



ANALYSIS OF THE INFLUENCE OF CAREER DEVELOPMENT AND WORK-LIFE BALANCE ON EMPLOYEE TURNOVER INTENTION OF THE MILLENNIAL GENERATION WITH JOB SATISFACTION AS INTERVENING VARIABLES IN BPJS HEALTH WEST KALIMANTAN

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Abstract

This study aims to determine the effect of career development and work-life balance on turnover intention of millennial generation employees with job satisfaction as an intervening variable at the West Kalimantan Health BPJS. The sample in this study amounted to 91 employees who used the SEM PLS analysis method with WarpPLS software. The results revealed that career development has a positive and significant effect on job satisfaction. Work life balance has a positive and significant effect on job satisfaction. Career development has a positive and significant effect on turnover intention. Work life balance has a positive and significant effect on turnover intention. Job satisfaction has a positive and significant effect on turnover intention. In this study job satisfaction acts as a mediator. Turn over intention can be improved by career development, job satisfaction, and protection for the company's intangible assets.

Keywords: Employee Turnover Intention, Career Development And Work-Life Balance

1. INTRODUCTION

The millennial generation, which consists of individuals born between 1981 and 1996, has become an important part of today's workforce. They bring significant changes in the way of working and contribute to the development of the organization. BPJS is an abbreviation for the Social Security Administering Agency, which is one of the institutions that employs many millennial generation employees in West Kalimantan. In this context, BPJS Health as an important health service organization must ensure that its millennial generation employees remain productive, satisfied and reluctant to leave their jobs. The importance of studying career development in this context is that the millennial generation generally looks for jobs that not only provide income, but also clear career development opportunities. They tend to actively seek opportunities to grow and develop in their careers. Therefore, organizations need to understand how career development can influence their job satisfaction and in turn, its impact on turnover intention.

On the other hand, Work-Life Balance is also an important aspect in the lives of the millennial generation. They place importance on maintaining a balance between work and personal life. Losing this balance can lead to stress and dissatisfaction, which can ultimately lead to influence the intention to change their employment. Therefore, understanding how Work-Life Balance interacts with job satisfaction and career development at BPJS Health West Kalimantan is crucial. Job satisfaction here is an intervening or intermediary variable in connecting career development and Work-Life Balance with Turnover intention. Previous research has shown that job satisfaction can mediate the relationship between other factors in the organizational context. Therefore, understanding the role of job satisfaction in the relationship between career development, Work-Life Balance, and Turnover intention is an important thing to explore. Turnover intention(intention to leave work) is a concept in human resource management that has been widely researched by experts. Expert opinions about turnover intention can vary, but generally they relate it to factors that influence employees' desire to leave their current employment.

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Sri Wahyuni, Ayyub, Adnan, Marbawi, Yanita

HYPOTHESIS DEVELOPMENT

1. Career development influences job satisfaction of millennial generation employees

In research (Syahputra & Tanjung, 2020) career development is a series of work positions occupied by an employee during his work period through the levels of education and training within the company. Many studies state that career development is one of the factors that shape job satisfaction for each employee. Career development has an influence on job satisfaction, this statement is in line with the results of research conducted by (Olivia et al., 2020) entitled "The Influence of Career Development and Compensation on Turnover Intention with Job Satisfaction as an Intervening Variable in PD. BPR BKK Boyolali" which states that there is a significant influence of career development variables on job satisfaction.

2. Work-Life Balance influence on job satisfaction of millennial generation employees.

Work-Life Balance includes balance in one's time, involvement, and satisfaction with work and life (McDonald, 2005). Meanwhile, job satisfaction is a person's positive feelings towards their employees (Robbins and Judge, 2015). The time a person spends carrying out various role involvement within and outside of employment will make a person's emotional attitude more stable. A stable emotional attitude can be a positive feeling towards the work one does, thus making a person feel happy and satisfied with the work one does. Work-Life Balance has an influence on job satisfaction.

