The Impact of Career Development, Work-Family Conflict, and Job Satisfaction on Millennials' Turnover Intention in Banking Industry

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ABSTRACT

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With a strong domination of the Millennials generation in the workforce, they become one of the key holders in the success of the organisation and the economy. Their behaviour of working short tenure and job-hop worries many organisations as this halt the organisations' growth, performance and productivity while also incurring extra costs. Banking sector is known to have a high turnover rate and has been lacking in the number of talents which delays their implementation on key strategic initiatives. It becomes important to study the factor influencing the Millennials turnover rate. This study aims to measure the influence of Career Development (CD), Work-family Conflict (WFC), and Job Satisfaction (JS) on Millennials Turnover Intention (TI) in Indonesia's banking industry. A quantitative research is conducted among Indonesia's Millennials banking employees and data were analysed using PLS-SEM. The result shows that Work-family Conflict has a significant positive direct impact on Turnover Intention. Job Satisfaction is also observed to have a significant negative direct impact towards Turnover Intention. Interestingly, Career Development has no direct significant impact on Turnover Intention unless it is mediated by Job Satisfaction. However, Work-family Conflict has no effect on Turnover Intention if it is mediated by Job Satisfaction. Additionally, this research provides academic and practical implications on how to manage these Millennials to reduce Turnover Intention in the banking industry which could lead to an actual turnover.

Introduction

Millennials have indeed established a unique identity themselves. They have different perspectives and approaches to success. Millennials are known to be different from the other generations although they share some traits with Generations X, they express them in a more remarkable manner. One of the worrisome traits is that Millennials are well-known to switch jobs frequently (Kostanek & Khoreva, 2018). Millennials have the shortest working time among the other generations averaging to

about 18 months based on the data in the Asia Pacific region (Queiri, Yusoff, & Dwaikat, 2014). In the year 2018, the U.S. Bureau of Labor Statistics (2018) identified that the average tenure of the employees who are Millennials was three times lesser than those of the previous generations. In another comparison against the Baby Boomers generation, Millennials are more likely to experience a higher intention to leave the organisation (Becton et al, 2014 as cited in Giglio, 2019). Consequently, in order to comprehend the characteristics of Millennials in the workplace, it is crucial to start with understanding the values they uphold in the workplace, their personal habits, and attitudes which will impact the outcome of behaviour they display in the workplace. Generational difference in precedent studies also implied that different work attitudes emerged due to the presence of different work values which further impact their work outcome (Campione, 2015; & Elizur, as cited in Friani & Mulyani, 2018).

The issue of turnover must be addressed as high employee turnover obstructs organisation attempts in maximising its growth by lowering the organisation's performance while also incurring costs for hiring and training (Yuniasanti, Abas, & Hamzah, 2019). Furthermore, high turnover also hurts the company's reputation and its loss in productivity (Hee & Ann, 2019). Intriguingly, financial fulfillment and job involvement are not the only factors that Millennials are looking for during job hunting which leads to the selective manner of the individual when choosing a new workplace (Friani & Mulyani, 2018). Some of the factors influencing turnover intentions are job satisfaction, career development, and work-family conflict (Chen et al., 2004; Lu, Hu, Huang, Zhuang et al., 2017).

According to National Development Planning Agency (Bappenas) (2019), Indonesia's workforce is found to be highly dominated by the Millennials generation whereby the number sums up to a total of 63 million people or approximately 24% of the total Indonesian population. The Millennials generation in Indonesia is female and male that was born between 1984 to 1999 aging from 21 to 36 years old. They are further categorised into two; junior Millennials (aging from 21 to 28 years old) and senior Millennials (aging between 29 to 36 years old) (as cited in IDN Research Institute, 2020). Remarkably, Indonesia is currently experiencing its demographic bonus up to 2045 which means that the majority of the population (130 million people) belongs to the productive age group, which includes Millennials. By grasping this chance, Indonesia can stimulate its economic growth (IDN Research Institute, 2019). However, in order to achieve this, understanding Millennials' characteristics in the workplace is a crucial step as they will be the future majority generation in the Indonesian demographic structure. Especially when Indonesia is known to suffer from

a high Millennial employee turnover rate (Friani & Mulyani, 2018). According to the survey conducted by Jobstreet in 2015, 65.8% of Millennials in Indonesia decided to quit working in their company after a period of 12 months (Lie & Andreani, 2017).

