

Phenomenology Study on Career Travel and Decisions for Company Leaving Generation Y Employees in the Banking Sector

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Abstract

This study aims to understand the antecedents of Generation Y employees in making decisions to leave companies in the banking sector. Researchers took 2 participants from 8 employees who left ABC bank from 2017 to 2019. Researchers used a qualitative phenomenological approach that can describe and describe phenomena without manipulating data so that data is available as it is. The method of collecting data is by means of semi-structured interviews where the process starts from the issues covered in the interview guide. In exploring research questions, 5 main themes were taken, including: 1). Pay for performance; 2). Career development; 3). Roles and leadership styles, 4). Company Policy (change of target) and 5). Work Life Balance. The results of this study stated that the main theme was not significant in the decision making of female employees to leave the company with the background of a family life journey. However, these five themes become one of the considerations for leaving the company when it is accompanied by employee dissatisfaction arising from other factors.

Keywords

work life balance; pay for performance; career development; roles and leadership styles; company policy



I. Introduction

In the world of work, generational change is a natural thing because of the difference in the year of birth. The existence of a change of generations requires a company to make changes in human resource governance. Colleagues across generations are no strangers to the world of work. According to (De Meuse PhD & Mlodzik Korn, 2010), there are four generations of the workforce in the company, namely (i) maitures, born between 1920 and 1939 (ii) boomers, born 1940 to 1959, (iii) Xers, born in 1960 to 1979, and (iv) Generation Y or millennials who were born in 1980 to the end of 2000.

In 2020, the State of Indonesia will experience a labor shortage. One of the contributing factors is that the pace of economic expansion will be faster than the growth in the availability of good human resources in Indonesia. The workforce that dominates the need for human resources at this time is Generation Y. To fill the continuity of the availability of human resources in filling an effective work environment, human resource management is needed. In today's companies, the population of Generation Y has reached 50-75%, meaning that many companies will find it difficult to retain workers (Luntungan, Hubeis, Sunarti, & Maulana, 2016).

The reason why female employees of generation Y make the decision to leave the company turns out to be only classic reasons, including taking care of the family, especially children. The phenomenon of Generation Y's decision to leave the company occurs in several sectors, including the banking sector. The number of jobs and the risks of working in the banking world can stress employees.

The phenomenon of Generation Y's decision to leave the company can also be observed in the banking world in Indonesia. For example, at the bank ABC Semarang Branch. Based on an interview with the Operational Manager of Bank ABC Semarang Branch on July 2, 2019, for the last 2 (two) years there has been an employee turnover of 7 (seven) people out of a total of 50 employees or it can be stated at 15%. The reasons for the employee leaving the company include getting married, giving birth, a location far from their domicile, getting other jobs. Among the reasons the employee left the company could be the impact of the accumulation of things that were passed during their work.

This conclusion is based on the many studies that discuss *employee turnover*. Previous research suggests that the causes of employees leaving the company include: health, changing jobs, becoming entrepreneurs, family, work environment is not conducive. Most employees who are dissatisfied will take the decision to resign from the company, while if the employee is satisfied, then the employee will remain in the company.

(Harvard Business, 2003) suggests several reasons employees resign. The first reason is that there is a conflict with the direct supervisor, followed by an assignment in a section that is not in accordance with the interests of the employee. The third reason is the change of leadership in the company and the last is the transfer of friends from the company.

Based on the reasons above, the question arises: "Have employees ever experienced the things above during their work?" and "Did they make the decision to leave the company only because of 1 (one) consideration?". To find out why employees make decisions to leave the company, an investigation will be carried out using qualitative phenomenological methods. In previous studies, the majority of research on turnover was carried out quantitatively, so research from another perspective is needed. The research will be more emphasized on approach *face-to-face* to explore what the subject has experienced during his career at the company where he works to the decision to leave the company for Generation Y employees.

Bank ABC Branch Semarang 80% is dominated by female employees. Where most female employees after getting married and then giving birth to children will experience confusion (anxiety) whether to continue working or choose to leave the company. The anxiety of these female employees is the reason why many female employees leave the company. So far, the main reasons for female employees of ABC Bank Semarang branch to leave the company in the last 2 (two) years are: taking care of children, working locations far from their homes, dissatisfaction with the company's promotion system.