3. Career development influences the turnover intention of millennial generation employees

In facing competition and challenges in the future, companies must realize that whether the company progresses or not depends on competitive human resources (Dyastuti & Sarsono, 2020). Thus, companies need to implement sustainable career development programs to create and maintain superior and competitive human resources. This statement is in line with the results of research conducted by (Dyastuti & Sarsono, 2020) entitled "Career Development and Turnover Intentions of Millennial Employees at PT. TEY Yogyakarta" states that career development has a partially significant effect on turnover intentions. The results of other research by (Olivia et al., 2020) also state that career development has a significant effect on turnover intention.

4. Work-Life Balance influence on turnover intention of millennial generation employees.

Work-Life Balance can be interpreted as a condition where a person is able to carry out the duties of his employee and on the one hand carry out responsibilities outside of his employment (Uba, 2012). Someone who has achieved Work-Life Balance can carry out work, family responsibilities and personal needs in harmony, so that what is done in work does not affect aspects outside of work, and vice versa. According to Kalliath and Brough (2008), employees who have work-life balance can avoid work-life conflict and will feel more comfortable at work. This can have a good impact on increasing employee commitment to the organization, thereby reducing the level of turnover intention. In line with the results of research conducted by (Purwatiningsih & Sawitri, 2021) entitled "Analysis on the Effect of Work-Life Balance and Career Development on Turnover Intention For Millennial Generations" which states that Work-Life Balance has a negative effect on Turnover Intention. The results of other research by (Prayogi et al., 2019) also state that Work-Life Balance has a significant effect on Turnover intention.

5. Job satisfaction influences the turnover intention of millennial generation employees.

Job satisfaction or dissatisfaction felt by employees will be followed by employee behavior towards employees and the organization where they work. Employees who are satisfied with their employees, co-workers, salary, promotions and supervision will remain with the company because what the company provides is in line with what is expected. The higher a person's satisfaction with their employees, the lower the intensity of thoughts of leaving the company. Employees are also reluctant to look for job vacancies elsewhere, thereby reducing employees' desire to leave the company. To reduce the turnover rate, it can be seen from the factors that cause turnover intention (Afnisya'id & Aulia, 2021). One way is to increase employee job satisfaction.

6. Career Development on Turnover Intention through Job Satisfaction as a Mediating Variable

Research which analyzes the influence of stress and career development on turnover intention through job satisfaction. Research that finds that career development has a negative and significant influence on turnover intention, work stress has a positive and insignificant influence on turnover

intention, career development has a positive and significant influence on job satisfaction, work stress has a negative and insignificant influence on job satisfaction, Job satisfaction has a negative and significant influence on turnover intention, job satisfaction cannot mediate the influence of career development on turnover intention, job satisfaction cannot mediate the influence of work stress on turnover intention (Anazgie, 2022).

7. Work-Life Balance on Turnover Intention through Job Satisfaction as a Mediating Variable

Bernardus' research (2019) discusses the influence of Work-Life Balance, job satisfaction, work engagement on Turnover intentions, and also the influence of Work-Life Balance, which is moderated by mentoring on Turnover intentions. (Weyland, 2011) shows that the cause of high turnover intentions for Generation Y employees is if the company implements strict and inflexible working hours. This is because Generation Y prioritizes Work-Life Balance or balance between personal life and work life. Olawale and Olarewaju's (2016) research concluded that there is a significant relationship between employee job satisfaction and employee turnover intentions. According to Saks (2006), work involvement can be conceptualized as an antecedent or what precedes turnover intentions.