Millennials highly dominated some of the largest banks in Indonesia (PT Bank Rakyat Indonesia (Persero) Tbk, 2019; PT Bank Mandiri (Persero) Tbk, 2019; PT Bank Central Asia Tbk, 2019). Despite ranking first in terms of having the highest average wages in Indonesia, the financial services and insurance sector, which includes banking, suffers a loss of 90,000 employees from the period February 2017 to February 2018 (Badan Pusat Statistik, 2018). This is highly worrisome as according to the survey conducted by PWC (2012), approximately a quarter of the CEO population mentioned that there is a critical insufficiency in the number of talents which causes involuntary cancellation or delay in implementation of key strategic initiatives over the period of the past 12 months. According to Tampi (2014; as cited in Ahsani, Sunarso, & Indriastuti, 2020), the annual turnover of the employees working in the Indonesian banking industry reaches 15% to 20%. PWC's 2014 Indonesian Banking Survey mentioned that the Indonesian market suffers from insufficient talent due to the huge number of local banks and the expansion of foreign banks in the country. 44% of the respondents which consist of senior banking executives mentioned that the insufficiency of qualified talents poses the biggest threat in the management of talents. Warily, 68% of the respondents indicated that the average tenure of the employees in their bank is between 2 to 10 years. Among the 68%, more than half of them (35%) said that their average tenure of the employees is between 2 to 5 years only. Additionally, according to Deloitte Indonesia Perspective (2019), the current turnover rate in the banking industry is approximately above 10%. Consequently, this phenomenon becomes exceptionally crucial to be further studied to avoid the risk of losing potential talent and to ensure the smooth progress of achieving a higher economic development of the country.

Job satisfaction of employees in an organisation is said to be very influential on turnover intention (Srimindarti, Oktaviani, & Hardiningsih, 2017). Job satisfaction is considered as an important variable that needs to be understood by organisations related to employees who voluntarily leave the organisation (Chung, Jung, & Sohn, 2017). The turnover rate of employees working at the company will be lowered while job satisfaction increases (Chen, Chang, & Yeh., 2004; as cited in Huang, Chen, Liu, & Zhou, 2017). Meanwhile, research conducted by Istiyani, Wulan, and Dhiana (2017) in a company in Indonesia shows that job satisfaction does not have a significant effect on employee turnover intentions. Besides job satisfaction, factors that can affect

employee turnover intention in a company include career development (Biswakarma, 2016).

Career development given by the organisation to employees will provide enthusiasm, motivation, and build stronger ties to the organisation which has a significant positive impact on employee turnover intentions and work performance (Yifei, 2018). Kusumaningrum, Amboningtyas, Paramita, and Wulan (2017) explains that they find that a higher degree of career development lowers turnover intention. Conversely, according to one of the researches conducted in Indonesia by Istiani, Wulan, and Dhiana (2017), career development has no influence on turnover intention. Furthermore, Work-Family Conflict (WFC) experienced by employees in an organisation is also mentioned as the factors that cause turnover intention (Aboobaker et al., 2017b; Dettmers, Bamberg, & Seffze, 2016; Voydanoff, 2005; cited in Aboobaker & Edward., 2019). This statement is supported by previous research, that a positive relationship between work-family conflict and turnover intentions has been proven (Syed et al., 2018). However, the findings from research conducted by Pradana and Salehudin (2015) are different, the results show that work-family conflict with turnover intention has no significant relationship.

Although there are several precedent studies which explores the impact of career development, work-family conflict and job satisfaction on turnover intention, there have been limited studies conducted in the Indonesia's banking industry context. These variables have not been studied combinedly as well. Moreover, due to the urgency of these matters, we decided to pursue this research with aims to learn the influencing factors that cause Millennials in Indonesia to change jobs so frequently. The mitigation approach will be designed to keep the minimum level of employee turnover. Thus, the objectives of our study are to analyse the influence of: 1) job satisfaction towards the Millennials' turnover intention, 2) career development towards the Millennials' turnover intention and 3) work-family conflict towards the Millennials' turnover intention.