II. Review of Literature

2.1 Turnover

An employee's resignation is an employee's desire of their own volition or voluntarily to quit or leave a company. According to (Mathis & Jackson, 2006) the reasons for employees to resign: (1) Competitive rewards, salaries and benefits, differences in performance awards, recognition, special benefits and bonuses; (2) Career opportunities, continuity of training, development and guidance, career planning; (3) Design of tasks and work, work responsibilities and autonomy, work flexibility, working conditions, work or life balance; (4) Employee relations, fair or non-discriminatory treatment, support from supervisors or management, peer relations; (5) Organizational components, values and culture, strategies and opportunities, are well managed and result-oriented, continuity and job security.

2.2 Affective

Commitment Organizational Commitment A number of empirical studies confirm the important role of organizational commitment in the turnover process (Igbaria & Greenhaus 1992; Igbaria and Guimaraes 1999). They argue that employees who are highly committed to their organization are more likely to stay than those who are low committed. In the organizational behavior literature, three different dimensions of organizational commitment are found: affective, continuance and normative commitment (Meyer and Allen 1997).

2.3 Generation Y

Generation Y is also referred to as Millennial Generation or Gen Y. Gen Y are people born between 1980 and 2000 otherwise known as Echo Boomers, Nexters, and Internet Generation. This generation is highly educated, skilled with technology, and very confident. They are the children of Baby Boomers and early Generation Xers (Zemke et al., 2000). A group of people who share certain statistical or demographic characteristics, who were born in the same time span.

2.4 Keeping Generation Y

There is no doubt that Generation Y is coming. They are well educated, skilled in technology, and very confident. They bring them to the workplace with high achievement and even higher expectations (Sujansky & Ferri-Reed, 2009). This attitude frustrates and irritates older workers. There is no doubt, however, that organizations cannot afford to waste time and money by not investing in the potential that Gen Y has to offer.

III. Research Method

3.1 Types of Research

In this study, the researcher tries to see how the career path of Generation Y employees is and what decides them to leave the company engaged in the banking sector. The qualitative method was chosen to focus more on the process and meaning in accordance with the facts on the ground. (Krisyantono, 2006) states that "qualitative research aims to explain phenomena in depth through in-depth data collection."

Researchers use a qualitative phenomenological approach that can describe and describe phenomena without manipulating the data so that the data is available as it is. The phenomenological approach views the object of study in its entirety as inseparable from other objects. Phenomenology is an approach started by Edmund Husserl and developed by Martin Heidegger to study the experience of human life. The focus of the research, among others, is to examine the essence or structure of experience into human consciousness (Tuffour, 2017).

3.2 Sample Method and Sampling

The population is an employee who left in 2017 until now as many as 7 people. Due to certain considerations from the researcher in order to be able to dig up complete information and data, the sampling technique of this study used a *purposive sampling technique*. Bouma Gary D (1993: 119) in his book entitled *The Research Process* revised edition suggests that in the technique *purposive aside*, a researcher believes that they can use their judgment or intuition to choose the best person or group to study or who can provide accurate information. The research object was chosen based on individual

experiences regarding career paths and the decision to leave the company for Generation Y employees in the banking sector.

3.3 Data Collection Method

The method of collecting data was by means of semi-structured interviews where the process started from the issues covered in the interview guide. The frequency of questions is not the same for each participant depending on each interview process and each individual's answer. The purpose of using semi-structured interviews is to determine each problem more openly so that opinions and ideas from those interviewed can be expressed freely. In conducting this interview, the listeners took notes on everything that was said by the interviewees.

3.4 Data Analysis

Interviews used inductive thematic analysis recommended by Hayes (2000). While the inductive approach uses data to generate ideas, the deductive method starts with a theoretical framework and uses data to verify or disprove ideas (Hayes, 2000). These approaches are framed under thematic qualitative analysis (Hayes, 2000). A theme, in this context, is “a recurring idea or topic that can be detected in the material being analyzed, and that appears more than once in a given data set” (Hayes, 2000, p.3). Hayes (2000) argues that it is impractical for researchers to convince themselves that they do not influence what they study.

The inductive thematic analysis method, which relies on the emergence of a theme that contradicts a predetermined or predetermined theme, is used in an attempt to capture the respondents' experiences about their professional and personal domains. This study uses a career path perspective as a framework to understand and explain how the antecedents of Generation Y in decision-making to leave the company.

