinions expressed by previous experts or researchers, in general it can be concluded that there are

four kinds of data collection techniques that can be used in qualitative research, namely observation, interviews, documentation, and combination, or triangulation. In this study, researchers used interviews, observation, documentation, and triangulation techniques in the data collection process.

According to Suliyanto (2018: 164) interviews are a data collection technique carried out by researchers by meeting directly and having dialogue with informants to explore and collect as much information as possible related to the background and objectives of the research.

In this study the interviews were conducted using the in-depth interview method or in-depth interviews related to a problem faced by the key informants in this study, this type of interview method is usually called systematic interviews or guided interviews.

Collecting data in this study through an interview process with the in-depth interview method with a number of informants. This type of interview is also known as a systematic interview or guided interview. In this case the researcher has provided questions beforehand. Malhotra (2014) defines in-depth interviews as personal, direct, and unstructured interviews. Each informant was explored in order to reveal the basic motivations, beliefs, attitudes and feelings on the topic proposed by the interviewer. To make it easier for researchers to collect data, researchers usually use tools such as voice recorders and cameras.

In this study the researchers created and compiled the questions to be submitted during the interview, where the interview questions made were obtained from the Work Engagement indicators which were the subject of this research, this was done so that the interview process was structured and in accordance with the researchers' objectives.

Observation is a data collection

technique by using how to observe the behavior and actions carried out by informants in carrying out their work, this observation is carried out using or utilizing all the five human senses such as hearing, seeing, touching, and smelling, in making observations you can also use tools image recorder or camera to capture several activities in accordance with the purpose and background of this research. In this study, researchers made observations on the behavior of employees in carrying out their daily work at a certain time.

Data analysis in qualitative research is an activity of selecting and sorting data obtained from the field when researchers conduct interviews and observations of key informants in research, the final results of qualitative research depend on the data obtained in the field and also how researchers can process the data obtained well according to research objectives (Suliyanto, 2018: 169).

According to Sugiyono (2016: 89) data analysis is the process of systematically compiling data, where the data is obtained through interviews, field notes, and documentation, by organizing data into categories, describing into units, synthesizing, compiling into in patterns, choose which ones are important and which will be learned, and make conclusions so that they are easily understood by oneself and others.

The data analysis technique in this study begins with conducting in-depth interviews with key informants as a first step to explore and find information about the things that make millennial employees at Bank BRI have Work Engagement in the company. Researchers also made observations to study indicators of Work Engagement, these observations were made during the research process.

The data analysis technique used is descriptive analysis technique through qualitative research, namely using data and information obtained directly from

informants and then analyzing it using the existing theoretical basis and explaining it systematically based on facts in the field. The following are the steps taken in data analysis:

According to Sugiyono (2016: 92) reducing data means selecting and filtering the data obtained when collecting data in the field according to the main points of the research, this is done to make it easier for researchers to find the appropriate flow in compiling this research. in reducing data, researchers are guided by the background and objectives to be achieved in the study. Presentation of data is an activity of explaining a number of information obtained in the field during this research, which can make it easier for researchers to draw conclusions on each of the existing phenomena. In qualitative research, data presentation can be done with brief descriptions, charts, relationships between categories, flowcharts.

According to Miles & Huberman (in Sugiyono, 2016: 95) the most frequently used to present data in qualitative research is narrative text.

Drawing conclusions is the final stage in qualitative research, the things that are concluded in this research are the parts that are the subject of discussion and the results of the analysis carried out previously. According to Sugiyono (2016: 99) conclusions in qualitative research may be able to answer the formulation of the problem that was formulated from the start, but maybe not, because the formulation of the problem in qualitative research is still temporary and can continue to develop after research is in the field.

RESULTS & DISCUSSION

Based on the results of observations and interviews conducted by researchers in the field, 6 things were found that became reinforcing factors for the formation of Millennial Generation

Employee Work Engagement at Bank BRI Surabaya, including:

Based on the results of interviews conducted with key informants in this study, it is known that informants feel engaged with the work being done if the salary received is by the sacrifices made. The following are excerpts from interviews conducted at the Account Office (Intan Zakiyatul):

"kalo saya sih suka dan semangat kerja di Bank BRI karena standart gajinya lumayan mas dibanding tempat lain."

"For me, I like and am passionate about working at Bank BRI because the standard of salary is pretty good compared to other places."