Literature Review

2.1 Career Development

Career development refers to the upgrade of the individual's job position from lower level to the higher level. Some literature focuses on the topic of career development, subjective and objective career successes such as rewards and promotion (Wang & Wanberg, 2017). Weng and Hu (2009) explains that career

development could be explained by four aspects which are career goal progress, professional ability development, promotion speed and remuneration growth. According to Dawwas and Zahare (2014), human resource practices such as career development influenced negatively to the turnover intention. Many researchers found that there is a significant negative relationship between career development and turnover intention (Boudreau, 1998; Weng and Xi, 2010; Chin, 2018) and more specifically emphasised by Ballout (2009) which stated that highly committed and experienced employees seek for the opportunities to successfully achieved their career development (as cited in Krishnan et al., 2018; & Estifanos, 2019). On the other hand, career development partially does not affect the turnover intention (Istiyani, Wulan, & Diana, 2017; & Yuningsih, 2020). Norizan et al. (2016) stated that career development can be related to turnover intention if a company has an effective human resource policy.

H1: Career Development has a negative impact towards turnover intention.

2.2 Work-Family Conflict

Work-family conflict (WFC) is defined as an inter-role conflict that will occur in the process of balancing between work and family pressure (Greenhaus & Beutell, 1985; as cited in Bennett et al., 2017). According to the Role theory, individuals with multiple roles could prompt personal conflict as it is difficult to execute each role successfully. Strain could occur on the individual when they are having difficulties in managing their time, contradictory behaviour and lacking energy (as cited in Ashgar, Gull, Bashir & Akbar, 2018). This conflict also emerges as a result of having too constrained time to execute a specific task (as cited in Ghayyur & Jamal, 2012). Work-family conflict consists of three dimensions namely: time based, strain based and behaviour based (Carlson, Kacmar, & Williams, 2000; Tripathi & Pandey, 2017; Lu et al., 2017). Furthermore, precedent studies indicate that work-family conflict issues are heavily constructed with the influence of society's distinct economic, social, political and cultural factors (Lu & Cooper, 2015). Then according to Ronen (1987), the value of work is more highly valued by Eastern societies than Western societies, while the value of family or personal time is higher in Western societies than Eastern societies (as cited in Chen, Ayoun & Eyoun, 2018).

According to precedent study, it is proven that work-family conflict is positively related to the employee turnover intention which indicated that work-family conflict is a significant predictor of turnover intention (Wang, Lee & Wu, 2017). The same author also indicated that there is empirical evidence that the findings of work-family conflict could not be generalised universally and could differ across countries and

cultures. In accordance with the previous statement, another research conducted by Li, Sawhney and Tortorella (2019) also found that work-family conflict is a significant predictor for employees' turnover intention and have a significant positive correlation. Additionally, in one of the researches done in one of the banks in Indonesia deduced that work-family conflict does indeed have a direct, significant and positive impact on turnover intention of the bank employees (Sarianti, Fitria, & Engriani, 2018). On the contrary, Pradana and Salehudin (2015) found that work-life conflict is shown to have no influence towards turnover intention. However according to the same author, this does not eliminate the possibility of it occurring in their next career stage as most of the samples involved in their research were unmarried. Another literature by Perumal, Sinniah, Mohamed, Mun and Murthy (2018) further emphasise that there is no significant relationship between work-family conflict and employee turnover intention.

H2: Work-Family Conflict (WFC) has a positive impact on Turnover Intention.

2.3 Job Satisfaction

Job satisfaction is a subjective response regarding tasks, environment, and relational factors (Pan, 2015, as cited in Skelton, Nattress, & Dwyer, 2019). Job satisfaction can be interpreted as a level that represents an individual's feelings towards employee expectations and the extent of work demands obtained (Liu et al., 2018) and describe the positive feelings that are obtained from his work experience in an organisation, relates to promotions, salaries, training, and other rewards (Inuwa, 2015). Dienhart et al. (1992) states that attitudes toward colleagues, supervision, general working conditions, and financial benefits are the components that made up job satisfaction (cited in Arokiasamy, 2019). In developing employee job satisfaction, relationships and support provided by superiors play an important role in increasing employee job satisfaction (Chou & Robert, 2008; Berger & Brownell, 2009; as cited in Coughlan, Moolman, & Haarhoff, 2014). According to Siqueira (2008), factors such as salary offered by the company, promotions provided, the comfort of the relationship between employees and co-workers and leaders will give a feeling of pleasure and be an evaluation of job satisfaction. This will ultimately be related to turnover intention (as cited in Luz, Paula, & Oliveira, 2018).