3.5 Validity and Reliability of Qualitative Research

Validity and reliability are two factors that must be considered by researchers when designing studies, analyzing results, and assessing research quality. This corresponds to the question “how can the questioner convince his audience that the research findings of the investigation are worth paying attention to?” (Henning, 2004, p. 51). To answer the question, Henning (2004) asserts that the quality of research in each paradigm should be judged by these terms. Therefore, this study uses these terms in this study. Credibility, transferability, dependability, and confirmability.

IV. Results and Discussion

4.1 Characteristics of Respondents

This study explores how women in the course of their careers encounter many inner conflicts, job satisfaction, motivation work, and the purpose of working for a living. The following discussion presents the research findings in terms of research objectives and research questions. The aim of this study is to understand how different individuals decide to resign and to find out whether similar themes emerged in their stories, with a view to contributing to the development of a more specific definition of one's resign construct.

Interviews were conducted with two individuals who were interviewed individually. Semi-structured interview questions, as discussed in the methodology section. Interviews were recorded on iPhone and transcribed in the form of conversations. Interviewees were very comfortable discussing their stories and did not display certain body language during

the interview that would indicate certain feelings, such as irritated over what happened or nervous about an issue. This may be partly due to the friendly relationship that exists between the researcher and the interviewer and can be seen as both positive and negative. The interviewees were open and spoke freely because they felt familiar, but it is questionable whether non-verbal language was missing which could provide further findings.

The interviews are supported by a theoretical framework and guided by the overall research questions. The data from the interviews were categorized under a code that was developed from the theoretical framework. New codes were also created as new themes emerged from the interviews. What was discovered during the research were many overlapping themes. In some cases, the theme appears very dominant. However, when describing experiences on these themes, interviewees described their experiences in combination with other subthemes. The main themes were identified when the interviewees spoke about them dominantly and they appeared regularly during the interview.

In exploring the research questions, several themes emerge in relation to each question. The main themes are: 1). Work Life Balance; 2). Pay for performance; 3). Career development; 4). Leadership roles and styles; and 5). Company Policy (target change). Research questions will be explored using the participants' careers and life trajectories according to their subjective evaluations. An examination of how the participants experienced their trajectory and transition, revealed some assumptions for deciding to quit their jobs or resign from their employers.

a. Work Life Balance

According to Casper and Harris (2008), the balance between employee working hours and personal time will increase employee commitment and reduce turnover intention. From the research of Saraswathi (2011), the Personal Life factor has become the most important factor in motivating non-IT employees in India. The results although found to be inconsistent with Herzberg's Two-Factor theory where Hygiene factor only acts as a mediator to prevent dissatisfaction, however, researchers have explained that this result may be due to differences in employee needs, work context and type of organization.

This theme provides insight into how women negotiate and manage their personal and professional roles. A recurring concept when women talk about their personal and professional roles is the concept of integration. This theme deals with the alignment between work and life responsibilities for the participants. The majority of women stated that they plan a lot of personal responsibilities around their work day as well as in the near future of their work, so that they can fulfill both personal and professional tasks. This highlights that it is a “myth” to see work life and family life as two separate and non-overlapping worlds (Kater, 2005). Extensive literature exists indicating that work and life are interdependent, and that this interdependence is experienced at different periods in an individual's life.

Research shows that work-life balance is about “people have a measure of control over when, where, and how they work” (Schneider, 2007, p.25). Research also recognizes the complexities that arise in understanding work-life balance. Some of these factors include flexibility in the number of hours worked, flexibility in setting hours, flexibility in the workplace, and taking breaks from work (Nieto, 2003; Burke & Lewis, 2007). Although working women may experience conflict between work and family, the interactions between these domains may also be positive. Different factors can influence the interaction between work and home, including demographic characteristics, personality

and attitudes (Glynn, 2009). Given these factors, the subjective experience of the participants in managing their professional and personal roles is invaluable in understanding the work life balance experience for individual women.

This concept of integration applies to women with a life that excludes other factors, such as the distance from their domicile to their partner and carrying out a pregnancy program. A person's life journey can change the employee's career path because of other influencing factors.