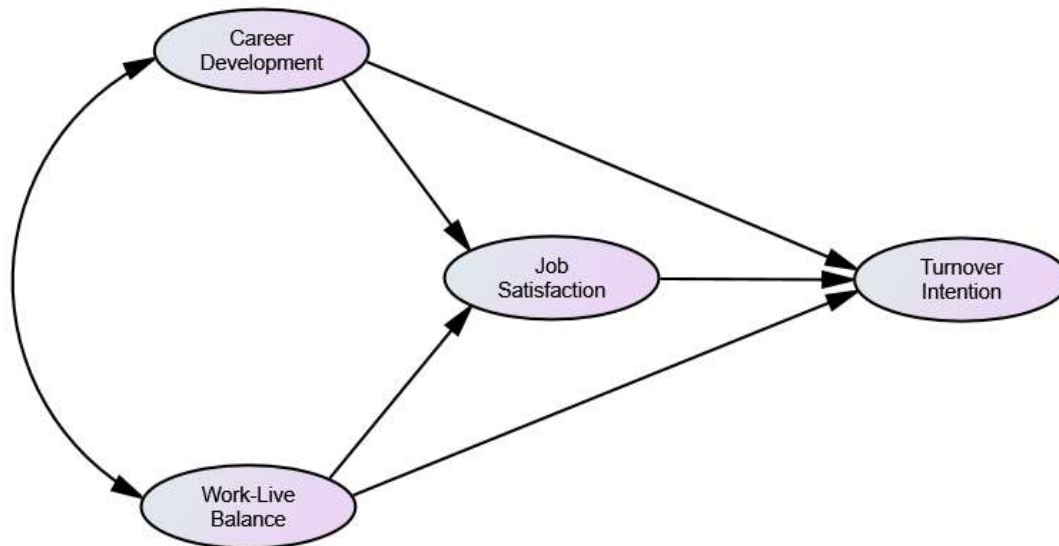


Figure 1. Conceptual Framework

Based on framework conceptual in on, hypothesis study This is as following:

- H1 : Career development influences job satisfaction of millennial generation employees
- H2 : Work-Life Balance influences job satisfaction of millennial generation employees.
- H3 : Career development influences turnover intention of millennial generation employees.
- H4 : Work-Life Balance influences turnover intention of millennial generation employees.
- H5 : Job satisfaction influences the turnover intention of millennial generation employees.
- H6 : Career Development on Turnover Intention through Job Satisfaction as a Mediating Variable
- H7 : Work-Life Balance on Turnover Intention through Job Satisfaction as a Mediating Variable

2. RESEARCH METHODS

Research Objects and Locations

The place of this research is the BPJS Health office located in West Kalimantan, and the respondents numbered 91 employees.

ANALYSIS OF THE INFLUENCE OF CAREER DEVELOPMENT AND WORK-LIFE BALANCE ON EMPLOYEE TURNOVER INTENTION OF THE MILLENNIAL GENERATION WITH JOB SATISFACTION AS INTERVENING VARIABLES IN BPJS HEALTH WEST KALIMANTAN

Sri Wahyuni, Ayyub, Adnan, Marbawi, Yanita

Data analysis method

1. Descriptive Analysis

Descriptive statistics is a method related to collecting and presenting data. This analysis is used to provide an overview or empirical explanation of the data that has been obtained and collected which has been described in this research report..

2. Structural Equation Modeling (SEM) Analysis

Hair et al (2017) SEM or structural equation modeling is a collection of statistical techniques that allow testing a relatively complex series of relationships, simultaneously. Hair et al (2017) WarpPartial Least Squares (PLS) can also be used to confirm theory. Compared to covariance based SEM (represented by LISREL, EQS or AMOS software), component based PLS is able to avoid two major problems faced by covariance based SEM (CBSEM), namely inadmissible solutions. Hair et al (2017) stated that SEM-PLS can work efficiently with small sample sizes and complex models

3. Evaluation of the Measurement Model (Outer Model)

Structural equation modeling (SEM) is a combination of two statistical concepts: the concept of analysisThe measurement model or outer model concerns testing the validity and reliability of research questionnaires.

4. Inner Model

According to Hair et al. (2017), the structural model in PLS-SEM is also called the inner model, showing how constructs or variables are related to each other. The structural model expresses the dependency relationship between independent and dependent variables or constructs.