The same thing was conveyed by another informant, namely Laurencia as the head of the sub-branch at Bank BRI Surabaya, namely:

" yang jelas faktor utama tentu gajinya dong, sesuai lah sama tantangan yang didapat"

"The main factor is of course the salary, it's according to the challenges you get"

Inayah (HRD section at Bank BRI) stated that one of the things that made the informants feel part of the company and feel they belonged to the company was the health insurance provided by the company to workers and their families were very good, Bank BRI Surabaya through BriLife provided very adequate health insurance. , this is following the statement from Inayah one of the key informants in this study:

" Kerja disini itu enak mas, kita kalo sakit gak perlu bingung dan mikirin biaya rumah sakit, ditanggung semua sama kantor"

"Working here is good, bro, if we get sick we don't need to be confused and think about hospital fees, all are paid for by the office"

The same thing was conveyed by Dea (Sales Person) from a BRI Bank in Surabaya, namely:

" aku pernah sakit lumayan lama lho mas,

semingguan lebih waktu itu, aku dirawat di RS. Siloam dan saat sudah mau bayar ternyata di cover semua oleh BRI, di tempat sebelumnya gak gini mas".

"I was sick for quite a long time, you know, for more than a week at that time, I was treated at the hospital. Siloam and when I wanted to pay it turned out that everything was covered by BRI, at the previous place it wasn't like this, bro."

Certainty or clarity of career paths at Bank BRI is another thing that is a reinforcing factor for millennial employee engagement at Bank BRI Surabaya, this is to the information provided by Laurencia (Pincapem) as follows:

"Kerja disini itu jelas mas, ada pengukuran-pengukuran tentang kinerja yang nantinya digunakan sebagai penentu kenaikan jabatan pegawai"

"Working here is clear, bro, there are measurements of performance that will later be used as a determinant of employee promotion"

The same thing was conveyed by Intan Zakiyatul (Account Office) from a BRI Bank in Surabaya, namely:

"aku wes 5 tahun mas kerja disini, dan selama 5 tahun ini aku wes naik jobgrade 3 kali, enakkan mas."

"I've been working here for 5 years, and for the past 5 years I've gone up 3 job grades, that's good, bro."

The balance between the work and social life of the informants is one of the things that strengthen the engagement of millennial employees at Bank BRI Surabaya, this is by the statement made by Inayah (HRD) from one of the BRI Banks in Surabaya, namely:

"jam kerja di Bank emang lumayan lama mas, 8 jam—an lah, tapi ada moment-moment kita bisa ambil cuti untuk liburan kok, nah pas cuti itu aku bener-bener off dari semua kerjaan alias santai pol dirumah".

"Working hours at the bank are quite long, bro, 8 hours, but there are

moments when we can take time off for holidays, so right when I'm on leave I get off from all work, aka relaxing at home."

The same thing was also conveyed by Intan Zakiyatul (Account Office) at a BRI Bank in Surabaya, Intan stated that she felt happy working at BRI Bank as an Account Office because her working hours could be balanced with her social and family life.

"kalo AO kayak aku kan seringnya diluar ya mas, jadi sambil kerja bisa sambil ketemu temen dan keluarga mas, ya walaupun AO itu kerjanya gak kenal waktu dan harus siap diganggu nasabah kapanpun, tapi sejauh ini asik-asik aja dan aku suka mas".

"As for AO, I'm often outside, bro, so while working I can meet friends and family, bro, even though AO doesn't know the time and must be ready to be bothered by customers at any time, but so far it's been fun and I like it, bro."

This is reinforced by the results of research conducted by: Dwi Putri L, Nida Hasanati, and Istiqomah (2018), entitled "The Effects of Work-Life Balance towards Employee Engagement in Millennial Generation". This study found a positive correlation between the WLB variable and the employee engagement variable with an R Square value of 0.143 or 14.3%. The results also obtained an F value of 8.357 and an F table of 3.96, meaning that there is an influence of the Work-Life Balance variable on the work engagement variable of millennial employees at PT. Senwel Indonesia.

Work atmosphere

A comfortable and family-friendly work atmosphere is one that millennial generation employees like at Bank BRI Surabaya, employees feel at home in the office if the atmosphere is not tense and monotonous like in companies engaged in other fields, this is by the following statement from Laurencia (Pincapem) this: "beberapa tahun belakangan ini di Bank BRI Surabaya sudah gak kaku lagi mas, desain ruangan saja sudah dibuat se

nyaman mungkin, dan kita yang dari jajaran PPS dulu dilatih untuk tidak memperlakukan rekan kerja atau bawahan terlalu keras, jadi betah deh mas ngantor tiap hari".

"The last few years at Bank BRI Surabaya it's no longer rigid, bro, the design of the room has been made as comfortable as possible, and those of us from the PPS ranks were trained not to treat co-workers or subordinates too hard, so you feel at home when you work every day".