Participant interviewed 2 explained that his condition after having a family will be very different from his condition before having a family. Initially when he was single, he was very loyal to the company because the remaining 24 hours would not be the same as the time available after getting married. When he was single, his time was only for his parents and friends, while after marriage he had a lot of time for his household. On the other hand, interviewee 1 is focusing on running a pregnancy program where rest time is very necessary for the success of the program.

Circumstances that force a person to choose a life journey so that the career path will follow the direction of one's life journey.

b. Pay For Performance

In a study presented by Stringer et. Al. (2011) examined the implications of a system pay for performance on intrinsic and extrinsic motivation factors and job satisfaction of front-line employees at retailers in Australasia. They concluded that salary and benefits had the strongest relationship with job satisfaction. In the Malaysian context, a study conducted by Ibrahim and Boerhaneoddin (2010) also suggested that compensation factors have a significant influence on job satisfaction. Other research from Islam and Hj. Ismail (2008) who conducted an extensive survey of more than 500 workers spread across 96 various organizations in Malaysia have concluded their results where the wage factor was found to be effective in motivating their respondents. In addition, Asri et. Al. (2007) have studied the organizational commitment of employees in SMEs as well as the relationship between commitment and job satisfaction in the manufacturing sector. Based on a case study of 236 employees in Small and Medium Enterprises in Kuala Terengganu, they found that employees' organizational commitment has a significant correlation with their perception of wages.

Salary emerges as the dominant theme in this research. However, none of the interviewees cited dissatisfaction with salary as a reason for leaving the company. Dissatisfaction with salary is discussed mainly in terms of short-term dissatisfaction or as a minor issue that can be accepted as some other tangible or intangible benefit.

The employee is still considering this right until he resigns. The second incident involved an employee who received a substantial promotion with a slight increase in salary and compared to the previous generation of employees who had a higher salary. This makes employees very upset and makes one of the considerations to stop working. Inequality regarding employee rewards. Employees are annoyed when they feel that salaries or other benefits such as bonus allocations are decided in a way that benefits some employees over others.

From this study, when interviewees showed insurmountable dissatisfaction with salary, it did not stand alone as an event such as not getting a raise or bonus. In fact, sub-themes emerged indicating that salary causes long-term dissatisfaction when associated with other variables or themes such as: fairness and company commitment, leadership roles and styles, changing targets and family priorities.

If the interviewee thinks the issue regarding payment is fair then it does not cause dissatisfaction. However, bonuses which are usually paid every three months as a result of the employee's best achievements are not paid can be taken into consideration in the survival of employees in meeting their needs. Perceived unfairness, it can lead to long-term dissatisfaction in some employees as expressed by interviewees 1.

Knowing that exceptions sometimes make interviewees 1 disappointed because they think there is injustice and subjectiveness in their company. Disappointment increases when employees are not provided with transparency of bonus calculations on the results of individual achievements. Even employees with the best performance get the same bonus as employees with average performance.

Along with business developments and fluctuations in company profits, quarterly bonus payments have shifted from the habit so that there is a shift in expectations of remuneration in one's career journey at the company. It shows the relationship between rewards and factors such as loyalty and company policies.

Interviewees revealed that the calculation of the salary paid was not commensurate with the effort and time given to the company. And the salary discrepancy is the direct cause of dissatisfaction. However, it is recognized that companies often make up for it in other ways, for example with annual bonuses. The difficulty occurs when the base salary interferes with the personal finances of the interviewee as in the case of the interviewee 2 saying that "base salary" is important. These interviewees also linked a raise in salary to a sign of the company's loyalty to employees.

Interviewees 2, despite complaints about money to necessities², acknowledged other positive things about the company and would have stayed if the employee was single or unmarried. Inequality of salary payments among staff which causes dissatisfaction among interviewees. The same can be said when interviewees perceive their pay rates to be unfair compared to their peers.

The interviewees also explained how financial rewards can be seen as a sign of company loyalty or recognition for efforts and this is exacerbated when injustice among peers is also felt. The fact that only injustice bothers these two interviewees is highlighted by statements from each.

