THE INFLUENCE OF QUALITY OF WORK-LIFE AND STAYING INTENTION THROUGH JOB SATISFACTION ON MILENIAL WORKERS IN THE BANKING SECTOR IN SURABAYA

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ARTICLEINFO	ABSTRACT
Keywords: Quality of Work Life, Intention to Leave, Job Satisfaction, Millennial Generation	The purpose of this research is to determine the influence of Quality of Work Life on the intention to leave among millennial employees in state-owned banking sector in Surabaya. This type of research is basic research, which provides solutions to a specific problem and validates existing theories. Employees have a balanced time between work and family according to their needs. Having a good quality of work life can increase job satisfaction and help organizations retain their employees. The satisfaction felt by employees then manifests in a lower desire to leave the company. Based on data processing, hypothesis testing, and discussion, the researcher concludes that the four hypotheses are supported. Quality of Work Life has a negative and significant impact on the intention to leave among millennial employees in state-owned banking sector in Surabaya. Quality of Work Life has a positive and significant impact on job satisfaction among millennial employees in state-owned banking sector in Surabaya. Job satisfaction has a negative and significant impact on the intention to leave among millennial employees in state-owned banking sector in Surabaya. Quality of Work Life has a significant impact on the intention to leave through job satisfaction as a mediating variable among millennial employees in state-owned banking sector in Surabaya.
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1. INTRODUCTION

Human resources are one of the important aspects in an organization. Human resources are the individuals who carry out the business operations in an organization, and every part of an organization requires human involvement. It can be seen that human resources are valuable assets for a company. Therefore, it is crucial for organizations to create employee engagement so that every individual in the organization can perform their tasks effectively and work to their fullest potential. However, there is currently a generational shift happening in the workforce, where the majority of positions in companies are now occupied by Generation Y, also known as millennials. According to data from the Central Statistics Agency (BPS) survey conducted from February to September 2020, the current number of millennials is approximately 69.90 million or 25.85 percent of the total population in Indonesia (Central Statistics Agency, November 2020). This shift has an impact on the effectiveness of a company, making millennials an important asset in an organization.

This can be observed in the achievements of state-owned banks in 2022, as indicated by data from the Ministry of State-Owned Enterprises. Despite the challenges in the global economy, state-owned banks have shown impressive performance. For example, PT Bank Rakyat Indonesia (Persero) Tbk (BRI) achieved a net profit of IDR 23.88 trillion in the first half of 2022, representing a year-on-year growth of 98.38 percent. Similarly, PT Bank Mandiri (Persero) Tbk (Mandiri) recorded a net profit increase of 61.7 percent year-on-year, reaching IDR 20.2 trillion in the first semester of 2020. PT Bank Tabungan Negara (BTN) achieved a profit of IDR 1.06 trillion in the first five months of 2022, representing a year-on-year increase of 49.19 percent from IDR 716.44 billion. Lastly, PT Bank Negara Indonesia (Persero) Tbk (BNI) experienced a 75 percent increase in net profit from IDR 5 trillion to IDR 8.8 trillion in the first semester of 2022.

The current achievements of state-owned banks can be attributed to several factors, including the quality of their human resources. Annual reports from each state-owned bank show that the majority of their employees are millennials. This research conducted [1] in Turkey aimed to examine the moderating role of gender on the mediation effect of job satisfaction between quality of work life and turnover

intention among employees of a Research and Education Hospital in Ankara, Turkey, from September 2019 to November 2019. The variables used in the study were quality of work life, job satisfaction, turnover intention, with gender as the moderator and control variables. The results showed that quality of work life had a significant negative effect on turnover intention through job satisfaction. Job satisfaction mediated the relationship between quality of work life and turnover intention, indicating that a good quality of work life that meets the employees' needs can enhance job satisfaction. Higher job satisfaction helps the organization in retaining employees and reducing turnover intention. Additionally, the study found that job satisfaction had a significant negative effect on turnover intention, suggesting that high job satisfaction leads to lower levels of turnover intention among employees. Therefore, in this study, it is evident that healthcare organizations should prevent turnover intention to maintain their workforce.

The research conducted [2] in Jakarta aimed to explore possible ways to reduce turnover rates within organizations. The study attempted to understand employee turnover through the perception of quality of work life, an area that has received less focus in research and has been rarely investigated. The variables used by the researcher included quality of work life, organizational commitment, person-organization fit, and turnover intention. The results showed a significant negative relationship between organizational commitment and turnover intention, indicating that employees with high organizational commitment are less likely to have a high turnover intention. Organizational commitment plays a crucial role in determining whether employees will stay or leave the organization. The variable of person-organization fit also had a significant negative effect on turnover intention, suggesting that the alignment between employees and the organization influences organizational attachment. This indicates that employees demonstrate their commitment to the organization when they feel a sense of alignment with the organization, both in terms of values and fulfillment of their needs. The variable of quality of work life had a significant effect on person-organization fit, indicating that the fulfillment of quality of work life is a prerequisite for the formation of person-organization fit. However, the variable of quality of work life was found to be not significantly related to turnover intention. Therefore, quality of work life needs to be mediated by person-organization fit, which directly or indirectly influences turnover intention through organizational commitment. This finding demonstrates that turnover intention should not only be assessed based on negative aspects of the organization, such as heavy workload, unfavorable role outcomes, poor reward systems, or job stress. The concept of turnover intention can be understood through person-organization fit, which emphasizes a positive psychological approach, as conducted in this study. The research also proves that meeting the needs of employees by organizational management does not directly cause employees to decide to stay in the company. It is also evident that through the process of generating person-organization fit, turnover intention or the desire to leave the workplace will be reduced. This is particularly true when person-organization fit enhances organizational commitment, leading to a lower turnover intention.