The same thing was also conveyed by the idea (sales person) at one of the BRI Banks in Surabaya, namely:

" BRI sekarang enak mas, pimpinan-pimpinan udah gak keras lagi kayak dulu, kalo dulu tiap akhir dan awal bulan kan kita di marahin kalo gak target, sekarang lebih personal mas cara didik kitanya, terus dikantor lantai 2 itu udah kayak basecamp bersama mas, duduk santai kayak di pantai."

"BRI is now good bro, the leaders are no longer as strict as they used to be. In the past, at the end and the beginning of the month, we were scolded if we weren't on target. Sitting relaxed like on the beach.

• Appreciation from Leaders/ superiors

Appreciation from leaders or companies that are high in employees is one of the things that strengthen the engagement of millennial employees, Bank BRI gives appreciation in the form of performance benefits outside of salary to employees who are considered to have good performance according to existing regulations. This is by the statement from Intan Zakiatul (Account Office) at one of the BRI Banks in Surabaya, namely:

" disini itu mas tunkinnya lumayan gede, 2 sampek 3 kali lho mas tunkin yang bisa kita dapet, enak kan."

Hal yang sama diungkapkan oleh Dea (Sales Person) yaitu :

" yang ditunggu-tunggu itu tunkin dong, jadi kita kerjanya semangat 45 kalo dapet

tunkin, 3 kali gaji Cuma-Cuma mas, asal kinerjanya bagus."

"The tunkin here are quite big, 2 to 3 times, you know, the tunkins we can get our delicious, right."

The same thing was expressed by Dea (Sales Person), namely:

"What we've been waiting for is tunkin, so we work enthusiastically. If we get tunkin, 3 times the salary, it's free, as long as the performance is good."

Based on the results of the previous data analysis, it is known that there are 6 things that money is a reinforcing factor for the formation of millennial employee work engagement at Bank BRI Surabaya, namely:

Salary or compensation is one of the factors that strengthen the work engagement of the millennial generation working at Bank BRI Surabaya, this was obtained from the results of interviews conducted by researchers during this study, with adequate salary can make employees of the millennial generation have vigor, dedication, and higher absorption at work and company. This result is reinforced by similar research which states that extrinsic factors such as salary or rewards can affect the level of work engagement of the millennial generation, although the effect is not higher than the intrinsic factors that arise from the employees themselves (Putra, Seonghee, Liu . 2016).

Other things that are reinforcing factors for the high work engagement of the millennial generation at Bank BRI Surabaya are health insurance, career paths, appreciation from leaders, and time off (WLB) where these are factors that arise or feel from outside (extrinsic), not occurs because of awareness from within the employee itself (Putra, Seonghee, Liu, 2016). Nonetheless, these factors need to be considered by the company so that employees from the millennial generation do not experience burnout and eventually leave and move to other companies which

will later affect the high employee turnover rate at Bank BRI.

Another finding that is no less important from this study is the factor of a comfortable working atmosphere, based on the results of interviews conducted with key informants in this study, it is known that the millennial generation has encouragement in the form of enthusiasm for work, dedication, and pride in the company or workplace if, work environment and atmosphere provide a sense of comfort, security, and calm. This can be in the form of actions from co-workers, the atmosphere of the workspace, and treatment from superiors that doesn't make the millennial generation feel threatened. Based on research conducted by Parka & Ono (2016), where in this study the researchers found that insecurity and unpleasant actions that occurred in the corporate environment had the effect of decreasing Work Engagement among experienced employees. This is the antithesis or the opposite of the findings of this study, where in this study employees or the millennial generation have high Work Engagement when the work atmosphere is comfortable and safe.

CONCLUSION

Based on the descriptions above, it can be concluded that 6 things are the findings in this study, these 6 things are the factors that form the Millennial Generation Work Engagement at Bank BRI Surabaya, which include: 1. Salary 2. Health insurance (health insurance) 3. Career path 4. Work-Life Balance (work hours and leave) 5. Comfortable working atmosphere (room and attitude between employees) and 6. Appreciation from the leadership/company (performance allowances and praise). The findings that need to be explored are about extrinsic factors such as salary, health insurance, and others which are of things that are in contrast to the characteristics of the millennial generation who have

so far been considered to work not only because they see salary or money, but rather self-development and actualization. themselves (Gallup, 2016). But along with the times, the behavior and characteristics of millennials have changed. This can later be used as the basis for further research to identify the characteristics of the current millennial generation, and to prepare appropriate human resource management strategies.

This research has limitations in terms of the scope of the research object, which in this study only uses the research object of employees from the millennial generation at Bank BRI Surabaya. If this research is conducted in other sectors or other companies, the forming factors of the work engagement of millennial generation employees may be different or more complex than this research, considering that the banking sector in Indonesia is one of the sectors that are in demand by existing human resources.

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