

# Employer Branding, Person-Job Fit, and Psychological Empowerment's Impact on Turnover Intention of Gen Y and Z in Indonesian Private Banks

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## Abstract

The objective of the study is to examine the impact of employer branding, person-job fit, and psychological empowerment on turnover intention among Generation Y and Z employees in private banks in Indonesia. This study focuses on analyzing indicators for each variable to describe the characteristics of Generation Y and Generation Z employees. The findings will aid in formulating effective management strategies to reduce turnover intention. This quantitative study employs the Structural Equation Model (SEM) with data collected through online questionnaires from 243 respondents in JABODETABEK areas from May 11 to May 23, 2024. Purposive sampling criteria included Generation Y and Z employees with at least one year of work experience in a private bank and a minimum diploma education. The findings reveal that employer branding, especially regarding compensation and benefits, significantly affects turnover intention, aligning with prior research. Both person-job fit and psychological empowerment negatively impact turnover intention, emphasizing the importance of role alignment and workplace empowerment in reducing employee departures. Generational differences between Generations Y and Z do not significantly moderate these relationships. This research aids organizations in developing effective retention strategies to retain top talent and enhance performance.

**Keywords:** Turnover, Employer Branding, Person-Job Fit, Psychological Empowerment, Generation Y, Generation Z, Private Banks.

## 1. Introduction

In facing rapidly changing and evolving global challenges in the economic, social and technological sectors, every organization must be able to adapt. Human resources are the main foundation for every organization, thus triggering competition between organizations to get and keep the best, skilled, and professional employees in their fields. A competent and skilled workforce is an important asset for every company. If managed effectively, it can be a strategic tool to achieve organizational goals (Arasanmi & Krishna, 2019). A high turnover rate is certainly not desirable for an organization, especially if voluntary turnover is carried out by qualified employees (Muardi et al., 2022). This is because their replacement will incur additional costs, including the cost of recruiting and training new employees (Latifa & Rojuaniah, 2022). In addition, high voluntary turnover intention can also lead to widespread pessimism and lower employee productivity (Yadav et al., 2020).

One of the industrial sectors in Indonesia that is experiencing the problem of high turnover rates is the banking sector. Based on the results of a survey conducted (Mercer, 2020), in 2018, the employee turnover rate in the banking sector was 12%, while other sectors



only averaged 8% and in 2019 the employee turnover rate in the Indonesian banking sector reached 14% in 2019, while the average for other sectors was only 7%. An analysis of the turnover rate collected by researchers from the annual reports for 2022 and 2023 was also carried out. The data showed that the average turnover rate of four state-owned banks (BRI, Mandiri, BNI, and BTN) in 2022 was 3.78% and in 2023 it was 3.47%. Meanwhile, the average turnover rate of five private banks book 4 (BCA, Cimb Niaga, OCBC NISP, Panin Bank, and Permata Bank) is higher, which in 2022 amounted to 12.46% and in 2023 amounted to 8.98%. Based on the data information, the average turnover rate of privately-owned banks is almost 5% higher than that of state-owned banks. A high turnover rate can increase operating costs and reduce company performance. Therefore, private banks in Indonesia need to implement various strategies to keep the turnover rate low, making it a top priority in human resource management to reduce costs and improve efficiency.

According to the economist, employees change jobs when they believe that the benefits will be greater than the drawbacks. These benefits can include increased pay, improved job security, and a more enjoyable work atmosphere (Cho & Lewis, 2012). In the midst of this competition, organizational branding becomes important to increase the attractiveness of the company. Employer branding plays a key function within companies in attracting and keeping both potential and current employees (Berthon et al., 2005). Based on research of Ahmad & Daud (2016), improving the company's strategic planning and retaining valuable employees can affect turnover intention through employer branding. Hiring people who believe in the company's mission and values can create a workforce that is more committed and less likely to leave. As a result, employer branding can help to reduce the desire of employees to seek opportunities elsewhere.

In addition to employer branding, person-job fit is also an important factor in employee retention. Employees who have high abilities and easily solve problems in their work tend to have low switching intentions (Dalgıç, 2022). This statement aligns with the findings of Berisha & Lajçi (2020) which states that the person-job fit variable has a negative correlation with turnover intention, even greater than person-organization fit. Greater satisfaction and commitment to an organization are achieved when an individual's traits align with the job requirements and the values of the organization. The findings of the study also indicate that the alignment between an individual and the job plays a key role in the relationship between individual and organizational fit and the intention to leave the organization (Saufi et al., 2020).

Psychological empowerment (PE) has been identified in various studies as a potential influence on turnover intention (TI) or an employee's desire to quit their job at the company. Investigations conducted by Amjad et al. (2022) have pointed that psychological empowerment, especially the emotional and relational dimensions, has a negative influence on employee turnover intention. Research in other areas examines how psychological empowerment, organizational commitment, and turnover intention are related. According to this study, psychological empowerment has a strong and positive impact on both the level of organizational commitment and workers' intentions to leave their jobs (Kang, 2012).

