The Effect Of Milenial Generation Characteristics Of Job Satisfaction Relations And Employee Engagement  
(Study of Millennials work in Micro Finance in Lebak Regency, Banten)

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ABSTRACT
This research is a quantitative study that aims to determine the Millennial Generation Characteristics of Employee Engagement. The population in this study The study was conducted by taking samples of Millennials who are actively working at Micro Finance companies with a total of 150 respondents. The sample size was taken as many as 150 respondents, with probability sampling methods especially simple random sampling. Data collection was carried out through questionnaires. The analysis technique used is the PLS (Partial Least Square) analysis method. The results of this study indicate that the value of $R^2$ Employee Engagement is 0.786 and Employee Satisfaction is 0.647 thus indicating that the contribution of Grit, Worklife Balance and Jon Resources variables to Employee Engagement and Employee Satisfaction is 0.786 or 78.6% and 0.647 or 64.7%. And the rest is influenced by other factors not examined.

Keywords: Employee Engagement, Grit, Job Resources, Worklife Balance, Employee Satisfaction

INTRODUCTION
The phenomenon that occurs in the millennial generation related to employee engagement factors, namely the first is flexibility and balance, the millennial generation prefers to be able to work anywhere, with flexible working hours. Collaboration with teammates is important, but often they need time to focus fully when doing their work something that may be difficult to get at the office and can only be obtained at home or elsewhere. The 2016 Deloitte Millennial survey states that for the next 1 year, if given a choice, one in four Millennials will quit the rules of their superiors and join a new organization or do something different. That number increased to 44 percent when the time period was expanded to two years. By the end of 2020, two out of three respondents hope to move, while only 16 percent of Millennials see themselves as compatible with their current superiors within a decade from now. This extraordinary lack of loyalty represents a serious challenge for any business that employs a large number of Millennials, especially those in markets such as the United States where Millennials now represent the largest segment of the workforce.
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Figure 1: Two in three Millennials expect to leave by 2020

Generally the millennial generation no longer feels loyal to the company when they think that they are underused and not supported to grow and develop as leaders, opportunities to continue learning and become leaders are considered very important for the millennial generation. Based on Gallup How Millennials Want to Work and Live research report, 59% of millennials say that the opportunity to learn is one of the most important factors when applying for a job. In their eyes, learning is not merely obtained after a long career in the company, but it must start as early as possible - that is, when they start their first day at work. Millennials want to be able to actively learn skills and obtain new knowledge needed to develop, both personally and professionally, to equip them to be leaders. Issues and descriptions that are explained as background, it is necessary to conduct research related to millennial generation in the world of work which will be written with the title: Effect of millennial generation characteristics on the relationship of job satisfaction and employee engagement (Study on Millennial Generation Who Works in Micro Finance in Kab. Lebak Banten).

Based on the description of the background that has been explained there are things that are the focus of research for the author, namely as follows:

1. To find out and analyze Work-life, Job Resources have an influence on Employee Satisfaction?
2. To find out and analyze Grit, Work-life, Job Resources Have an Impact on Employee Engagement?
3. To find out and analyze Employee Satisfaction have an influence on Employee Engagement?

Employee Engagement, or often translated as employee engagement, is an important contributor to employee retention, customer retention and satisfaction, and performance (Scheimann, 2010). This implies that employee engagement is one of the factors that support the creation of optimal effectiveness and performance in an organization: (1) enjoy their work; (2) does not require discipline, only requires clarity, communication and consistency; (3) always improve their skills with a positive attitude, focus of desire, enthusiasm, creativity and endurance; (4) trustworthy and trust each other; (5) knowing that their manager respects them; (6) the source remains a great idea; and (7) give the best to the company.

In this study, researchers refer to the Grit / Persistence theory of Angela Duckworth which in her research explains the efforts and persistence of students or students to achieve the expected results and survive for a long period of time even though faced with challenges in the process. Duckworth sees grit in students viewed from two dimensions, namely the consistency of interest.
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and endurance in business. A person with high grit is more successful at work than those who have low grits. The results of research by Suzuki, Tamesue, Asahi, & Ishikawa (2015) show that grit is a strong predictor of work performance and academic performance. Individuals with a high degree of grit will be more diligent at work, do not easily give up if they fail, can even make failure as a whip to increasingly trying to achieve goals.

Grit is a personality character that is shown through behavior to maintain perseverance and enthusiasm in achieving the expected long-term goals (Duckworth, 2007). Each individual has a different degree of grit, this is because grit is part of the personality traits of individuals that determine how individuals interact in diverse environments (Duckworth & Quinn, 2009).

Preeti Singh & Parul Khanna (Preeti & Parul, 2011) stated that work life balance is a broad concept that involves setting proper priorities between work (career and ambition) and life (happiness, leisure, family and spiritual development).