Job satisfaction is a crucial factor to study as it is considered to be a great retention tool and predictor for turnover intentions (Aruna & Anitha, 2015; & Ertas, 2015). The longer the employees' tenure, activities can be carried out more effectively, lower costs required for recruitment and training and increased employees' skills and capabilities (Abuhashesh, Al-Dmour, & Masa'deh, 2019). The role of job satisfaction has an impact

on companies which can ultimately affect organisational commitment and turnover intention positively (Yang, 2008; cited in Koo et al., 2019). Zito et al. (2018) confirmed that job satisfaction was one measure that could direct employees' decision to stay or leave their jobs. According to Scanlan and Still (2019), job satisfaction and turnover intention does indeed have a strong correlation. In other literature, employees from the private and public sector also show similar results that implies that job satisfaction has a significant negative relationship to employee turnover (Zeffane & Melhem, 2017). Conversely, Gu et al. (2006) found that there is no significant relationship between job satisfaction and turnover intention (cited in Li, Shawhney & Tortorella, 2019).

H3: Job Satisfaction has a negative impact on Turnover Intention.

2.4 Turnover Intention

The intention of employees to leave the organisation when they do not get what they expect is known as turnover intention (Cardador et al., 2011; cited in Esteves & Lopes, 2016). Turnover intention is the next logical step in the employees' process of thinking to consider leaving an organisation after experiencing job dissatisfaction (Porter and Steers, 1973; as cited in Aburumman, Salleh, Omar, & Abadi, 2020). The same author also implied that the characteristics of employees' intention to leave includes their idea of leaving and their declaration of them actually leaving the company. The term turnover intentions are used by several researchers as a predictor of turnover rate and that the individual's intention to leave is reflected in their actual behaviour to leave the company (cited in Friani & Mulyani, 2018). Similarly, Lu et al., (2017) indicate that the factors that drive turnover intention are: the individual's thought of leaving and their actual intention of leaving. Many aspects are affected by turnover intention, such as dissatisfaction of customers and managers while also incurring extra costs due to recruitment and retraining of new employees (Zhang, 2016; cited in Istiyani, Wulan, & Dhiana, 2017). Turnover intention can be triggered by several factors, such as employees who face work-family conflicts (Haar, 2004) which could lead to job dissatisfaction (Ekici, Cerit, & Mert's, 2017). Employees who experienced job dissatisfaction will have the intensity to leave work to get a job that is more in line with their expectations (Mobley, 1997; as cited in Shamim, Farid, Talukder, & Alam, 2014). The results of the interviews conducted by Istiani, Wulan, and Dhiana (2017) confirmed that turnover intentions and employee decisions to leave are commonly due to the dissatisfaction felt by employees from work, among other factors such as compensation or job stress.

2.5 Work-Family Conflict, Job Satisfaction and Turnover Intention

Lu et al. (2017) found that the indirect effect between work-family conflict and turnover intention with job satisfaction as the mediator is greater than the direct effect between work-family conflict and turnover intention. Another study conducted by Chan and Ao (2019) proved that job satisfaction acts as a mediator between work-family conflict and turnover intention. Results from recent research conducted suggested that the relationship between work-family conflict and turnover intention was mediated through job satisfaction (Rhee, Park, & Lee, 2020). Conversely, findings by Dewi, Minarsih and Wahyono (2018) shows that job satisfaction does not mediate between work-family conflict and turnover intention. Whereas according to Wulandari and Adnyani (2016), work-family conflict has a partial negative effect towards turnover intention with job satisfaction as the mediator. This finding is in accordance with Ekici, Cerit and Mert's (2017) which found that work-family conflict with the mediator of job satisfaction explained 17% of the employees' turnover intention.

H4: Job Satisfaction mediates the relationship between Work-Family Conflict and Turnover Intention.

2.6 Career Development, Job Satisfaction and Turnover Intention

Alam and Asim (2019) explains that there is a significant relationship when job satisfaction mediates between career development and turnover intention. Research by Estifanos (2019) found out that managers should be aware of their employees' career development in order to increase their employees job satisfaction which will consequently have a negative relationship toward their employee turnover intention. Furthermore, Yasar and Nugraheni (2017) indicates that the correlation of career development toward turnover intention of the employees resulted significantly when mediated by job satisfaction. On the other hand, according to Istiyani, Wulan and Diana (2017), career development has no direct effect towards turnover intention nor indirectly through job satisfaction as a mediating variable.