The study conducted [3] in Sidoarjo aimed to examine and analyze the influence of job satisfaction on the intention to leave, test and analyze the mediating role of organizational commitment in the relationship between job satisfaction and the intention to leave, and test and analyze the moderating role of alternative job opportunities. The variables used by the researchers included job satisfaction, organizational commitment, alternative job opportunities, and intent to leave. The results of the study revealed that job satisfaction did not have a significant effect on the intention to leave, as observed through the changes in the values of job satisfaction across five indicators: wage satisfaction, career satisfaction, job and promotion satisfaction, manager/supervisor satisfaction, and coworker satisfaction. These factors did not significantly influence the employees' intention to leave at PT Company. It was found that while some employees expressed satisfaction with their jobs, feeling comfortable and receiving satisfactory results, others still felt dissatisfied. On the variable of job satisfaction, there was a significant positive effect on organizational commitment, indicating that higher job satisfaction experienced by employees led to an increase in organizational commitment. The relationship between job satisfaction and organizational commitment was observed. Organizational commitment had a significant negative effect on the intention to leave, as evidenced by three indicators: affective commitment, continuance commitment, and normative commitment among employees. The moderator variable, alternative job opportunities, was found to be unable to moderate the influence of job satisfaction on the intention to leave. This indicates that the impact of job satisfaction on employees' intention to leave is not strengthened or weakened by alternative job opportunities. Recommendations based on the research findings include improving employee retention by increasing salary satisfaction, enhancing employee

*The Influence Of Quality Of Work-Life And Staying Intention Through Job Satisfaction On Milenial Workers In The Banking Sector In Surabaya. **Prince Wicaksono Purba, et.al***

1525

commitment to the organization through skill development and rewards, both financial and non-financial, and focusing on employee performance.

The study conducted [4] in Nepal aimed to examine the influence of affective commitment, job satisfaction, and job stress on the intention to leave among bank employees in Nepal and identify factors influencing turnover intention. The variables used by the researcher included job satisfaction, affective commitment, job stress, and turnover intention. Affective commitment was found to have a significant negative effect on the intention to leave. Higher levels of affective commitment were associated with lower turnover intention among employees. Employees who exhibited high levels of affective commitment were driven to work hard, exert significant effort, demonstrate higher levels of performance, and make more focused contributions. The results showed a significant negative relationship between job satisfaction and turnover intention. High job satisfaction and comfort in the workplace were associated with a decrease in turnover intention, reducing the likelihood of voluntary turnover among employees. The variable of job stress had a significant positive effect on turnover intention. Job stress experienced by employees resulted in a higher intention to leave. It was noted that job stress not only decreased job satisfaction but also increased employees' intention to quit, given the emotional response to potentially dysfunctional psychological or physiological stimuli. Therefore, the aspect of job satisfaction, measured in terms of salary, career growth opportunities, coworker relationships, supervisor relationships, and the nature of the job itself, is crucial in influencing employees' decisions to leave. In conclusion, when employees are satisfied with their jobs and emotionally attached to the organization, they are less likely to consider leaving their jobs, while workplace stress can contribute to an increased intention to switch jobs.

This research was conducted with millennial subjects who currently dominate the working world. According to previous information from various sources, it is stated that state-owned banking companies have a majority of millennials in their workforce. The loyalty to work among millennials is said to be very low compared to previous generations. Unlike previous generations, millennials view jobs as stepping stones, utilizing their proximity to technology to optimize their potential. This is evidenced by a survey conducted by Job Planet in 2017, which stated that Generation Y has a lower level of loyalty to their jobs. As many as 76.7 percent of employees only stay in their jobs for 1-2 years before deciding to switch jobs. Only 9.5 percent of employees remain at one place for five years or more [5]. Other sources also mention that millennials have low loyalty to companies and typically stay in a job for only 2-5 years. The decision to switch jobs is often driven by the lack of self-development facilities, inadequate salaries, and perceived uncomfortable work environments in the current company. From the perspective of companies employing millennial workers, it is revealed that turnover rates are generally higher in this age group. Millennials seem comfortable with change and do not consider job security as an important factor in the workplace. Instead, they enjoy new opportunities and developing existing skills [6].

The choice of Surabaya as the research location is based on several considerations. Bank BTN has 37 branch offices, Bank BRI has 68 branch offices, BNI has 75 branch offices, BSI Bank has 47 branch offices, and Bank Mandiri has 74 branch offices in Surabaya. Considering the number of branches in Surabaya and the national data on state-owned banks employing millennial workers, the research is focused on Surabaya. This forms the basis of the research, which will specifically focus on the quality of work life, job satisfaction, and intention to leave among millennial workers in the state-owned banking sector in Surabaya.