In addition to looking for variables that affect employee turnover intention in developing strategies to reduce turnover rates, companies must also know the profile of their employees. Based on BPS (Central Bureau of Statistics) data as of February 2024, 84% of all workers in the financial and insurance industry are aged 15 - 44 years. However, the results of a survey conducted by Deloitte (2022) on 40% of generation Z and 24% of generation Y (millennials) show that they plan to leave in the next two years. This shows that this needs to be a concern for companies to deal with employees from both generations.

Previous research has explored the variables that influence turnover intention. The relationship between employer branding, person-job fit (PJF), and psychological empowerment (PE) with turnover intention (TI) has also been studied separately. However, no research has combined the four variables in one study to explore the role of each independent variable employer branding, person-job fit, and psychological empowerment on the dependent variable turnover intention. In addition, the main difference between this study and previous studies is also the use of moderating variables, namely generations Y and Z. The function of the moderating variable in this study is to further analyze the relationship of each of these variables on generation Y and generation Z employees so as to determine whether there is a difference in the influence of employer branding, person-job fit (PJF), and psychological empowerment (PE) with turnover intention (TI) in both generations.

Based on the research gaps and conditions described above, this study aims to examine the influence of employer branding, person-job fit, and psychological empowerment on turnover intention in private bank employees from Generation Y (millennials) and Generation Z in Indonesia. The results of the study are expected to provide insight into the variables that influence turnover intention in private bank employees, so as to contribute effective solutions for companies in an effort to reduce turnover rates and maintain quality human resources.

## 2. Literature Review

### 2.1. Relationship between Employer Branding and Turnover Intention

In companies that develop employer branding, employees are more quickly engaged in decision-making and management processes. Employees who feel engaged tend to work harder and are less likely to leave the company (turnover) compared to employees who are not engaged (Kuchеров & Zavvalova, 2012). The results of Utami & Siswanto (2021) research show that employer branding is closely linked to employees' desire to stay with a company. When a company has a strong employer branding strategy, it reduces the likelihood of employees wanting to leave. Effective employer branding strategies and programs implemented by companies can provide significant benefits to employees, which indirectly affect their desire to stay with the company. This is because employees feel valued and cared for by the company, so they tend not to want to move to another company (Karnadi & Baskoro, 2019; Rehatta et al., 2022). The results of research conducted by Gracita & Anindita (2023) on workers in the pharmaceutical sector also show that employer branding can lead to a decrease in turnover intention, while also fostering an increase in organizational commitment. Furthermore, high levels of organizational commitment are associated with a decreased intention to leave one's job. This is supported by the research of Yadav et al. (2020), which proves that employer branding has a positive impact on employee engagement and a negative impact on turnover intention.

The importance of effective employer branding is found in two aspects, namely external branding (organizational branding) and internal branding (organizational branding). Both of these create strong branding and organizational identity. Positive branding will attract job seekers, while a clear brand identity will shape employee satisfaction and loyalty (Mathews, 2023). An enhancement in the various advantages offered by the company can boost employees' drive to remain with the organization and decrease their desire to quit (Modgil et al., 2023). This includes improvements in job satisfaction, financial perks, and overall well-being (Prilatama & Churiyah, 2023). One aspect of employer branding, namely compensation, as revealed in research of Solikha & Rojuaniah (2023) has a negative influence on turnover intention. The higher the level of compensation received by employees, the lower their

intention to move. Strong employer branding can increase employee trust in the organization and create a pleasant work environment, thereby reducing the intention to move. Hence, one can infer that the more effective the employer branding, the less likely employees are to consider leaving. As a result of this information, the following hypothesis has been formulated. H<sub>1</sub>: Employer branding affects turnover intention

## 2.2. Relationship between Person Job-Fit and Turnover Intention

Multiple studies have been conducted, leading to the development of a hypothesis that suggests person-job fit correlates to a decrease in turnover intention. Research by Saufi et al. (2020) showed a notable inverse connection observed between how well a person fits with their job and their likelihood to leave, indicating that the level of fit between a person and their job plays a role in the relationship between how well a person fits with the organization and their intention to leave. Another study by Chhabra (2015) explored how job satisfaction and organizational commitment influence the connection between person-job fit and intention to leave a job, revealing a detrimental link between person-job fit and turnover intention (Hemavathi & Frank Sunil Justus, 2023; Pariyanti et al., 2023). The connection between these variables is rooted in social exchange theory and job characteristics theory.