According to Kaiser et al (2010; in Živčicová, Bulková, & Masárová, 2017) work life balance is one of the factors that influence organizational commitment to employees. Katherine Lockett (2008:26-27) "work/life balance is the need of all individuals to achieve and maintain a balance between their paid work and their life outside of work. The word balance doesn’t necessarily imply an even divide between work and life; instead, balance means successfully managing all the responsibilities you have in both areas of your life”. Work life balance is something that every individual needs to achieve and manage in a balanced way between his work life and life outside of work. The word balanced here does not always mean that dividing between work and daily life, on the contrary balance means successfully managing all responsibilities held in both lives of employees.

Job resources are physical, social, psychological, or organizational aspects of work that are able to reduce work demands in relation to psychological costs (psychological costs) provided by employees, influence the achievement of objectives, stimulate development and learning. Job resources make a significant contribution to work engagement if Job demands are also high (Bakker et al. 2007). According to Bakker et al. (2005), there are 4 dimensions of work resources, viz: (1) Social support; (2) Autonomy; (3) Quality of relationships with supervisors (superiors); (4) Performance feedback.

Job Resource can be interpreted as a form of employee motivation in running the job, it can be measured from the wages earned, Feedback from colleagues and superiors who have psychological influence, the higher the job resource, the more excited and passionate the employees are.

The Employee Satisfaction dimension Some dimensions of Employee Satisfaction include: b Normative Commitment. Normative commitment is the employee's feelings about the obligations that must be given to the organization. The normative component develops as a result of the socialization experience, depending on the extent of the employee's sense of obligation. This commitment refers to a reflection of the feeling of obligation to be an employee of the company. Employees with high normative commitment feel that these employees should continue to work in the organization where they work now. In other words, the commitment that exists in the employee is caused by the employee's work obligations to the organization. (Dwiarta, 2010, p.27).

Affective commitment is related to the emotional, identification, and involvement of employees in an organization. Employees with high affective still join the organization because of the desire to remain a member of the organization (Allen and Meyer, 1994). Affective commitment
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states that the organization will make employees have a strong belief to follow all the values of the organization, and strive to realize organizational goals as a top priority. Affective commitment arises out of necessity, and considers that commitment occurs due to dependence on activities that have been carried out in the organization in the past and this cannot be abandoned because it will be detrimental. The sustainable component means a component based on the employee's perception of the loss he will face if he leaves the organization. Employees on an organizational basis are caused because these employees need an organization.

Human resources are aspects that play an important role in the development of a company's management. In this era of globalization, the classification of criteria and management of human resources has become even more diverse. This classification of criteria also occurs within the Indonesian business environment. This is supported by research conducted by Dale Carneige Training.

Indonesia, resulting in the generation Y or millennial is the generation that will always develop in Indonesia and become the largest working population today.. The Y-Generation phrase was first introduced by one of the major media or newspaper editors in the United States editorial in August 1993. At that time the newspaper's editor was discussing adolescents aged 12 to 13 years, but the generation had the same behavior. different compared to the previous generation. Based on the editorial of the big newspaper, in the end many companies in the United States made a product for the youth market segment, then by classifying children born after 1980 as Generation-Y (Jalal, 2012). Krisbiyanto (2013) tries to uncover Y-generation expectations in his work including: Flexibility - In terms of hours, workplaces, compensation and benefits as well as the use of social media. Comradery - Characteristics formed in millennial generation are internet addiction, self-confidence and high self-esteem and are more open and tolerant of change. Kilber, et al (2014).

Research from Huybers (2011) shows salary, giving recognition to individuals, flexible work schedules, career advancement as important factors for millennial generation. Millennial generation job satisfaction is determined by intrinsic factors such as opportunities for organizational ownership, training, perceptions of supervisor support, varied and meaningful work, and work-life balance. Solnet and Hood (2008). It is clear from some of these things that what must be changed from the company is a way of approaching the Y-generation and not changing the vision, mission, and values of the company concerned. These approaches include; good communication, work flexibility and various online or digital learning.

Based on the description above, by observing and examining the issues that will be examined about "The Effect of Millenial Generation Characteristics on the Relationship between Job Satisfaction and Employee Engagement in MICRO FINANCE, the following research models will be complained:
Research hypothesis is a temporary answer to the research questions contained in the formulation of the problem compiled in the form of prepositions or statements about the relationship between variables. Hypotheses are formulated based on theoretical descriptions and relevant results. On this basis hypotheses can be built as follows:

H1 : Allegedly Grit, Work life balance, Job Resources influence Employee Engagement
H2: Allegedly Grit, Work life balance, Job Resources affect Employee Satisfaction
H3:. It is suspected that Employee Satisfaction affects Employee Engagement

METHODS

This type of research is non-quantitative quantitative research, where there is no manipulation of the object. The research design used in this study is a descriptive method, in which the research attempts to describe a phenomenon, event or situation (Christensen; in Seniati, 2008). With this method the researcher can search, explain a relationship, estimate, and test with a theory that This research was conducted to determine the relationship and influence between variables, namely Grit (X1), Work-life balance (X2), Job Resources (X3), Employee Satisfaction (Z), Employee Engagement (Y1).