The objectives of this research are to determine the influence of quality of work life on the intention to leave among millennial employees in the state-owned banking sector in Surabaya. The findings of this research can enrich the literature in the field of management, particularly in relation to the topics of quality of work life, job satisfaction, and the desire to leave work among employees. Furthermore, this research can serve as a reference for future researchers who wish to test the same concepts with different research subjects. The findings of this research are expected to provide considerations for companies with human resources under the age of 35 (millennials) in making important decisions to maintain and develop the company's performance in terms of human resources.

2. METHOD

Based on the research, this study is classified as basic research, which aims to provide solutions to specific problems and validate existing theories. It is a causal research that aims to determine the presence or absence of the influence of Quality of work life and job satisfaction on intention to leave. The research approach is quantitative and based on positivism philosophy, which is used to study a specific population or sample. Data collection is done using research instruments, and data analysis is

The Influence Of Quality Of Work-Life And Staying Intention Through Job Satisfaction On Milenial Workers In The Banking Sector In Surabaya. **Prince Wicaksono Purba, et.al**

1526

quantitative or statistical, with the goal of testing predetermined hypotheses [7]. In this study, the independent variable is Quality of work life, the dependent variable is intention to leave, and job satisfaction acts as a mediating variable. In terms of technique, the research uses a survey method by collecting data through questionnaires administered directly to the respondents.

3. RESULT AND DISCUSSION
a. Validity and Reliability Test Results
1) Validity Test Results

State that validity tests are conducted to determine if a measurement tool accurately measures the concept being studied [8]. One way to measure validity is by using internal consistency, such as the Pearson product-moment correlation method [9]. An item is considered valid if the computed r-value > the critical r-value. Furthermore, an item is considered reliable if the Cronbach's alpha value > 0.6 for a sample of 30 respondents. In this stage, the validity testing was conducted using data from 30 respondents. The validity testing results for each statement in each variable were analyzed using SPSS for Windows 22.0.

Table 1 Validity Test Results for Statements of the Quality of Work Life Variable

No	Statement	Pearson Correlation	Sig	Information
1	Perceived appropriateness in terms of consistent payments from the employer	.837	.000	Valid
2	Perceived suitability in the determination of occupational safety, reasonable working hours and physical conditions with minimal occupational hazards in addition to imposing age limits for work.	.767	.000	Valid
3	Perceived suitability in optimizing individual capabilities, advancing opportunity, security, income and employment	.809	.000	Valid
4	Perceived appropriateness in Using autonomy and self-control, utilizing a variety of skills, accessing information about the future, and planning and executing activities for employees	.799	.000	Valid
5	Perceived suitability in work life regardless of race and gender, considering various aspects of personal life, mobility in organizational hierarchies, organizational socialization and freedom to express ideas and feelings	.780	.000	Valid
6	Perceived appropriateness in freedom of expression (right to dissent or criticism of supervisor's attitude), ability to respond to organizational issues, including pay, bonuses and job security	.835	.000	Valid
7	Perceived fit in the balance between time devoted to work and doing work and time devoted to family	.846	.000	Valid
8	Perceived suitability in organizational policies to neutralize the effects of anti-social activities can prevent negative consequences such as undermining work and professional personnel values and the destruction of feelings of personal satisfaction and self-esteem	.865	.000	Valid

Based on the results of Table 1, each indicator on the quality of work life variable has a calculation result. It can be seen that all instrument items are valid and reliable. This finding is evidenced by the overall r count > r table, and the Cronbach alpha coefficient > 0.6. These results indicate that each indicator on the measurement of quality of work life is valid to be used for further analysis.

Table 2. Validity Test Results for Job Satisfaction Variable Statements

No	Statement	Pearson	Sig	Information

The Influence Of Quality Of Work-Life And Staying Intention Through Job Satisfaction On Milenial Workers In The Banking Sector In Surabaya. **Prince Wicaksono Purba, et.al**

		Correlation		
1	I feel satisfied with doing the job done	.884	.000	Valid
2	I am satisfied with the salary provided by the company	.821	.000	Valid
3	I get good recognition from the company	.868	.000	Valid
4	I have a good relationship between superiors and workers	.834	.000	Valid
5	I have good relations with co-workers	.882	.000	Valid

Based on the results of Table 2, each indicator on the job satisfaction variable has a calculation result. It can be seen that all instrument items are valid and reliable. This finding is evidenced by the overall r count > r table, and the Cronbach alpha coefficient > 0.6. These results indicate that each indicator in measuring the quality of work life can be used for further analysis.

Table 3. Statement Validity Test Results from the Intention To Leave Variable

No	Statement	Pearson Correlation	Sig	Information
1	Thinking of quitting	.917	.000	Valid
2	Niat untuk mencari pekerjaan baru	.880	.000	Valid
3	Niat untuk berhenti dari pekerjaan	.896	.000	Valid

Based on the results from Table 3, it can be determined that each indicator in the intention to leave variable is both valid and reliable. This finding is supported by the fact that all computed r-values are greater than the critical r-value, and the Cronbach's alpha coefficient is greater than 0.6. These results indicate that each indicator in measuring quality of work life is valid and can be used for further analysis.