The findings in Sari et al. (2023) stated that the connection between individuals and their roles at work has a detrimental impact on the desire to leave a job. The components that make up this connection, such as required skills and fulfilled needs, also play a significant role in predicting intentions to leave a job. Another study (Dalgıç, 2022) indicated that individual fit with work has a significant impact on the level of employee turnover intention. Moreover, it was discovered in this research that matching employees with suitable positions can enhance their drive, output, contentment with their duties, dedication to the organization, and creativity at work. Consequently, finding the right fit for each individual can help lower the likelihood of employees wanting to leave their jobs. Drawing on the points mentioned earlier, the following hypothesis has been formulated:

H<sub>2</sub>: Person-job fit affects turnover intention

## 2.3. Relationship Between Psychological Empowerment and Turnover Intention

Empowering employees psychologically through factors like meaning, competence, autonomy, and impact can lead to a decrease in their desire to quit their job. This is because whenever employees feel psychologically empowered, they have a positive belief that they are able to achieve goals in the tasks assigned to them (Efe-Imafidon et al., 2022). Islam et al. (2016) also prove that turnover intention is adversely impacted by psychological empowerment. Companies need to increase employee empowerment to increase job satisfaction. After implementing empowerment methods, workers will feel important and think more freely, act more independently and participate in taking business needs (Ulutaş, 2018).

Research was also conducted by Bhatnagar (2012) related to psychological empowerment. The findings inferred that psychological empowerment has a significant influence on work engagement and innovation, and results in lower turnover intention. The discovery indicates that a strong sense of psychological empowerment can lead to a decrease in turnover intention. When individuals feel empowered, they are less likely to want to quit their jobs. This implies that psychological empowerment is linked to loyalty to the organization and the inclination to remain with it (Kang, 2012). Research results have demonstrated a connection between psychological empowerment and turnover intention. It was found that psychological empowerment leads to a decrease in turnover intention by positively influencing

organizational commitment through its relationship with empowerment (Iftikhar et al., 2016). After considering the information provided, a new hypothesis was formulated.:

H<sub>3</sub>: Psychological empowerment affects turnover intention

## 2.4. Relationship between Generation Y and Z Behavior and Turnover Intention

In their study (Campbell et al., 2015), it was concluded that generational grouping has proven to be a useful tool in explaining differences between people. Based on current age, generation Y (millennials) is currently the largest generation for the workforce. The description of each generation has both negative and positive traits. The use of social media at the beginning of Gen Y's formative years makes them prone to narcissistic traits that result in high self-esteem, a sense of entitlement, and a love of luxury (Campbell et al., 2015). The results of Queiri & Madbouly (2017) research show that generation Y has high job mobility and a significant desire to leave. Generation Y tends to leave work faster than previous generations with an average tenure of 18 months. According to Campbell et al. (2015) in the millennial generation, negative characteristics include narcissism and an overestimated view of self, while positive characteristics include a higher level of loyalty compared to generation Z. Compared to generation Y, generation Z tends to understand the concept of struggle less. They tend to be practical, have higher intelligence than wisdom, and tend to like to lead because they are brave.

Based on the research of Bencsik et al. (2016), the emergence of younger generations Y & Z in the workplace is driving the need for HR activities to adapt to their unique requirements and traits in order to integrate them effectively into the organization. This shift primarily impacts communication strategies, motivation techniques, and the evolution of corporate culture. So, if organizational leaders do not use the right strategies and methods to retain their workers, they may face problems with turnover from these generations. Thus, organizational leaders must create a different retention approach for each generation, especially the millennial generation (Simmons, 2016).

The results of research by Auditya & Hendarman (2020) conducted on millennial employees of XYZ Bank in influencing employee retention are aspects of employer branding such as competitive salaries, rewards, company brand strength, worklife balance, and work environment. Other research conducted on generation Z employees shows that in generation Z employees, employer branding variables and turnover intention have a reciprocal relationship, with higher levels of employer branding resulting in lower levels of turnover intention among employees (Utami & Siswanto, 2021).

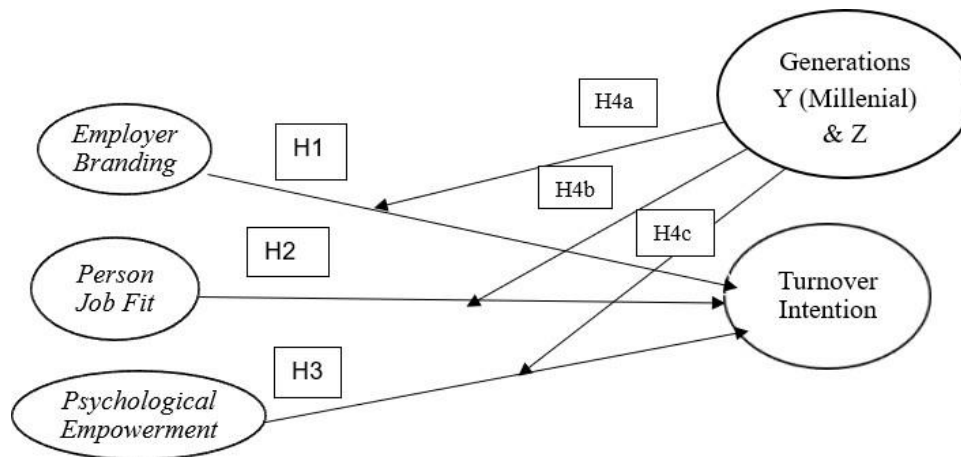
Apart from employer branding, there are also other variables that affect turnover intention. In another study conducted by Rattanapon et al. (2023) in multigenerational, namely in generations X and Y, also concluded the result of the relationship between person-job fit and turnover intention in Generation Y employees is that the higher the fit between work and the characteristics of Generation Y employees, the lower their intention to leave work. Research on gen Y employees related to psychological empowerment found a significant negative effect of psychological empowerment on turnover intention (Muchtadin, 2024).