Employees only show short-term dissatisfaction when they are not satisfied with their general salary. However, when there is a perceived imbalance between pay and effort, salary levels among peers or inequality between groups such as different labor force entry, then this creates long-term considerations and the breakdown of trust and relationships. For others, money is not enough of a reason to stop working, but when combined with other factors, such as the suitability of the bonus, it will make the final decision to resign.

c. Career Development

Development is a process of increasing the work ability of each individual achieved in order to reach the desired career point (Sudiro, 2011:91). Career development can also be defined as the process of identifying employees' career abilities by applying the right model to get them (Haryani, 2013). From some of the opinions of these experts, it can be concluded that career development is the process of a series of activities in order to increase the competence and work ability of individual employees to plan careers both now and in the future during their tenure so that they are able to reach the desired level or grade.

In a 2010 study by Ponnu and Chuah involving 172 respondents from various occupational levels and industry backgrounds, they presented a strong significant relationship between organizational justice and organizational commitment. Their respondents have shown shared behavior where their perception of organizational

procedural and distributive justice will positively affect their organizational commitment. In addition, the results also reveal that procedural justice is more important than distributive justice in influencing employee organizational commitment. Another study contributed by Edward and Teoh (2009) which focused on faculty members from two universities in Malaysia has also found a significant positive relationship between company policies and administration and job satisfaction.

The dominant theme that emerged from the interview was career development. A clear line of sight on career development was essential for all interviewees and this was part of the expectations they shared. It is clear that for most of the interviewees, the relational psychological contract was established from the start. While both interviewees cited growth opportunities as the most positive aspect of joining the company, almost all expressed dissatisfaction with career development as a consideration in their decision to leave the company. Most of the interviewees also cited this as a contributing factor to their unhappiness while working for the company.

When asked questions to interviewees about their career development while working at the company, they disappointedly stated that their career development was very slow and almost no movement or grade stagnation. The two interviewees stated that the 6-7 year working period only experienced a grade increase from grade 1 to grade 2. This was not in accordance with the career path promised by the company that the grade increase would be evaluated a maximum of once every 3 years.

Participants revealed that the sub-themes that arose because of the discrepancy in grade development commitments were treated differently from other employees. Sub-themes that emerged included injustice and policy shifts. They said that they had carried out every stage of the process in reaching every point of grade promotion, but that was not a point for the company to raise the grade 1 level higher.

The employee's priority is career development in accordance with the initial employment contract. The company's mismatch of commitment to career development is one of the driving forces behind most of the decisions to leave the company and is most related to employee dissatisfaction during their tenure. Employees view the development of grades that are in accordance with the company's requirements, making them increasingly challenged in achieving career targets (certain positions) as ideals in the company. The perception that there were no more opportunities for growth, boredom and lack of challenge were cited as the main reasons for leaving the company.

d. Roles and Leadership Styles

To define the relationship between supervisory factors and job satisfaction, Edwards and Rothbard (1999) provide their statements in support of strong social relationships found in the work environment that will increase job satisfaction and employee productivity. Other research findings contributed by Lin and Lin (2011) on supervisory factors have revealed a positive relationship between leader-member interaction and job satisfaction. Respondents from studies have expressed strong satisfaction with their jobs when they experience positive interactions with their bosses. In the Malaysian context, Asri et. al, (2007) have concluded the results of their research as a supervisory factor has significantly affected job satisfaction and organizational commitment. The above study has succeeded in supporting the previous statement that the better the coordinating relationship in terms of trust, and respect between leaders and subordinates, the higher the level of employee job satisfaction derived from supervisory factors will be achieved (Weng, Lai, Li, 2010).

In the course of a person's career they will experience changes in the work environment both with superiors and coworkers. Especially in the banking world, where the officer position and above must be rotated and transferred for a maximum of 3 years, so there is a high possibility that the boss will change. Each leader has his own character and leadership style to be able to carry out strategies to achieve the company's vision and mission. Throughout the career experiences of the two interviewees, conflicts between coworkers or superiors must have existed.

Although the role theme and leadership style are not dominant in making the decision to resign, there are leadership styles that make employees emotional up and down. The phenomenon of emotional ups and downs arises from the sub-theme of unfair treatment to each employee. As mentioned by interviewee 2:

According to interviewee 2, that the leader or superior treats their subordinates fairly. Fair here the meaning is not divided according to the proportions and needs of a person, but fair here means an equal distribution of the same amount. Meanwhile, judging from the different positions and salaries, there is a feeling of being treated unfairly by disadvantaged employees, in this case interviewee 2. This leadership style is not considered a dominant theme, this can be seen from the acceptance of employees who do not want to discuss the injustice with their superiors.