2) Reliability Test Results
Reliability testing is conducted to measure the consistency of indicator measurement tools. If the same thing is measured multiple times using the same instrument, the results should also be the same. State that reliability testing can be done by using 30 initial questionnaires and examining the Cronbach's alpha value [8]. If the Cronbach's alpha value is above 0.6, it is considered reliable [8].

b. Research Data Description
The questionnaire data obtained shows that out of 100% of respondents, it is known that respondents aged 22-28 years old account for 46.4% or 97 individuals, respondents aged 29-33 years old account for 31.1% or 65 individuals, and respondents aged 34-38 years old account for 22.4% or 47 individuals. Based on this data, it can be concluded that the majority of respondents participating in this study are aged 22-28 years old.

c. Descriptive Data Presentation
The responses from the respondents are presented in terms of mean values and standard deviations. The mean value is calculated to determine the average rating given by the respondents to each statement. It is considered very good if the mean value is 4 or above, considering the Likert scale used in this study ranges from 1 to 5. The standard deviation is calculated to determine the variation in respondents' responses to the statements provided in the questionnaire.

Table 4 Respondents' Responses related to the Quality of Work Life Variable

Indikator	Statement	Average	Deviation
QWL1	Perceived appropriateness in terms of consistent payments from the employer	3.938	1.034
QWL2	Perceived suitability in the determination of occupational safety, reasonable working hours and physical conditions with minimal occupational hazards in addition to imposing age limits for work.	3.885	1.077
QWL3	Perceived suitability in optimizing individual capabilities, advancing opportunity, security, income and employment	4.038	1.073
QWL4	Perceived appropriateness in Using autonomy and self-control, utilizing a variety of skills, accessing information about the future,	3.852	1.088

	and planning and executing activities for employees		
QWL5	Perceived suitability in work life regardless of race and gender, considering various aspects of personal life, mobility in organizational hierarchies, organizational socialization and freedom to express ideas and feelings	3.919	1.104
QWL6	Perceived appropriateness in freedom of expression (right to dissent or criticism of supervisor's attitude), ability to respond to organizational issues, including pay, bonuses and job security	4.048	1.046
QWL7	Perceived fit in the balance between time devoted to work and doing work and time devoted to family	4.048	1.113
QWL8	Perceived suitability in organizational policies to neutralize the effects of anti-social activities can prevent negative consequences such as undermining work and professional personnel values and the destruction of feelings of personal satisfaction and self-esteem	4.014	1.081
	Averange	**3.96**	

Based on table 4, the average value for the quality of work life variable is at a value above 3 which indicates that the average worker who falls into the age range of the millennial generation has a quality of work life. While the standard deviation shows a value of 1,077 which means that the responses from respondents tend to be heterogeneous.

Table 5 Respondents' Responses to Job Satisfaction Variables

Indicator	Statement	Averange	Deviation
JS1	I feel satisfied with doing the job done	4.114	1.113
JS2	I am satisfied with the salary provided by the company	3.789	1.089
JS3	I get good recognition from the company	4.043	1.145
JS4	I have a good relationship between superiors and workers	4.062	1.101
JS5	I have good relations with co-workers	3.976	1.081
	Averange	**3.99**	

Based on table 5, the average value for the job satisfaction variable is at a value above 3 which shows that the average worker who is in the age range of the millennial generation has job satisfaction. While the standard deviation shows a value of 1.105 which means that the responses from respondents tend to be heterogeneous.

Table 6 Respondents' responses regarding the Intention To Leave Variable

Indicator	Statement	Averange	Deviation
ITL1	Thinking of quitting	1.952	1.224
ITL2	Intention to find a new job	2.033	1.102
ITL3	Intention to quit the job	2.024	1.040
	Averange	**2.00**	

Based on table 6, the average value for the intention to leave variable is below 3, which indicates that the average millennial generation does not have the intention to leave. While the standard deviation shows a value of 1,122 which means that the responses from respondents tend to be heterogeneous.

Measurement Model (Measurement Model)

Figure 1 AMOS Running Outcome Measurement Model

The Influence Of Quality Of Work-Life And Staying Intention Through Job Satisfaction On Milenial Workers In The Banking Sector In Surabaya. **Prince Wicaksono Purba, et.al**

Confirmatory factor analysis (CFA) was conducted on the research constructs and indicators. An indicator within a research construct can be used in the analysis of the structural model if the indicators of a construct have significant estimate values in the construct being measured. Significance is assessed based on the magnitude of the critical ratio, which should be > 1.96. This is followed by measuring the goodness-of-fit of the measurement model by examining the values of CMIN/DF, GFI, RMSEA, TLI, and CFI.

CMIN/DF or Normed Chi Square Statistic is an index used to test the model's fit with the data and sensitivity to sample size. CMIN/DF is considered to have a good model fit when its value is = 3 [8]. However, Wheaton et al. (1997) state that an acceptable ratio for this statistic should have a value of at least = 5. In this study, the CMIN/DF value is 1.860, which meets the requirements and can be considered a good fit.

GFI is a goodness-of-fit index used to calculate the proportion of the sample covariance matrix explained by the estimated population covariance matrix. GFI is acceptable if its value is ≥ 0.90. In this study, the GFI value obtained is 0.769, which is below 0.90, indicating a poor fit.