H<sub>4a</sub>: Generation Y and Z moderate the effect of employer branding on turnover intention.

H<sub>4b</sub>: Generation Y and Z moderate the effect of person-job fit on turnover intention

H<sub>4c</sub>: Generation Y and Z moderate the effect of psychological empowerment on turnover intention





**Figure 1. Study Framework**

### 3. Methods

Information for this research was gathered through the administration of surveys and distribution of questionnaires. The employer branding variables were assessed using the Employer Branding measurement tool, which includes five variables: compensation and benefits, work-life balance, a healthy work atmosphere, training and development, and ethics and corporate social responsibility (Tanwar & Prasad, 2017). This measurement tool was revalidated in a study by Mouton & Bussin (2019) consists of 23 questions. The evaluation of psychological empowerment involves the use of a tool that assesses four main dimensions: significance, skill, autonomy, and influence (Spreitzer, 1995). This instrument was reaffirmed in a study conducted by Islam et al. (2016) consisting of 12 questions. The person-job fit variable consists of two dimensions: needs-supplies fit and demands-abilities fit (Cable & DeRue, 2002) revalidated in a study (Berisha & Lajçi, 2020). The turnover intention variable uses a measurement tool based on Dwivedi (2015) research and validation, which consists of 6 questions. The variable measurement instruments were converted to Indonesian language with a 5-point Likert scale ranging from 1 (completely disagree) to 5 (completely agree). The distribution of the survey was carried out through online means.

The sampling method used by the researchers is purposive sampling, with criteria including private bank employees categorized as Book 4, with a minimum core capital of IDR 30,000,000,000,000 (thirty trillion rupiah), who have worked for more than one year and have at least a diploma education level, located in the JABODETABEK (Jakarta, Bogor, Depok, Tangerang, Bekasi) area. In line with the moderation variable used in this study, respondents are classified by age into Generation Y (1981-1995) and Generation Z (1996-2010). Based on the maximum likelihood theory, resulting in a minimum sample size of 215 (43 x 5) respondents

The hypothesis was tested using multivariate analysis, specifically employing Structural Equation Modeling with Partial Least Squares (SEM-PLS). This method is used because each independent variable is not related to the others. Before conducting the main tests, several stages of analysis are performed. The first stage is pre-test analysis. Next, the main analysis includes descriptive analysis and data analysis using PLS. In the data analysis, measurement models, structural models, and hypotheses are tested. Initially, the researchers analyzed whether the survey could be further processed before data processing, by testing the validity and reliability of the measurement tools for each variable. If they pass the tests, the questionnaire is deemed suitable for the main test. The main goal of validity testing is to assess the accuracy of an indicator when it is used to gauge a variable. Two different kinds of tests for

validity are construct validity and discriminant validity. Construct validity in this study will be assessed using the loading factor and Average Variance Extracted (AVE) values, with the required loading factor value being  $\geq 0.70$  and AVE  $\geq 0.50$ . Discriminant validity uses the HTMT (Heterotrait-Monotrait Ratio) parameter. The HTMT value must be below 0.90 to ensure reflective constructs have the strongest relationship with their indicators in the PLS path model. Reliability is tested using Cronbach's alpha parameters, with values serving as reliability indicators. Reliability values exceeding 0.90 indicate perfect reliability, while those between 0.70 and 0.90 indicate high reliability; values between 0.50 and 0.70 suggest moderate reliability, and below 0.50 indicate low reliability (Hair et al., 2019). Additionally, Hair Jr et al. (2017) specify that the Critical Ratio (CR) value should be  $\geq 0.70$ . The next step involves analyzing the causal relationships between latent variables using the structural model (inner model). Measures such as R-square, Q-square, f-square values, and path coefficient estimates are utilized to assess the structural model (Hair et al., 2019). Hypotheses can be accepted or rejected by looking at the t-statistic and p-value parameters. If the t-value exceeds 1.96, based on a 5% significance level, the p-value should be below 0.05 to confirm a meaningful connection and support the hypothesis.