H5: Job Satisfaction mediates the relationship between Career Development and Turnover Intention.

Method

This research is conducted with quantitative methods and using primary data. Survey research will be applied with a closed question instrument. Our research will also be conducted in a non-contrived setting, individual's unit of analysis, and using cross-sectional study. The subject of our study will be Millennials aging 21 to 36 years old that are currently working in the banking industry in Indonesia. Sample in this

study are 178 respondents. Our study consisted of 34 questionnaire items distributed through an online platform. Then all data is processed using the Smart PLS tools.

The scale to measure Career Development is adopted from Weng and Hu (2009) as used in Weng et al. (2010) and Yifei (2018) which covers four dimensions of self-perception scale namely: career goal progress, professional ability development, promotion speed, and remuneration growth. The Work-family Conflict Scale is developed and validated by Carlson, Kacmar and Williams (2000) as used in Lu et al. (2017) research which covers three dimensions of work-family conflict namely: time, strain and behaviour. The Job Satisfaction Questionnaire that we are going to implement is adopted from Cao, Liu, Wu, Zhao, and Jiang (2020) which incorporates indicators from Babin and Boles (1996), Hartline and Ferrell (1996), and Leung et al. (2008) that measure overall job satisfaction, relationship with supervisor, work environment, relationship with co-workers, salary, and promotion opportunities. The scale to measure Turnover Intention is adopted from Lu et al., (2017)'s research that covers two constructs namely: the thought of leaving and the actual intention of leaving. All measurements in this study uses the 5-point Likert scale.

Result and Discussion

4.1 Reliability and Validity

Several constructs are eliminated from our studies as it does not fulfill the criteria during the validity and reliability test. Through our outer loading measurement, 5 items are eliminated which consists of 4 items from Career Development variable and 1 item from Job Satisfaction variable. This is done to elevate the validity score as these items are at a score point below 0.7. Then, on VIF testing, 4 items of Career Development and 2 items of Work-family Conflict are deleted because the VIF results above 10 which means they have multicollinearity. After eliminating the 6 indicators, the results show that the indicators used in this study are free from multicollinearity.

Table 1. Convergent Validity and Reliability

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Career Development	0,894	0,917	0,612
Work-family Conflict	0,905	0,925	0,637

Job Satisfaction	0,846	0,890	0,618
Turnover Intention	0,912	0,938	0,790

In this study, career development, Work-family conflict, Job Satisfaction, and Turnover Intention have a Cronbach's Alpha and Composite Reliability greater than 0.7. This means that internal consistency in scale items are reliable. Then, the results of Average Variance Extracted (AVE) on the variables Career Development, Work-family Conflict, Job Satisfaction, and Turnover Intention show a value of more than 0,5 which means that the data from these variables are valid. It can be said that the value meets the criteria for convergent validity.

4.2 Correlation and Regression

Table 2. Path Coefficient

Variable	Original Sample	T Statistics	P Values	N	Decision
H1 CD -> TI	-0,025	0,221	0,825	178	Rejected
H2 WFC -> TI	0,484	6,577	0,000	178	Accepted
H3 JS -> TI	-0,211	2,158	0,032	178	Accepted

The analysis in this section is based on the data count obtained by 178 respondents using SmartPLS tools. Firstly, the correlation between Career Development (CD) and Turnover Intention (TI). Measurement of this variable shows that there is no significant effect between Career Development (CD) and Turnover Intention (TI) (Original sample = -0.025, p value = 0.0825 > 0.05). Then the t-statistic results show $0,221 < 1.96$, which means H1 is rejected. This study found that Career Development (CD) has no impact on Turnover Intention (TI). The findings of this research are consistent with the results of previous research conducted by Bibowo and Masdupi (2015). Similarly, research conducted by Rukmini and Hendriani (2017) explains that Career Development (CD) only contributes a small part to the employee Turnover Intention (TI) if measured directly. According to the result of our research, respondents care

about how the company encourages them to gain new and job-related skills, knowledge, professional capabilities development, richer working experience, probability of being promoted, actual salary growth and probability of salary increase. They deem that career goal progress and promotion speed is not valid in reflecting career development in their perspective.