RMSEA is used to compensate for the chi-square statistic in large samples and has a cutoff index of ≤ 0.08. In this study, the RMSEA value is 0.083. An RMSEA value between 0.08 and 0.10 can be categorized as marginal fit [10].

TLI is used to compare the tested model with the baseline model and has a cutoff index ≥ 0.90. In this study, the TLI value is 0.814, which is below 0.90, indicating marginal fit.

CFI is a test of model fit that is not sensitive to sample size and has a cutoff index ≥ 0.90. In this study, the CFI value obtained is 0.830, which is equal to 0.90, indicating marginal fit.

d. Structural Model

Structural model analysis is used to test a hypothesis. An indicator of a construct can be used in the analysis of the structural model when it has a significant estimate value. Significance can be observed from the magnitude of the critical ratio or p-value of the estimate. If the critical ratio is ≥ 1.96 or the p-value is ≤ 0.05 (5%), then the relationship is statistically significant.

Table 7: Results of Structural Model Fit Test

No	Compatibility Test	Matching Criteria	Results	Information
1	CMIN/DF	CMIN / DF ≤ 3	1.017	Good Fit
2	GFI	GFI ≥ 0.90	0.946	Good Fit
3	RMSEA	RMSEA ≤ 0.08	0.009	Good Fit
4	TLI	TLI ≥ 0.90	0.999	Good Fit
5	CFI	CFI ≥ 0.90	0.999	Good Fit

CMIN/DF or Normed Chi Square Statistics is an index used to test the suitability of the model with the data and sensitivity to the number of samples. CMIN/DF is said to have good model fit if the value is ≤ 3 [8]. In this study the value of CMIN/DF is 1.017 which means it meets the requirements so that it can be said to be good fit.

The GFI is a fitness index for calculating the weighted proportion of the variance in the sample covariance matrix that is explained by the estimated population covariance matrix. In this study, the GFI value was 0.947. The GFI value in this study is still within reasonable limits so that it can be said to be good fit. RMSEA is used to compensate for the chi square statistic in large samples and has a cut of index ≤ 0.08. In this study the RMSEA value was 0.009 so it was categorized as good fit [11].

TLI is used to compare the model tested against the baseline model and has a Cut of index ≥ 0.90. In this study, the TLI value was 0.999. The TLI value in this study is still within reasonable limits so that it can be said to be a good fit. CFI is a model feasibility test, is not sensitive to sample size and has a Cut of Index ≥ 0.90. In this study, the CFI value was 0.999. The CFI value in this study is still within reasonable limits so that it can be said to be marginal fit.

Based on Table 4, it is known that the overall structural model already has a value that meets Goodness-of-Fit, so the analysis is continued by testing the hypothesis.
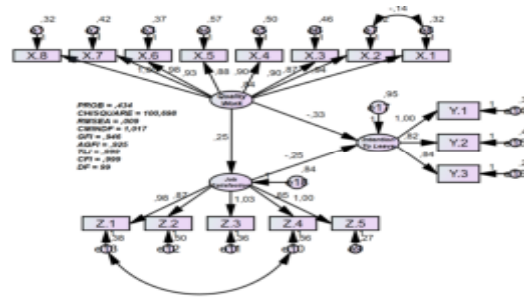
Figure 2 Structural Model

e. Hypothesis test

The hypothesis test is carried out by looking at the critical ratio values contained in the regression weights output. The research hypothesis will be supported if the influence of a construct on another construct produces a CR value ≥ 1.96 with a significance level of 5%. Meanwhile, the estimated value at the output of standardized regression weights is used to determine the direction and strength of the relationship if the hypothesized effect proves to be significant. The amount of influence between variables is determined by looking at the estimated value, where the greater the estimated value indicates the greater the relationship or influence between the variable and other variables.

Table 8 Research Hypothesis Test Results

Hipotesis	Hubungan antar Variabel	Nilai Estimate	Critical Ratio	P-Value	Keterangan
H1	QWL>ITL	-0.329	-3.792	***	Negatif Signifikan
H2	QWL>JS	0.249	3.257	.001	Positif Signifikan
H3	JS>ITL	-0.248	-2.929	.003	Negatif Signifikan
H4	QWL,ITL,JS			.030	Signifikan

Based on Table 5, it is known that the four proposed hypotheses have CR values ≥ 1.96, and the p-values for all hypotheses are significant. Hypothesis 1 shows a significant negative influence of quality of work life on intention to leave with a CR value of -3.792 and p-value < 0.05. This concludes that Hypothesis 1 is accepted. A good working system in a company, starting from benefits, the work environment, and job security, can make an employee perceive a high quality of work life and reduce the intention to leave the company.

Based on the test results presented in the table above, Hypothesis 2 shows a significant positive influence of quality of work life on job satisfaction with a CR value of 3.257 and p-value < 0.05. This concludes that Hypothesis 2 is accepted. This indicates that the better the implementation of quality of work life perceived by employees, the higher their job satisfaction.