## 4. Results and Discussion

### 4.1. Research Results

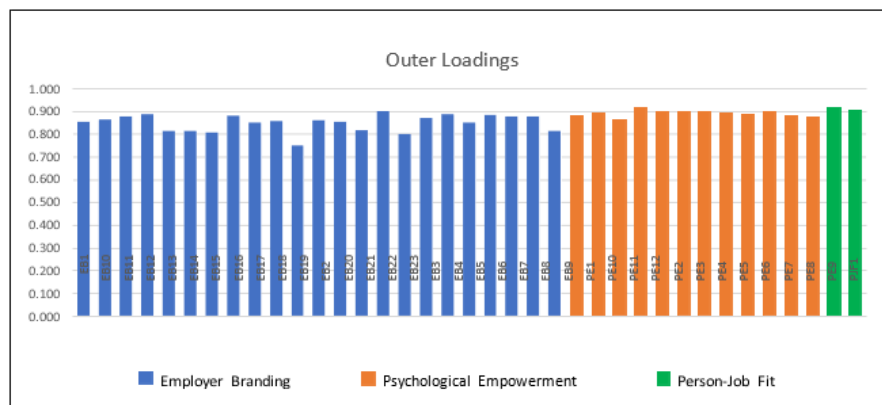
The questionnaire was distributed from May 11, 2024 to May 23, 2024 resulting in 253 respondents. However, after screening, 243 respondents were taken so that they match the number of respondents needed. The research respondents were permanent employees of Book 4 Private Banks, namely BCA Bank, OCBC Bank, CIMB Niaga Bank, Panin Bank, Permata Bank and Danamon Bank aged 17-43 years (17 years-29 years for Generation Z, and 30-43 years for Generation Y). Of the 243 respondents, the age of generation Y is 28% and generation Z is 71%. Male respondents were 77% and female respondents were 23%. 83% of the participants hold a bachelor's degree. Most respondents have worked for 1 - 5 years (1 - 3 years, 39% and 3 - 5 years, 37%). The complete respondent profile as shown on Table 1.

**Table 1. Respondent Profile**

Characteristic		Frequency	%
Gender	Women	186	77%
	Men	57	23%
Age	17 – 23	60	25%
	24 – 28	114	47%
	29 – 36	53	22%
	37 – 43	16	7%
	Diploma	34	14%
Last Education	Bachelor's degree	201	83%
	Master's Degree	8	3%
Work Experience (years)	1 - 3	95	39%
	3 - 5	89	37%
	5 - 7	47	19%
	7 - 10	4	2%
	More than 10	8	3%

In the initial step, construct validity was established by ensuring that all indicators for each variable exhibited loading factor values above 0.70 (Figure 2), validating their acceptance. The subsequent step involved calculating the results for Composite Reliability

(CR) and Average Variance Extracted (AVE) for each variable: Employer branding (CR=0.984; AVE=0.727), psychological empowerment (CR=0.979; AVE=0.797), Person- job fit (CR=0.911; AVE=0.837), and Turnover intention (CR=0.943; AVE=0.732). All indicators demonstrated high reliability, with values exceeding 0.90. Additional details on composite reliability and convergent validity can be found in Table 2.



**Figure 2. Graphic Outer Loading**

**Table 2. Reliability and Convergent Validity**

Construct Variables	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Employer Branding	0.983	0.983	0.984	0.727
Psychological Empowerment	0.977	0.977	0.979	0.797
Person-Job Fit	0.806	0.807	0.911	0.837
Turnover Intention	0.927	0.928	0.943	0.732

The third step involves assessing discriminant validity, which evaluates how distinct a construct is within an empirical model and its ability to differentiate from other constructs. Discriminant validity is confirmed using the Fornell-Larcker criterion, where the Average Variance Extracted (AVE) values for each latent variable exceed their correlations with other latent variables. Additionally, according to the Heterotrait Monotrait Ratio (HTMT) criterion, all HTMT values for pairs of variables are below 0.90, indicating strong discriminant validity. Comprehensive results of the discriminant validity test are provided in Table 3 (Fornell-Larcker) and Table 4 (HTMT).

**Table 3. Discriminant validity measurement with Fornell-Larcker**

Discriminant validity	EB	PE	PJF	TI
Employer Branding	0.853			
Psychological Empowerment	0.773	0.893		
Person-Job Fit	0.652	0.696	0.915	
Turnover Intention	-0.750	-0.703	-0.678	0.856

**Table 4. Discriminant validity measurement with HTMT**

	EB	PE	PJF
Employer Branding			
Psychological Empowerment	0.789		
Person Job Fit	0.733	0.785	
Turnover Intention	0.782	0.736	0.785



After all the criteria for evaluating the measurement model have been met, the next step is the evaluation of the structural model. This stage involves assessing the research hypotheses. The multicollinearity test is crucial in statistical analysis, including PLS-SEM analysis, because multicollinearity can cause parameter estimates to be biased, result in large standard errors, and widen the confidence intervals of path coefficient estimates. It can even affect the significance of hypothesis testing. The inner VIF examination between variables indicates that a VIF value below 5 shows low or negligible multicollinearity. Next, the research hypotheses will be tested. The VIF values obtained are shown in Table 5.