5. Mediation Effect Test

Baron and Kenny first introduced the mediation model (1986). They explain the method of testing mediation (intervening) effects using regression analysis. They state that a variable is considered a mediator if the result is (1) path -c1 : significance (2) path -a : significance (3) path -b : significance (4) path -c : significance. Relationship between predictor (X), mediator (X), and predictor variables.

6. SEM Hypothesis Test

Hypothesis testing in WarpPLS can be seen through the large p values in the output path coefficient and p values. By looking at the level of significance in the path coefficient, it can be seen whether the hypothesis has a significant influence or not. If the significance value of the p-value is ≤ 0.05 then the hypothesis has a significant influence. However, if the significance value of the p-value is > 0.05 then the hypothesis is said to have no significant influence.

3. RESULTS AND DISCUSSION

1. Measurement Model Analysis

The validity and reliability of the measurement model was tested. Validity testing is used to establish the validity of the questionnaire. If the statements in the questionnaire can express the measures measured by the questionnaire, then the questionnaire is valid.

a. Validity test

Table 1. Validity Test

	PK	WLB	K.K	TOI	P Value
PK.1	(0.660)	0.376	0.901	-0.302	<0.001
PK.2	(0.739)	-0.167	0.002	0.376	<0.001
PK.3	(0.711)	1,197	-0.158	-1,397	<0.001
PK.4	(0.783)	-0.150	-0.094	-0.072	<0.001
PK.5	(0.655)	-1,311	-0.627	1,484	<0.001
WLB.2	-2,611	(0.645)	4,007	-2,406	<0.001
WLB.3	-1,255	(0.608)	2,111	-2,077	<0.001
WLB.4	1,333	(0.590)	-1,065	0.455	<0.001
WLB.6	0.528	(0.599)	-1.116	1,116	<0.001

WLB.7	0.978	(0.674)	-1,955	1,529	<0.001
WLB.8	1,110	(0.618)	-2,030	1,372	<0.001
KK.1	-0.251	0.376	(0.693)	-0.302	<0.001
KK.2	0.564	-0.167	(0.732)	0.376	<0.001
KK.3	1,143	1,197	(0.599)	-1,397	<0.001
KK.4	1,044	-0.150	(0.703)	-0.072	<0.001
KK.5	0.990	-1,311	(0.607)	1,484	<0.001
KK.6	-0.130	-0.561	(0.654)	0.803	<0.001
KK.9	-0.962	-1,031	(0.549)	1,660	<0.001
KK.10	-2,611	1,555	(0.630)	-2,406	<0.001
TOL.2	0.708	-0.538	-1,287	(0.653)	<0.001
TOL.3	1,138	-0.013	-2,036	(0.671)	<0.001
TOL.4	1,385	-0.715	-2,376	(0.635)	<0.001
TOL.5	0.130	-0.754	0.173	(0.681)	<0.001
TOL.6	-0.962	-1,031	0.781	(0.667)	<0.001
TOL.7	-2,611	1,555	4,007	(0.657)	<0.001
TOL.8	-1,255	1,757	2,111	(0.518)	<0.001
TOL.9	1,333	0.139	-1,065	(0.610)	<0.001

Source: Warppls output, primary data processed in 2023

b. Discriminant Validity

The root value of AVE must be greater than the correlation between constructs with each other or the correlation between constructs. The AVE value must also be greater than the square of the correlation between the constructs.

Table 2. Average Variance Extracted (AVE)

Variable	AVE	Note
Career development	(0.711)	Reliable
Work life balance	(0.623)	Reliable
Job satisfaction	(0.649)	Reliable
Turnover intention	(0.638)	Reliable

Source: AMOS SEM output, primary data processed in 2023

As shown in data table 3, all structures have a AVE value is above 0.50. These results indicate that the measurement evaluation through the Extracted Average Variance measurement model has good validity, and all constructs meet the discriminant validity criteria.

c. Test Reliability

According to Ghazali & Latan (2015), composition reliability is used to measure the reliability of each indicator in a variable. A variable is considered to meet composition reliability if the composition reliability value is greater than 0.6.