Based on the test results presented in the table above, Hypothesis 3 shows a significant negative influence of job satisfaction on intention to leave with a CR value of -2.929 and p-value < 0.05. This concludes that Hypothesis 3 is accepted. This indicates that the level of job satisfaction experienced by employees in an organization is related to their intention to leave. The higher the perceived job satisfaction, the lower the intention to leave the organization.
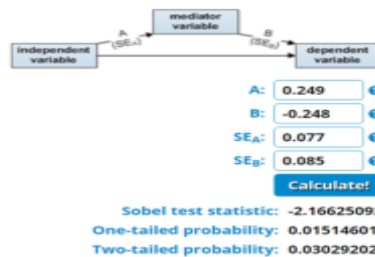

Figure 3 Sobel Test Analysis Results for the variable QWL on ITL mediated by JS

The results of the test in the above figure show that Hypothesis 4 demonstrates a significant influence of quality of work life on intention to leave, which is mediated by job satisfaction, as evidenced

by the Sobel test result of 0.030 < 0.05. This concludes that Hypothesis 4 is accepted. It indicates that the quality of work life still has a relationship with and is influenced by job satisfaction perceived by employees while working in an organization, regarding their intention to leave.

DISCUSSION OF RESEARCH RESULTS

In this section, further discussion will be provided regarding the research results on the influence of quality of work life on intention to leave, quality of work life on job satisfaction, job satisfaction on intention to leave, and quality of work life on intention to leave mediated by job satisfaction among millennial generation employees in state-owned banks, as presented in the previous chapter. There will be a discussion regarding the descriptive data presentation and the results of hypothesis testing.

1. Discussion of Descriptive Data Results

The data in this research were collected through online questionnaire filling by respondents who met the researcher's criteria, which were employees aged 22-38 working in state-owned banks with a minimum work experience of 2 years. A total of 209 responses were collected, consisting of employees from Bank BNI, BRI, BTN, BSI, and Mandiri.

In accordance with the subject criteria of this research targeting employees in the millennial generation, as described [12], the millennial generation is born between 1982 and 2000. In this research, as shown in Table 4.6, the questionnaire was filled out by respondents from various banks, including 44 individuals (21.1%) from Bank BNI, 43 individuals (20.6%) from Bank BRI, 39 individuals (18.7%) from Bank BSI, 40 individuals (19.1%) from Bank BTN, and 43 individuals (20.6%) from Bank Mandiri.

Previous studies have shown that the millennial generation has a low level of loyalty to a company [13] and generally stays with a company for only 1 to 2 years before choosing to seek other job opportunities. Therefore, this research set a minimum work experience requirement for the respondents. The respondents of this study were employees with a minimum work experience of 2 years in their respective companies. Table 3 describes the profile of respondents who participated in this research based on their work experience. The respondents with a work experience of 2-8 years accounted for 61.2% or 128 individuals, those with a work experience of 9-15 years accounted for 23.4% or 49 individuals, and those with a work experience of 15 years or more accounted for 15.3% or 32 individuals.

2. Discussion of Descriptive Data Processing Results

In the questionnaire distributed, each principle of quality of work life was represented by 8 statements. This can be seen in Table 6, which depicts the respondents' responses regarding the quality of work life variable. The total mean value in this variable is 4.96, indicating that the respondents have a positive perception of the quality of work life. Based on the data presented in Table 6, it can be observed that Indicator QWL7 has the highest mean value of 4.048, indicating that the respondents agree with the statement that "the perceived balance between time devoted to work and time dedicated to family is appropriate." Indicator QWL4 has the lowest mean value of 3.852 among other indicators, suggesting that the respondents somewhat agree with the statement regarding "the perceived suitability in using autonomy and self-control, utilizing various skills, accessing information about the future, and planning and implementing activities for employees." Additionally, Table 6 shows that Indicator QWL4 has the highest standard deviation value of 1.088, indicating that the respondents' responses to that statement have a higher variation compared to other statements.

Based on these results, it can be observed that employees have a balanced time between work and family according to their needs. Quality of work life is employees' reaction to their work, especially its personal consequences in meeting their needs and mental health [14]. Therefore, based on the calculations in Table 6, the quality of work life in the state-owned banking environment in Surabaya is quite good.

The next table, Table 7, provides an overview of the respondents' responses to the job satisfaction variable. The job satisfaction variable consists of 5 statements in the research questionnaire. The total mean value in this variable reaches 3.99, indicating that the respondents in this research show a positive response to each statement. Based on Table 7, it is known that Indicator JS1 has the highest mean value of 4.114, indicating that the respondents in this research agree with the statement "I feel satisfied with the work I do." On the other hand, Indicator JS2 has the lowest mean value compared to other statements. The mean value for Indicator JS2 is 3.789, which means that the research respondents somewhat agree with the statement related to job satisfaction, "I am satisfied with the salary provided by the company." Table 7 also shows that the deviation value for Indicator JS3 is the highest compared to other indicators,

The Influence Of Quality Of Work-Life And Staying Intention Through Job Satisfaction On Milenial Workers In The Banking Sector In Surabaya. **Prince Wicaksono Purba, et.al**

1532

namely 1.145. This indicates that there is a significant variation in responses to Indicator JS3 compared to other indicators.

Employees who have job satisfaction generally have an impact on intention to leave. Intention to leave is an action taken by employees when they do not feel comfortable and satisfied in their work. Table 7 in this research will explain the respondents' responses regarding the intention to leave variable. There are 3 statements describing the intention to leave variable. Based on the calculations in the previous chapter, it is shown that the mean value for Indicator ITL2 is the highest among the statements in the intention to leave variable. The mean value of 2.033 for Indicator ITL2 indicates that the research respondents disagree with the statement "Intention to seek a new job."