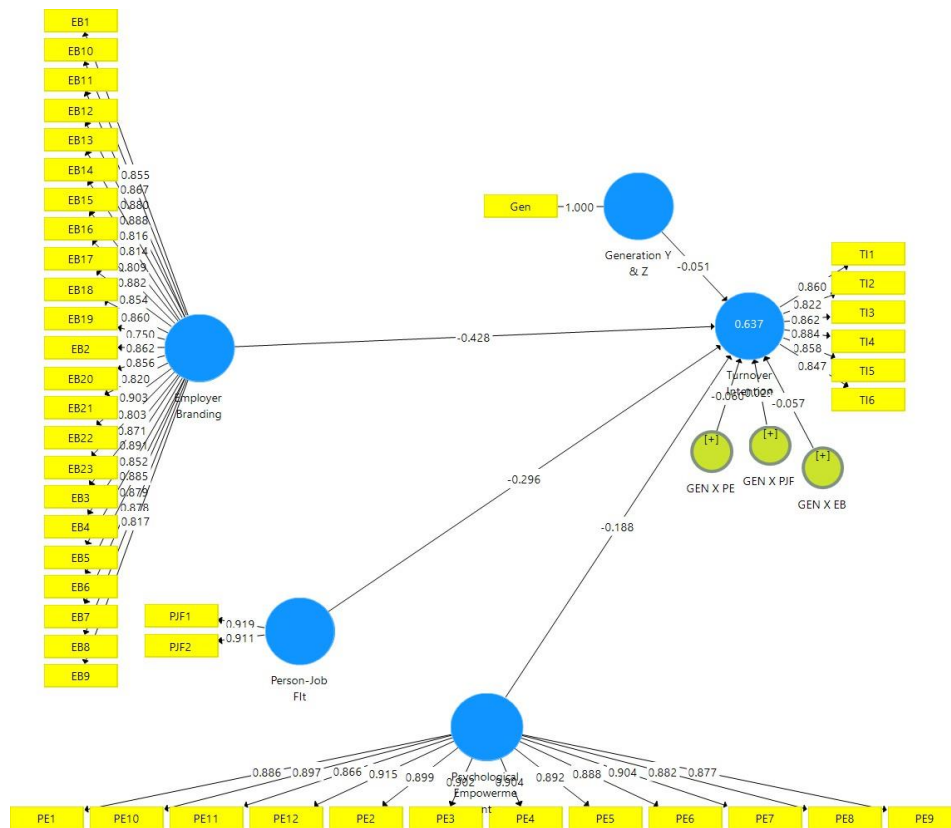
**Table 5. Inner VIF**

Variable	Inner VIF
Employer Branding	2.649
Psychological Empowerment	2.955
Person Job Fit	2.069
Turnover Intention	

The subsequent stage involves hypothesis testing, focusing on analyzing the path diagram to examine the relationships among variables: employer branding, person-job fit, and psychological empowerment concerning turnover intention. This stage also aims to assess the influence of moderating variables such as Generation Y and Generation Z. The outcomes of bootstrapping depicted in Figure 3 and the hypothesis testing results of the research model are summarized in Table 6.

**Table 6. SEM-PLS results for direct effects**

Hypothesis	Statement	Original Sample (O)	T Statistics	P Values	Decision
H1	Employer Branding affects Turnover Intention.	-0.428	4.397	0.000	Supported
H2	Person-job fit affects turnover intention	-0.296	4.008	0.000	Supported
H3	Psychological empowerment affects turnover intention	-0.188	2.074	0.039	Supported
H4a	Generation Y and Z moderate the effect of employer branding on turnover intention.	-0.057	0.536	0.592	Not Supported
H4b	Generation Y and Z moderate the effect of person-job fit on turnover intention.	0.029	0.397	0.692	Not Supported
H4c	Generation Y and Z moderate the effect of psychological empowerment on turnover intention.	-0.060	0.599	0.549	Not Supported



**Figure 3. SEM-PLS bootstrapping results path coefficient**

Based on the hypothesis testing Table 6 and Figure 3, it is known that for H1, H2, and H3, the hypotheses have T-value above 1.96, indicating that the data supports the research hypotheses. The data also has a negative original sample value, meaning the three exogenous variables, namely employer branding, psychological empowerment, and person job fit, significantly negatively impact the endogenous variable, turnover intention. Meanwhile, regarding moderation, based on the data, hypotheses H4a, H4b, and H4c are rejected, indicating that generational moderation does not significantly affect the relationship between employer branding, person job fit, and psychological empowerment with turnover intention.

A more in-depth analysis was also conducted using the multigroup analysis (MGA) method to test whether respondents from different generations have different results regarding the influence of the variables employer branding, person-job fit, and psychological empowerment on turnover intention. The analysis was divided into two groups, Generation Y and Generation Z, for Generation Y was 69 respondents, and for Generation Z was 174 respondents. The first analysis was to examine the loading factors of the exogenous variables. The loading factor is a coefficient that shows how strongly an observed variable correlates with or is related to the underlying latent factor. Higher loading factor values indicate a stronger relationship or contribution of the variable to the factor; thus, when the variable increases, it will be reflected more strongly in the items with the highest loading factor values.

The largest loading factor for the employer branding variable in Generation Y is for the indicator EB 4 in the questionnaire, which states, "I receive appreciation (awards or rewards) from the company when I do my job well." This result indicates that when employer branding increases, it will be more strongly reflected in the measurement of EB 4. Generation Z's highest loading factor is for the indicator EB 16 in the questionnaire, "The company I work for has fair rules and attitudes towards all employees." The lowest loading factor coefficient is for EB 13 in the questionnaire, "My organization provides flexible working hours," while for Generation

Z, the lowest loading factor is, "The company I work for has confidential procedures for reporting workplace violations (Whistleblowing System)" presented in Table 7.