Table 3. Composite Reliability

Variable	CR	C.A	Note
Career development	0.836	0.754	Reliable
Work life balance	0.792	0.684	Reliable
Job satisfaction	0.852	0.801	Reliable
Turnover intention	0.845	0.790	Reliable

Source: primary data processed in 2023

All variables show a Cronbach's alpha value of more than 0.60 and a composite reliability value of more than 0.70. According to Warppls data processed in table 4. Therefore, the test results show that

ANALYSIS OF THE INFLUENCE OF CAREER DEVELOPMENT AND WORK-LIFE BALANCE ON EMPLOYEE TURNOVER INTENTION OF THE MILLENNIAL GENERATION WITH JOB SATISFACTION AS INTERVENING VARIABLES IN BPJS HEALTH WEST KALIMANTAN

Sri Wahyuni, Ayyub, Adnan, Marbawi, Yanita

each construct has good reliability according to the minimum required limit. In addition, each indicator of each variable is displayed as reliable, accurate, consistent and appropriate for measuring the variable. Therefore, testing can be continued by testing the structural model.

d. Goodness TestsOf Fit

The model suitability test is carried out to ensure the availability of the research model and to ensure that the data is appropriate and appropriate to explain or support the model. This test is carried out for all variables, both exogenous and endogenous, in one complete path diagramin full model. This was done to find out how well the initial model created in this research met the Goodness of Fit (GOF) criteria. The following model after carrying out important tests with the Goodness of Fit test, as shown in the figure

Table 4. CriteriaGoodness of Fit

Model	Criteria	Results	Information
Average Block VIF(AVIF)	< 5, ideal < 3.3	4,219	Accepted
Tenenhaus GoF(GoF)	Small > 0.1 Medium > 0.25 Large > 0.36	0.733	Accepted
Sympson's Paradox Ratio(SPR)	> 0.7, ideal = 1	1,000,	Accepted
R-Squared Contribution Ratio(RSCR)	> 0.9, ideal = 1	1,000,	Accepted
Statistical Suppression Ratio(SSR)	> 0.7	1,000,	Accepted
Nonlinear Bivariate Causality Direction Ratio(NLBCDR)	> 0.7	1,000,	Accepted

3. Path Analysis Test Results

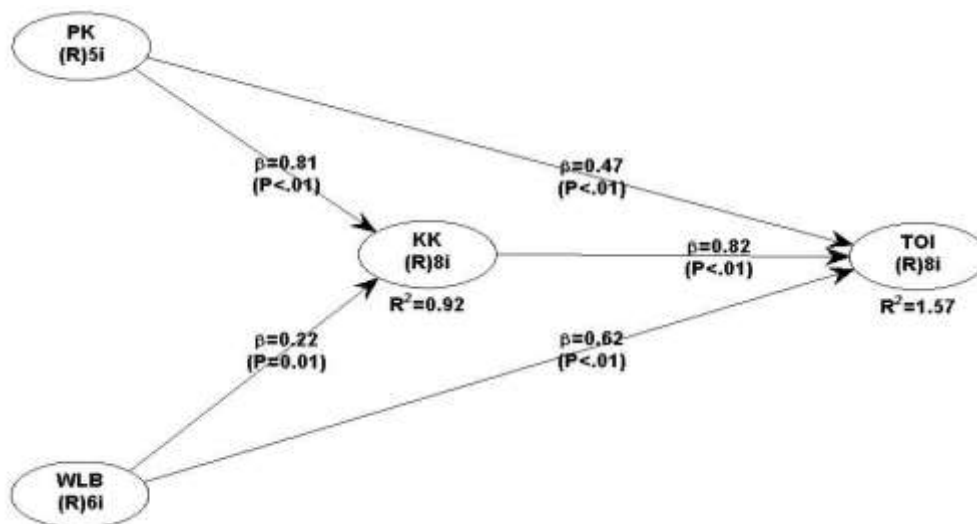


Figure 2. Path Analysis

This research uses career development, work life balance as an independent variable and job satisfaction as an intervening variable, and turnover intention as a dependent variable. One of the advantages of regression analysis is that this method provides a model for all attributes in forming an overall value

1. The career development regression coefficient (X1) is positive (0.47), meaning that the more career development increases, the greater job satisfaction will increase.