Indicator ITL1 with the statement "Thinking of quitting" has the lowest mean value among the other three statements, which is 1.952. This indicates that the research respondents somewhat disagree with the statements in the intention to leave variable. Table 7 also shows the standard deviation values for each statement regarding intention to leave. Indicator ITL1 has the highest standard deviation value compared to other standard deviation values. The calculation of the standard deviation value for Indicator ITL1 yields a result of 1.224, indicating that Indicator ITL1 has a significant variation in responses compared to other indicators.

Based on Table 7, the statement regarding the intention to seek a new job has a relatively high mean value of 2.003 for Indicator ITL2 and 2.024 for Indicator ITL3, with relatively low standard deviation values. It can be concluded that the research respondents agree with the indicators "Intention to seek a new job" and "Intention to quit the job." As for the relatively low standard deviation values, it means that there is not much variation in responses to these two indicators, or in other words, most respondents choose the same answer, which is to agree with the statements in both indicators.

Based on the results shown in Table 6, Table 7, and Table 8, it can be observed that indicators of each variable with low mean values tend to have high deviations. This indicates that the respondents in this research have a wide variation in responses related to those indicators.

3. Discussion of Hypothesis Test Results in General

As discussed in the introductory chapter, there are four questions that underlie the formation of hypotheses in this research. These four hypotheses were then tested in Chapter 4 of this research, and the test results are presented in Table 5.

Based on Table 5, it can be concluded that quality of work life has a negative effect on intention to leave, with a critical ratio value of -3.792 and a standardized estimate value of -0.329, and a p-value of 0.000 (***). Therefore, H1 in this research is supported and significant as it meets the statistical requirements of a critical ratio value ≥ 1.96 and a p-value ≤ 0.05. These results are consistent with previous research conducted [1], which found that quality of work life influences the formation of intention to leave among employees. The better the quality of work life implementation, the lower the intention of an employee to leave a company.

In Table 5, it is also explained that there is a positive relationship between quality of work life and job satisfaction. The critical ratio value is 3.257, the standardized estimate value is 0.249, and the p-value is 0.001. Based on the data presented, it can be concluded that H2 in this research regarding the relationship between quality of work life and job satisfaction is positive and significant, as it meets the statistical requirements of a critical ratio value ≥ 1.96 and a p-value ≤ 0.05. These results support previous research conducted [1] that quality of work life plays a role in the creation of job satisfaction experienced by employees. The better the implementation of quality of work life in a company, the higher the level of employee satisfaction in their work.

In Table 5, it is also explained that there is a negative relationship between job satisfaction and intention to leave. The critical ratio value is -2.929, the standardized estimate value is -0.248, and the p-value is 0.003. Based on the data presented, it can be concluded that H3 in this research regarding the relationship between job satisfaction and intention to leave is negative and significant, as it meets the statistical requirements of a critical ratio value ≥ 1.96 and a p-value ≤ 0.05. These results support previous research conducted [1] that employees with higher job satisfaction are less likely to have the intention to leave because the level of satisfaction experienced by workers will make them stay in the company where they work.

In Figure 3, it is also explained that there is an effect of quality of work life on intention to leave, mediated by the variable of job satisfaction. The result is supported by the Sobel test with a value of 0.030 < 0.05. Based on the data presented, it can be concluded that H4 in this research regarding the relationship between quality of work life and intention to leave, mediated by job satisfaction, is

The Influence Of Quality Of Work-Life And Staying Intention Through Job Satisfaction On Milenial Workers In The Banking Sector In Surabaya. **Prince Wicaksono Purba, et.al**

1533

significant. These results support previous research conducted [1] that job satisfaction mediates the relationship between quality of work life and intention to leave, where an improved quality of work life enhances job satisfaction and helps the organization retain its employees.

The discussion of the statistical results in Table 5 indicates that the variable quality of work life has a negative effect on the variable intention to leave, with a critical ratio value of -3.792, a standardized estimate value of -0.329, and a p-value of 0.000 (***). These results show that H1 is supported and aligned with previous research conducted [1], indicating that quality of work life influences the formation of intention to leave among employees. The better the implementation of quality of work life, the lower the intention of an employee to leave a company.

The first hypothesis (H1) proposed by the researcher in this study states that quality of work life has a significant effect on intention to leave. The results presented above indicate that the first hypothesis of this study is accepted. This supports previous research conducted [1], which found that quality of work life influences the formation of intention to leave among employees. The better the implementation of quality of work life, the lower the intention of an employee to leave a company.

As discussed in Chapter 2 of this study, quality of work life is a relationship between an individual and their perception of life in relation to their work environment, which is divided into several different aspects, including adequate and fair compensation, safe and healthy working conditions, immediate opportunities to use and develop human abilities, opportunities for growth and sustainable security, social integration in the workplace, constitutionalism in the workplace, workspace and overall life, and social relevance of work. With all of these aspects fulfilled, employees feel happy and comfortable in carrying out their work. They voluntarily exert their full potential in their work, have a positive outlook on completing their tasks well, maintain a high level of focus on their work, and feel happy when going to work.