On the other hand, interviewee 2 feels comfortable with the leadership role of the top management (in this case the head of the priority head office). The care and role of other superiors is shown by visiting their subordinates and evaluating their work. Likewise, interviewee 1 felt comfortable with the leadership style of the branch leader when the employee became his secretary.

In addition to one's leadership style, the role of the leader is also very influential on employee decisions in the course of his career. As long as subordinates are supported and appreciated, employee loyalty will grow by itself. It is undeniable that a person's emotions play a role when deciding to stay in the company or leave it for other, stronger reasons.

When employees are under pressure to achieve targets and do not know what to do, the role of the leader in directing subordinates is very helpful. Leadership is one of the most important traits in good human resource organization. The performance of human resources is determined by the leadership and leadership who have a strategic function. The development of human resources is a process of changing the human resources who belong to an organization, from one situation to another, which is better to prepare a future responsibility in achieving organizational goals (Werdhiastutie et al, 2020). Leaders who carry out their leadership effectively will move employees towards the aspired goals, and become role models and role models. On the other hand, a leader who only acts as a figure and does not have the influence and ability to lead will cause the performance of human resources to be slow because they do not have the competence and skills to produce the best performance.

Important factors in the company include leadership, because it is the leader who directs and moves the company in achieving its goals. Another leadership task is to be able to understand each different behavior of subordinates. Leaders who can influencing subordinates in such a way will give an impact on a subordinate's dedication and participation effectively. Achieving goals effectively depends on one's leadership abilities.

e. Company Policy (Change of Target)

The fourth theme that researchers can conclude is the change of target. Basically every company was founded to achieve the goal of seeking the maximum possible profit. A company is said to be successful or successful in achieving the target, it can be

influenced by the company's ability to offer its products. In 2010 bank ABC conducted an IPO so that the company is in the process of developing towards a better improvement. The beginning of the company before the IPO is usually more relaxed without pursuing a target that along with the development and progress of the company, it is necessary to set high targets. Well, the two interviewees entered the ABC company and became employees at the same time as the IPO process. The target setting for employees was initially small or there was no target in the work unit. The impact of the small target is not in line with the number of employees in the company so that many employees work without knowing their job desk.

The description of the interviewee 2 clearly stated that in his work unit there was no target at all. At the beginning he was an employee of ABC company, he did not even know the job desk. In this condition, employees will eventually experience a comfort zone at work. The comfort zone is a condition where everything feels easy and familiar so that a person does not experience pressure or high stress levels. As the company grows, it certainly requires all lines to work even harder in achieving bigger targets in order to get big profits as well. This condition was felt by the two interviewees. According to interviewee 1, the target in the consumer work unit is increasing so that all employees are given a jobdesk to market consumer products so that the target is achieved, even though the position or position of the employee is not an account officer consumer.

The existence of new things such as increasing targets makes it difficult for employees to respond because they have been in their comfort zone for too long. Many employees do not dare to go out of their comfort zone because other areas outside the comfort zone can cause anxiety and stress. Whereas anxiety and stress can be good things, healthy stress levels can be used as motivation for employees to develop to be smarter, better and successful in their careers. Stress indirectly forces employees to complete work more quickly and concisely. This comfort zone shift allows some employees to decide to leave the company because of the inconvenience of change.

V. Conclusion

In this study, it was concluded that there were 5 dominant themes that appeared in the stories of two interviewees regarding career paths. Although the main reason they resign (resign) is their family, in the course of their career there are many stories that are taken into consideration when making the decision to leave the ABC company. Different leadership styles where employees are comfortable with the conditions along the career path there is a change in leadership that makes them less comfortable being the point of support for their resignation. Leadership style is related to a sense of security in Hygiene theory, an employee even though he finds a leader with different ways of leading but can provide a sense of security and confidence in his team can minimize the intention of employees to resign.

Company policy is used as theme 4, in the interview the same story about targets that are not directed and as if they are forced to pursue company profits without a mature strategy from the management. The work rhythm that has been formed if direct changes are made, it is likely that employees will accept it and provide loyalty feedback to the company. Policies that are accompanied by other hygiene factors, such as employee benefits and competent leaders can at least change the intention to resign employees. The company must create a vision and mission that is instilled in all employees and understood to be carried out together so that the strategies implemented can be accepted.

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