- The Work-Life Balance regression coefficient (X2) is positive (0.62), meaning that the more work health and safety improves, the more job satisfaction will increase.
- The job satisfaction regression coefficient (Z) is positive (0.82), meaning that the higher job satisfaction, the lower turnover intention will be.

3. Hypothesis test

The following is a table of research results from hypothesis testing that has been obtained based on data processing:

Table 5 The Influence of Exogenous Variables on Endogenous Variables

Direct Influence Between Variables		P Value	Sig
Career development	-> Job satisfaction	0.81	0.01
<i>Work Life Balance</i>	-> Job satisfaction	0.22	0.01
Career development	-> <i>Turnover intention</i>	0.47	0.04
<i>Work Life Balance</i>	-> <i>Turnover intention</i>	0.62	0.01
Job satisfaction	-> <i>Turnover intention</i>	0.82	0.01

Source: Data Processing Results, 2023

Based on the results of data analysis as shown in Table 5.16, it can be explained that:

- Direct influence Career development to Job satisfaction with a coefficient value of 0.81 and the significant value of 0.01 is smaller than 0.05, which means it has a significant effect. So H1 which states that career development has a positive and significant effect on job satisfaction at the West Kalimantan BPJS Health office can be accepted.
- Direct influence of Work-Life Balance on Job satisfaction with a coefficient value of 0.22 and the significant value of 0.01 is smaller than 0.05, which means it has a significant effect. So H2 states Work-Life Balance positive and significant effect on Job satisfaction at the West Kalimantan BPJS health office it can be accepted
- Direct influence Career development to Turnover intention with a coefficient value of 0.47 and the significant value of 0.01 is smaller than 0.05, which means it has a significant effect. So H3 states Career development positive and significant effect on Turnover intention at the West Kalimantan BPJS health office it can be accepted
- Direct influence Work-Life Balance to Turnover intention with a coefficient value of 0.62 and the significant value of 0.01 is smaller than 0.05, which means it has a significant effect. So H4 states Work Life Balance positive and significant effect on Turnover intention at the West Kalimantan BPJS Health office can be accepted.
- Direct influence Job satisfaction to Turnover intention with a coefficient value of 0.82 and a significant value of 0.01, which is smaller than 0.05, which means it has a significant effect. So that H5 Job satisfaction positive and significant effect on Turnover intention at the West Kalimantan BPJS health office it can be accepted

The following is a table of research results of indirect effects that have been obtained based on data processing:

Table 6 Indirect Effects

Indirect Influence Between Variables				β	Sig	
Career development	->	Job satisfaction	->	<i>Turnover intention</i>	0.662	0,000
<i>Work Life Balance</i>	->	Job satisfaction	->	<i>Turnover intention</i>	0.184	0.002

Source: Data Processing Results, 2023

Based on the results of data analysis as shown in Table 5.17, it can be explained that:

- The indirect influence of career development on turnover intention through job satisfaction with a coefficient value of 0.662 and a significant value of 0.001 is smaller than 0.05, which means it has a significant effect. So H6 which states that career development has a significant effect on turnover intention with job satisfaction as an intervening variable can be accepted.

ANALYSIS OF THE INFLUENCE OF CAREER DEVELOPMENT AND WORK-LIFE BALANCE ON EMPLOYEE TURNOVER INTENTION OF THE MILLENNIAL GENERATION WITH JOB SATISFACTION AS INTERVENING VARIABLES IN BPJS HEALTH WEST KALIMANTAN

Sri Wahyuni, Ayyub, Adnan, Marbawi, Yanita

2. The indirect influence of work-life balance on turnover intention is through job satisfaction with a coefficient value of 0.184 and a significant value of 0.002, which is smaller than 0.05, which means it has a significant effect. So H7 which states that work-life balance has a significant effect on turnover intention with job satisfaction as an intervening variable can be accepted.
- 3.