Secondly, the correlation between Work-family Conflict (WFC) and Turnover Intention (TI). Measurement of this variable shows that there is a direct significant positive effect between Work-family Conflict (WFC) and Turnover Intention (TI) (Original sample = 0.484, p value = $0.000 < 0.05$). Then the t-statistic results show $6.577 > 1.96$, which means that H2 is accepted. Work-family Conflict (WFC) is proven to have a direct positive significant impact towards Turnover Intention (TI). Our finding is aligned with previous literature by Ahsani, Sunarso and Indriastuti (2020) which found that indeed Work-family Conflict (WFC) has a positive significant impact towards the employee Turnover Intention (TI). This implies that the higher the Work-family Conflict (WFC) will influence them to leave their job. In our research, we found that time devoted for work responsibilities and feeling of emotionally drained from work, which restrain them from participating in the family activity, does not significantly describe the Work-family Conflict (WFC) variable. Conversely, time spent for work responsibilities and family activities, behaviour shown at home and at work, and strain felt from work and family responsibilities is shown to be a significant factor in measuring Work-family Conflict (WFC).

Thirdly, the correlation between Job Satisfaction (JS) and Turnover Intention (TI). Measurement of this variable shows that there is a direct significant negative effect between Job Satisfaction (JS) and Turnover Intention (TI) (Original sample = -0.211, p value = $0.032 < 0.05$). Then the t-statistic results show $2.158 > 1.96$, which means that H3 is accepted. The result shows that Job Satisfaction (JS) has a direct negative significant impact on Turnover Intention (TI). The results indicate that the Job Satisfaction (JS) obtained by the participants in this study affects their intention to leave their job which aligns with precedent studies (Ibrahim, Hilman, and Kaliappen's, 2016; Zunaidah, Nengyanti, and Hadjri, 2019; Utomo, 2019). It can be derived that individuals who encounter a high degree of Job Satisfaction (JS) will tend to stay in the company. Additionally, our research found that relationships with co-workers does not contribute to job satisfaction level of the individual. However, overall satisfaction, relationship with supervisor, work environment, salary and promotion are found to be a significant indicator of job satisfaction.

Table 3. Total Indirect Effects

Variables	Original Sample	T Statistics	P Values	N	Decision
H4 WFC -> JS -> TI	0,031	1,636	0,103	178	Rejected
H5 CD -> JS -> TI	-0,154	2,076	0,039	178	Accepted

Table 3 reports the total indirect effects of this research. It was found that there is no significant effect between Work-Family Conflict (WFC) and Turnover Intention (TI) with Job Satisfaction (JS) as a mediator (Original sample = 0.031, p value = 0.103 > 0.05). Then the t-statistic results show $1.636 < 1.96$, which means that H4 is rejected. This finding is consistent with the previous studies done by Dewi, Minarsih and Wahyono (2018). Thus, Work-family Conflict (WFC) only has a direct positive impact towards Turnover Intention (TI). Moreover, this also further indicates that Work-family Conflict (WFC) does have its independent impact on employees Turnover Intention (TI). Our finding is also in line with the results of Ozbag and Ceyhun's (2014) study that Job Satisfaction (JS) has no significant effect in mediating Work-family Conflict (WFC) and Turnover Intention (TI).

Furthermore, a significant effect was found between Career Development (CD) and Turnover Intention (TI) with Job Satisfaction (JS) as a mediator (Original sample = -0.154, p value = 0.039 < 0.05). Then the results of t-statistics show $2.076 > 1.96$ which means H5 is accepted. When Job Satisfaction (JS) acts as the mediator between Career Development (CD) and Turnover Intention (TI), a significant negative impact was observed. It can be concluded that employees will be less likely to leave the company if they feel that the Career Development (CD) in the company they are working at is aligned with what they expect thus contributing to a higher degree of Job Satisfaction (JS). Consequently, Career Development (CD) has no direct impact on Turnover Intention (TI). It only has indirect impact through the mediator of Job Satisfaction (JS). Our research determines that Career Development (CD) indicator which influence Job Satisfaction (JS) significantly are professional ability development and remuneration growth which aligned with the precedent studies (Noviyanti, Purwandari and Syah, 2019). On the other hand, other dimensions that we tested such as career goal progress and promotion speed does not really influence Job Satisfaction (JS). This may be contributed by the good and transparent career path that the banking industry offers to their employees.