**Table 7. Loading Factor Employer Branding**

Indicator	Gen Y	Gen Z
EB1	0.860	0.844
EB2	0.861	0.856
EB3	0.840	0.878
EB4	0.916	0.873
EB5	0.828	0.856
EB6	0.858	0.897
EB7	0.852	0.887
EB8	0.841	0.890
EB9	0.767	0.829
EB10	0.816	0.884
EB11	0.879	0.879
EB12	0.898	0.880
EB13	0.766	0.832
EB14	0.795	0.822
EB15	0.776	0.837
EB16	0.826	0.906
EB17	0.829	0.867
EB18	0.840	0.863
EB19	0.781	0.744
EB20	0.799	0.883
EB21	0.822	0.812
EB22	0.909	0.898
EB23	0.792	0.881

Next, for the person-job fit variable, the largest loading factor value for Generation Y is the same as for Generation Z, which is on the PJF1 needs-supplies fit indicator, namely the alignment of employee abilities with the skills required., as shown in Table 8. For the loading factor of the psychological Empowerment variable, the highest value in the Generation Y data is for PE5, which states, "I am confident in my ability to complete work activities with quality results", whereas for Generation Z, it is for indicator PE12, which states, "I have a significant influence on my department/division." The lowest loading factor for both Generations Y and Z is the same, which is for PE11, "I have control/authority over what happens in my department or division", as shown in Table 8. After analyze the loading factor for the independent variable, the next analysis conducted is the path coefficient analysis to determine the influence of each independent variable on the dependent variable for each generation. The results are presented in Table 9.

**Table 8. Loading Factor Person-Job Fit**

Indicator	Gen Y	Gen Z
PJF1	0.957	0.887
PJF2	0.944	0.882

**Table 9. Loading Factor Psychological Empowerment**

Indicator	Gen Y	Gen Z
PE1	0.898	0.878
PE2	0.922	0.887
PE3	0.927	0.882
PE4	0.923	0.888
PE5	0.930	0.861
PE6	0.916	0.867
PE7	0.920	0.889
PE8	0.915	0.854
PE9	0.893	0.861
PE10	0.929	0.871
PE11	0.885	0.847
PE12	0.917	0.911

After check the loading factor, the nest step check the bootstrapping result as shown in Table 10 and table 11, the bootstrapping test showed that Generation Z had strong path coefficients compared to Generation Y for the endogenous variables employer branding and psychological empowerment, but for the path coefficient variable person-job fit, Generation Y had stronger coefficients than Generation Z.

**Table 10. Bootstrapping Results For Direct Effects Generation Y**

Generation Y				
Statement	Origin's Sample (O)	T Statistics	P Values	Explanation
Employer Branding -> Turnover Intention	-0.323	1.831	0.068	<i>Not significantly influenced</i>
Person Job Fit -> Turnover Intention	-0.387	2.676	0.008	Significantly Influenced
Psychological Empowerment -> Turnover Intention	-0.077	0,301	0,462	<i>Not Significantly Influenced</i>

**Table 11. Bootstrapping Results For Direct Effects Generation Z**

Generation Z				
Statement	Origin's Sample (O)	T Statistics	P Values	Explanation
Employer Branding -> Turnover Intention	-0.478	4.694	0.000	Significantly Influenced
Person Job Fit -> Turnover Intention	-0.255	3.280	0.001	Significantly Influenced
Psychological Empowerment -> Turnover Intention	-0.220	2.253	0.025	Significantly Influenced

The table above shows that Generation Z has a stronger path coefficient than Generation Y for the endogenous variables employer branding and psychological empowerment, but for the path coefficient of the variable person-job fit, Generation Y has a stronger coefficient than Generation Z. On the other hand, for Generation Y, only person-job fit has a significant negative effect on turnover intention. Meanwhile, in Generation Z, employer branding, person-job fit, and psychological empowerment all have a significant influence on turnover intention. Although the direct effect results differ between Generation Y and Z, another step

is needed to analyze the different path coefficients between Generation Y and Z using PLS-MGA. PLS-MGA allows researchers to compare path coefficients between groups to determine if there are statistically significant differences. Path results between Generation Y and X groups using PLS-MGA assessment show that the differences in the influence of the three exogenous variables on turnover intention in each generation are not significant.

Once the measurements have been thoroughly examined and tested, the focus shifts towards examining the structural relationship in the model. At this stage, the latent variable relationship can be seen with the path relationship. The  $R^2$  value represents the amount of explanation the independent variable provides for the dependent variable. The data presented also indicates that turnover intention is affected by employer branding, psychological empowerment, and person-job fit to a degree of 63.5%, leaving the remaining 36.5% influenced by unexamined variables in this research. The result of the Q square value for turnover intention is 0.417, then according to the criteria for the Q square value, namely if  $> 0$ , then the model has predictive relevance for endogenous constructs. The results of the F square test showing that the three exogenous variables have an influence on the endogenous variables but the effect is small.