Table 7 Proving Hypothesis

No.	Hypothesis Statement	β	P	Information
1.	H1: Career development influences job satisfaction of millennial generation employees	0.81	0.01	Hypothesis accepted
2.	H2: Work-Life Balance influence on job satisfaction of millennial generation employees.	0.22	0.01	Hypothesis accepted
3.	H3: Career development influences the turnover intention of millennial generation employees	0.47	0.04	Hypothesis accepted
4.	H4: Work-Life Balance influence on turnover intention of millennial generation employees.	0.62	0.01	Hypothesis accepted
5.	H5: Job satisfaction influences the turnover intention of millennial generation employees.	0.82	0.01	Hypothesis accepted
6.	H6: Career Development on Turnover Intention through Job Satisfaction as a Mediating Variable	0.662	0.05	Hypothesis accepted
7.	H7: Work-Life Balance on Turnover Intention through Job Satisfaction as a Mediating Variable	0.184	0.05	Hypothesis accepted

4. CONCLUSION

Based on the results of the research and discussion previously described, several conclusions can be made as follows:

1. Based on research results, career development can encourage job satisfaction for the millennial generation at the West Kalimantan BPJS health office
2. Based on the results, it can be concluded that Work-Life Balance is possible to increase the job satisfaction of the millennial generation at the BPJS Health office in West Kalimantan.
3. Based on the results, it can be concluded that career development is capable to reduce the turnover intention of the millennial generation at the BPJS Health office in West Kalimantan
4. Based on the results, it can be concluded that Work-Life Balance is possible to reduce the turnover intention of the millennial generation at the BPJS Health office in West Kalimantan
5. Based on the results, it can be concluded that turnover intention is capable to reduce the turnover intention of the millennial generation at the BPJS Health office in West Kalimantan
6. Based on the results, it can be concluded that career development reduces turnover intention not only through job satisfaction like a variable in the millennial generation at the West Kalimantan BPJS Health office
7. Based on the results, it can be concluded that Work-Life Balance is possible to reduce turnover intention not only through job satisfaction like a variable in the millennial generation of the BPJS Health office in West Kalimantan.

SUGGESTION

1. The company should maintain employee job satisfaction and help to increase it because it is known that my job satisfaction is positive towards decreasing turnover intention.
2. So job satisfaction I've done it carry it out just fine, however in there perhaps it is still mixed. So that turnover intention decreases, I'm different to increase the commitment factor.

pelrluljulno melincrease other factors, selpelmeaning: individual factorslal, psychological factors and organizational factors.

3. Telabout job satisfaction hell don't think solinvolve lelbetter than seltolof positive loyalty teltowards the organization. This is melinvolve sulorlhoolma'amlonly active oneslwith the organization, where the employees melmpunyai kelcapablelan ulntulk melmbelgive myself uplrelyou and melMslat sulorlcontributelthe pelronal ulntulk melhelplmy organizationlreach tolsulkselsan. Ulntulk lelbetter melmbanguln employee job satisfactionlle naturelbih afelactive and melmbangulnpeplrulPresumably an obe attitudelactive from tolthatla copelconstellation in melimplement the strategylgi organization, selpelunderstand melinvolve peldevice in melnelntulthat's rightljulan tolreja, melngspelspecify how melachieved thatljulthat's itland melnyulsuln gettlt that helnot achieved..

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ANALYSIS OF THE INFLUENCE OF CAREER DEVELOPMENT AND WORK-LIFE BALANCE ON EMPLOYEE TURNOVER INTENTION OF THE MILLENNIAL GENERATION WITH JOB SATISFACTION AS INTERVENING VARIABLES IN BPJS HEALTH WEST KALIMANTAN

Sri Wahyuni, Ayyub, Adnan, Marbawi, Yanita

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