Based on a survey conducted by the IDN Research Institute, some of the reasons expressed by millennials regarding their decision to switch jobs include an uncomfortable work environment. In addition, an initial survey conducted by the researcher on several millennial generations who decided to leave their jobs showed that there is discomfort in the current work environment. Some of them stated that there is a lack of opportunity or platform for personal development, making them feel that their careers will not progress and they will not gain much learning in their workplace. Some millennials also mentioned that their colleagues are not pleasant or that their superiors are not enjoyable, resulting in unhappiness while working at the company. Based on the statements of these millennial employees, it can be concluded that job satisfaction affects the attachment of employees to a company.

The relationship between quality of work life and job satisfaction among millennial employees in state-owned banks

Based on the statistical results presented in Table 5, it is shown that the quality of work life variable has a positive effect on job satisfaction, with a critical ratio value of 3.257, a standardized estimate value of 0.249, and a p-value of 0.001. These results meet the statistical requirements of a critical ratio value ≥ 1.96 and a p-value ≤ 0.05, indicating that H2 is supported and consistent with previous research conducted [1]. The study suggests that employees with higher job satisfaction tend to have a lower intention to leave because the level of satisfaction they experience makes them less likely to leave the company where they work.

The second hypothesis (H2) proposed by the researcher in this study states that quality of work life has a significant effect on job satisfaction. This finding aligns with previous research conducted [1], which suggests that employees with higher job satisfaction are less likely to have the intention to leave because the level of satisfaction they experience makes them less likely to leave the company where they work. Based on the results presented above, it can be concluded that having good quality of work that meets employees' expectations can generate a sense of satisfaction and happiness in their work. This feeling of satisfaction is then manifested in employees' behaviors, such as being enthusiastic and comfortable in completing their tasks.

Consistent with the findings of this study, the responses shown by the research participants also indicate that the majority of them agree with several statements that describe job satisfaction variables, such as "I feel satisfied with the work I do," "I am satisfied with the salary provided by the company," "I receive good recognition from the company," "I have a good relationship between superiors and colleagues," or "I have a good relationship with co-workers."

The relationship between job satisfaction and intention to leave among millennial employees in state-owned banks

Based on the statistical results presented in Table 5, it is shown that the job satisfaction variable has a negative effect on intention to leave, with a critical ratio value of -2.929, a standardized estimate value of -0.248, and a p-value of 0.003. These results meet the statistical requirements of a critical ratio value ≥ 1.96 and a p-value ≤ 0.05, indicating that H3 is supported and consistent with previous research conducted [1], which suggests that employees with higher job satisfaction are less likely to have the intention to leave because the level of satisfaction they experience makes them less likely to leave the company where they work.

The third hypothesis (H3) proposed by the researcher in this study states that job satisfaction has a significant effect on intention to leave. This finding aligns with previous research conducted [1], which suggests that employees with higher job satisfaction are less likely to have the intention to leave because the level of satisfaction they experience makes them less likely to leave the company where they work.
Based on the results presented above, it can be concluded that having good job satisfaction that meets employees' expectations can foster employee commitment to remain in the company. The sense of satisfaction within employees is then manifested in their enthusiastic behavior and comfort in completing their tasks, as well as a low desire to leave the company.

Consistent with the findings of this study, the responses shown by the research participants also indicate that the majority of them disagree with several statements that describe the intention to leave variable, such as "Thinking of quitting," "Intention to seek new employment," or "Intention to quit the job."

The Relationship Between Quality of Work Life and Intention to Leave through Job Satisfaction as a Mediating Variable among Millennial Employees in State-Owned Banks

Based on the statistical results presented in Figure 3, it is shown that the quality of work life variable has a significant effect on intention to leave through job satisfaction as a mediating variable, with a result of the Sobel test showing 0.030 < 0.05. These results meet the statistical requirement of a p-value ≤ 0.05, indicating that H4 is supported and consistent with previous research conducted [1], which suggests that the quality of work life enhances job satisfaction, thus helping the organization retain its employees.

The fourth hypothesis (H4) proposed by the researcher in this study states that the quality of work life has an effect on intention to leave through job satisfaction as a mediating variable. This finding aligns with previous research conducted [1], which suggests that the quality of work life enhances job satisfaction, thus helping the organization retain its employees.
Based on the results presented above, it can be concluded that having good quality of work life can enhance job satisfaction, thus assisting the organization in retaining its employees. The sense of satisfaction within employees is then manifested in the form of a low desire to leave the company.

4. CONCLUSION

Based on the data processing, hypothesis testing, and discussion, the researcher draws conclusions based on the results of the four hypotheses in this study. The explanations regarding the four hypotheses are as follows: Quality of work life has a negative and significant effect on intention to leave among millennial employees in state-owned banks in Surabaya. Quality of work life has a positive and significant effect on job satisfaction among millennial employees in state-owned banks in Surabaya. Job satisfaction has a negative and significant effect on intention to leave among millennial employees in state-owned banks in Surabaya. Quality of work life has a significant effect on intention to leave through job satisfaction as a mediating variable among millennial employees in state-owned banks in Surabaya.

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*The Influence Of Quality Of Work-Life And Staying Intention Through Job Satisfaction On Milenial Workers In The Banking Sector In Surabaya. **Prince Wicaksono Purba, et.al***

1536