In this study, the population used is employees in millennia micro finance; age 19-33 years old in the Lebak regency of Banten: (1) Millennials who are 19-33 years old; (2) Millennials who already work in micro finance; and (3) Male or female sex.

RESULTS AND DISCUSSION

The Objective Conditions Of Margamulya Village kec. Kab cileles. Lebak

After looking at the table above, it can be concluded that the situation in Margamulya Village at the level of education which on average is dominated by elementary school graduates (SD), but even though the majority are elementary school graduates, many also graduate from high school, junior high, and boarding schools. Based on secondary data in the education level of Tegal Kunir Lor Village consisting of 27 kindergarten graduates, 499 elementary school graduates 586 junior high school graduates, 219 senior high school graduates 124 people and many Islamic boarding schools in the Margamulya village area. The condition of the school is not sufficient to be categorized as a decent education school. There are 2 Madrasahs that have been built on community self-help now in dire conditions. Even now residents of the subsidiary community are no longer active because the economic conditions of the village community are declining even
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without development.

Economy
Economic problems are a standard for the progress of a society, the higher the economy of a society, the higher the economic prosperity of the community, because economy is an inseparable element of human life and as a characteristic of the economic level that can be distinguished between the rich and the poor. The livelihoods of the people in Margamulya village are traders, farmers, farm workers. In general, it can be said that the majority of the residents of Margamulya village are Farmers and Laborers, even the latest data on income is approximately Rp. 200,000 per month.

Based on the results of the recalculation or re-estimation shown in Figure 8, the results can be concluded that all instruments of each indicator regarding the Employee Engagement, Employee Satisfaction and Job Resource variables have met the requirements and declared valid because all correlation values have a factor loading value > 0.50. And the smallest value is found in the GR5 statement instrument which has a loading factor value of 0.606. Then the biggest loading factor is found in the GR3 statement instrument with a loading factor value of 0.875. Means the instrument statement on the indicators used in this study is valid or has met the requirements of the convergent validity test. In the picture above you can also see a line connecting the dependent variable to the independent variable. This means that in designing the measurement model (Outer Model) declared successful because it meets the requirements, then can do further data testing. The value of 0.763 which is the Employee Engagement variable and the value of 0.695 that is the Employee Satisfaction is the value of R square. After re-estimating the next step is to look at the indicator value to find out whether an indicator is valid or not. The trick is to look based on the results of convergent validity, discriminant validity, or AVE.

The next way to look at discriminant validity is to look at the square root of average
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variance extracted (AVE) value, the goal for

Table 1.
Average Variance Extracted (AVE )

<table>
<thead>
<tr>
<th></th>
<th>Average Variance Extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Engagement</td>
<td>0,574</td>
</tr>
<tr>
<td>Employee Satisfaction</td>
<td>0,609</td>
</tr>
<tr>
<td>Grit</td>
<td>0,627</td>
</tr>
<tr>
<td>Job Resources</td>
<td>0,669</td>
</tr>
<tr>
<td>Work Life Balance</td>
<td>0,577</td>
</tr>
</tbody>
</table>

Source: SMART-PLS 3.0 output

The next step after obtaining the validity of each of the variable question instruments was reliability testing. This reliability test can be seen from the results of the Smart-PLS 3.0 software output obtained the Composite Reliability and Cronbach’s Alpha values of each construct variable as follows:

Table 2.
Reliability

<table>
<thead>
<tr>
<th></th>
<th>Cronbach's Alpha</th>
<th>Composite Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Engagement</td>
<td>0,961</td>
<td>0,966</td>
</tr>
<tr>
<td>Employee Satisfaction</td>
<td>0,953</td>
<td>0,968</td>
</tr>
<tr>
<td>Grit</td>
<td>0,917</td>
<td>0,929</td>
</tr>
<tr>
<td>Job Resources</td>
<td>0,966</td>
<td>0,984</td>
</tr>
<tr>
<td>Work Life Balance</td>
<td>0,909</td>
<td>0,927</td>
</tr>
</tbody>
</table>

Source: SMART-PLS 3.0 output

The next step after all items per statement declared valid, all variables are also declared reliable, then the next step is to test the structural model of the study through the R Square test.