Table 4. Total effects

Variables	Original Sample	T Statistics	P Values
CD -> JS	0,727	15,243	0,000
CD -> TI	-0,178	2,214	0,028
JS -> TI	-0,211	2,159	0,032
WFC -> JS	-0,145	2,546	0,011
WFC -> TI	0,514	7,463	0,000

Table 4 reports the total effects of this research. Based on the results, Career Development (CD) has a significant effect on Turnover Intention (TI) (p value = 0,028 < 0,05). This indicates that fully-mediating occurs in Job Satisfaction (JS) as mediation because before the insertion of the Job Satisfaction (JS) variable as mediation, Career Development (CD) does not have a significant effect on Turnover Intention (TI). Furthermore, the results of the total effects on the Work-family Conflict (WFC) variable on Turnover Intention (TI) show significant results (p value = 0,000 < 0,05), while the indirect effects show insignificant results with the addition of Job Satisfaction (JS) as a mediator. Thus, it can be said that there are other factors that influence Work-family Conflict (WFC) on Turnover Intention (TI), apart from the Job Satisfaction (JS) factor.

The results of coefficient of determination shows that the R Square of Job Satisfaction (JS) is 0.606 and the R Square of Turnover Intention is 0.362. This infer that 60.6% of Job Satisfaction (JS) are influenced by Career Development (CD) and Work-Family Conflict (WFC) while 39.4% is influenced by other factors. Furthermore, R Square 0.362 shows that 36.2% of Turnover intentions are influenced by Career Development (CD), Work-Family Conflict (WFC), and Job Satisfaction (JS), while the other 63.8% are influenced by other factors.

Conclusion

With the increasing domination of the Millennials in Indonesia's population, they hold a crucial role in the future of Indonesia's economy as they are currently experiencing population bonus. As Millennials are well known to frequently switch jobs, studies must be conducted to ensure the proper management of these Millennials in the organisation to achieve economic growth. Several literatures had proven that job satisfaction, career development and work-family conflict contributed to employees' intention to leave. Moreover, turnover intention is widely implemented as the predictor for employee turnover rate. While numerous researchers have studied these factors, few studies are conducted in the banking sector. Specifically, no previous literature was found conducted in Indonesia's banking industry, which is highly dominated by the Millennials, that examine these three factors combinedly. The objective of our research is to analyse the influence of job satisfaction, career development and work-family conflict on Millennials' turnover intention. In this study, data are collected from 178 respondents and further analysed with the use of SmartPLS.

The findings in this study are (1) job satisfaction is proven to have a negative impact on millennial employee turnover intention. This concludes that the higher the level of job satisfaction of Millennials, the lower the intention to leave the bank where they work at; (2) Career development does not have a significant effect on Millennial turnover intention. This explains that banking Millennials do not consider career development as one of the factors determining their decision to leave the company; and (3) work-family conflict has a significant direct negative impact on intention to leave Millennials. Moreover, job satisfaction does not mediate work-family conflicts and turnover intention.

The following recommendation could be applied in the organisation to mitigate the possibility of the Millennials turnover intention: (1) create a specific, clear and transparent career development program and career path; (2) focus on the professional ability development and remuneration growth that have the biggest impact toward job satisfaction without setting aside the career goal progress and promotion speed; (3) be aware of the pay structure; (4) offer more opportunity for employee development by conducting more training and relay educational information related to how to balance the work and family role, (5) analyse better what job design should be applied; (6) managers or supervisors need to have the ability to embrace their subordinate and motivate them to focus during work hours to enable them to fully enjoy family time after work without work burden/stress; (7) build a positive culture and positive work environment; and (8) leaders should provide constructive advice and appropriate recognition in terms of salaries and promotions.

As we are conducting a cross-sectional study, our result might differ after some time as character and situation changes. A longitudinal study should be implemented to capture the bigger picture of these Millennials and how their characteristics and behaviour changes over time. Mix methods should also be implemented in the future. Further research should also be conducted in different context, culture, industries, across different positions and backgrounds as results might differ. Moreover, other variables aside from Career Development should be explored as through our research, Career Development is found to have no significant influence on turnover intention.

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