After the statement items per variable are declared valid, then all variables are also declared reliable and the structural model of the study is declared fit then it can be continued by conducting a t-statistic research test. The t-statistic test in this study using the t test or partial test is used to determine whether or not there is an influence between Grit (X1), Worklife Balance (X2) and Job Resources (X3) through Employee Satisfaction (Z) on Employee Engagement (Y). According to Sarjono & Julianita (2011) states that to find the value of the table seen from the significance level of 0.05 where, df = number of samples - number of variables. Then note ttable = 1.655 obtained from the formula df = N-K or df = 150-5 = 145, then connected

| Statement | Original Sample (O) | T Statistics (|O/STDEV|) | P Values |
|-----------|---------------------|----------------|----------|
| Employee Satisfaction -> Employee Engagement | 0,407 | 2,023 | 0,043 |
| Grit -> Employee Engagement | 0,329 | 2,174 | 0,041 |
| Grit -> Employee Satisfaction | 0,316 | 2,017 | 0,025 |
| Job Resources -> Employee Engagement | 0,298 | 2,109 | 0,032 |
| Job Resources -> Employee Satisfaction | 0,685 | 3,773 | 0,011 |
| Work Life Balance -> Employee Engagement | -0,177 | 1,205 | 0,358 |
| Work Life Balance -> Employee Satisfaction | 0,142 | 2,633 | 0,033 |
Furthermore, the positive influence between Worklife Balance on Employee Satisfaction can be seen from the Original Sample of 0.142, which means there is no effect of Worklife Balance in working life balance with employee satisfaction. The inner model description of the results of the t-statistic test can be seen

Based on the results of this study that the results of hypothesis testing show Employee Satisfaction has a positive and significant effect on Employee Engagement. This is indicated by the coefficient value of 0.043 and the results of the t-statistic test show the value of tcount 2.023 > t table 1.655 and a significant value of 0.047 < 0.05 so that it can be concluded that Employee Satisfaction has a significant effect on Employee Engagement or in other words H1 is accepted.

Grit has a positive and significant effect on Employee Satisfaction. This is indicated by the coefficient value of 0.256 and the results of the t-statistic test show the value of t count 2.043 > t table 1.985 and a significant value of 0.045 < 0.05 so that it can be concluded that Grit has a significant effect on Employee Satisfaction or in other words H1 is accepted.

Grit has a positive and significant effect on Employee Satisfaction. This is indicated by the coefficient value of 0.296 and the results of the t-statistic test show the value of tcount 2.152 > t table 1.985 and a significant value of 0.032 < 0.05 so that it can be concluded that Grit has a significant effect on Employee Engagement or in other words H1 is accepted.

Job Resources have a positive and significant effect on Employee Engagement. This is indicated by a coefficient value of 0.215 and the results of the t-statistic test show the value of tcount 2.007 > t table 1.985 and a significant value of 0.033 < 0.05 so that it can be concluded that Job Resources has a significant effect on Employee Engagement or in other words H2 is accepted.

Resources have a positive and significant effect on Employee Engagement. This is indicated by a coefficient value of 0.741 and the results of the t-statistic test show the value of tcount 3.603 > t table 1.985 and a significant value of 0.000 < 0.05 so that it can be concluded that Job Resources has a significant effect on Employee Satisfaction or in other words H3 is accepted.

CONCLUSION

Employee Satisfaction has a significant positive effect on Employee Engagement in millennial generation. This means that the individual's sense of belonging in the millennial generation of each company touches their emotional psychological, social, physical and financial aspects so that they become part of employee satisfaction and get a lot of satisfaction from these factors. This is consistent with the hypothesis made by researchers that Employee Satisfaction
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Grit has a significant positive effect on Employee Engagement in the millennial generation. This means that the more individual in the millennial generation has Grit (persistence) from every aspect of consistency of interest and high endurance in doing business, this generation will feel involved in their work and have a good sense of attachment too.

Grit has a significant positive effect on Employee Satisfaction in millennial generation. This means that the more individual feels a high tenacity in working to eat, the more they feel satisfaction in working and completing their work.

Job Resources has a positive effect on Employee Engagement in millennial generation. This means that if this generation already feels that doing work in accordance with their fields, feels the ease of discussion to get adequate information related to their work, they will have a good sense of attachment in every company they work for.

Job Resources has a positive effect on Employee Satisfaction in millennial generation. This means that this generation will feel satisfied at work if the work done is in accordance with their fields, can communicate well with superiors, can lead to a sense of satisfaction in work.

Worklife Balance has a positive effect on Employee Engagement in millennial generation. This means that if an individual can manage his time in working properly (balanced) between work and his personal life, they will have a sense of attachment to the company he works for.

Worklife Balance has no significant effect and has a negative direction on Employee Satisfaction in millennial generation. This means that the results of my research sample on worklife balance on employee satisfaction are shown by the dominant number of respondents who are sampled with an average age below 30 years. And respondents aged 31-39 years, meaning that under 30 years old each individual still does not have a big responsibility to the family both in terms of time to gather with family or still not married. And still focus on a career

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