## 4.2. Discussion

This research delves into and experimentally examines how employer branding, alignment between individual and job, and psychological empowerment impact the desire to leave a job, with a focus on different generations, particularly generation Y (millennials) and generation Z. According to the results of this study, it seems that employer branding has a significant impact on decreasing the desire of private bank employees to switch jobs, in line with previous research indicating the importance of strong employer branding in influencing turnover intention. The results of this research emphasize the importance of employer branding in reducing turnover intentions, in line with previous studies that have shown how effective employer branding can decrease the likelihood of private bank employees seeking new job opportunities. The findings of this investigation align with the results of prior studies by Auditya & Hendarman (2020); Chiu et al. (2020); Gracita & Anindita (2023); Karnadi & Baskoro (2019). Although conducted in different types of industries and companies, all of these research findings suggest that employer branding is linked to a decrease in turnover intention.

The writer did an in-depth study by applying the MGA method to investigate how employer branding is linked to the desire to leave a job among individuals from Generation Y and Z. The results show that there is a correlation between employer branding and turnover intention among both younger and older generations. It was found that employer branding has a negative effect on turnover intention for individuals in both generations Y and Z. In generation Y (millennials), the most important employer branding indicator for generation Y is the compensation and benefits indicator, which is the provision of rewards. The lowest employer branding indicators in generation Y are flexible working hours and family insurance. So, the company's strategy to improve employer branding to generation Y employees can be focused on providing rewards or bonuses, while flexible working time is not the main concern of this generation. So, companies can create a fairly strict working hour strategy to increase productivity, but companies must provide attractive bonuses/rewards if employees have achieved certain targets. In generation Z, the indicator that reflects employer branding in this generation is the ethics and corporate social responsibility indicator, precisely the sense of justice or the attitude and opportunities provided by the company to all employees must be fair and equal. However, the difference or difference in influence in the two generations is not significantly different. The moderating generation variable also does not affect the



relationship between the two. The findings of this investigation align with earlier studies (Auditya & Hendarman, 2020; Chiu et al., 2020; Gracita & Anindita, 2023; Utami & Siswanto, 2021). So, based on the overall analysis, to improve employer branding and reduce employee turnover intention in both generations, the strategy that companies must do is to increase rewards and provide fair rules or attitudes for all employees.

The study's findings also demonstrate a noticeable decrease in turnover intention due to the alignment between individuals and their job roles, which supports earlier research on the subject (Berisha & Lajçi, 2020; Krishnan et al., 2023; Sari et al., 2023; Saufi et al., 2020) which prove the effect of person-job fit directly on turnover intention. The results of this study mean that the better the person-job fit (the fit between the individual and the job), the less likely bank employees are to quit the company. When employees lack a sense of connection to their tasks and do not align themselves with the values of the organization, they are more inclined to leave once a chance presents itself. The results of the multigroup analysis also show the results on generation Y and Z bank employees that person-job fit has a negative effect on turnover intention significantly and based on the loading factor results show that when person job fit increases, it will be reflected / reflected higher on the needs-supplies fit indicator. In accordance with the results of the generation moderation test, the moderating generation variable does not affect the relationship between person-job fit and turnover intention, it can be concluded that the fit between individuals and jobs for generation Y and generation Z bank employees is equally important to influence their decision to stay or leave the company. To decrease turnover intention, companies should implement various strategies due to the significant impact of person-job fit (Chen et al., 2023; De Clercq & Belausteguigoitia, 2023; Florek-Paszkowska & Hoyos-Vallejo, 2023). First, conduct selective recruitment to ensure the right employees are placed in the right jobs. Second, companies can consider introducing the concept of job shaping, where jobs can be customized according to the strengths and preferences of existing employees (Berisha & Lajçi, 2020).

The research also discovered that there is a strong inverse relationship between psychological empowerment and turnover intention within bank workers. So, the higher the psychological empowerment that a bank employee feels towards the company and his job, the desire to leave or move from the company is relatively low. The results of this study are in accordance with previous research (Amjad et al., 2022; Iftikhar et al., 2016; Islam et al., 2016). Psychological empowerment is proven to reduce turnover intention in employees in various industries. The results of the analysis of the relationship between psychological empowerment and turnover intention are also carried out from each generation. In both generations, the indicator of authority/control over the division has the lowest value to reflect the value of psychological empowerment. Meanwhile, the highest indicator of psychological empowerment in generation Y is when their work is in accordance with their abilities and can produce quality work, and in generation Z, the influence of employees on their division or department is the biggest indicator of employee empowerment (Achmad et al., 2023; Baša et al., 2023; Böhlich et al., 2022; Rachapaettayakom & Sopanik, 2023; Sigaeva et al., 2022; Timokhovich et al., 2023). The results of this research indicate that both generation Y and generation Z exhibit a correlation between psychological empowerment and turnover intention, with a negative path coefficient. Although the effect of psychological empowerment on turnover intention has different results for generations Y and Z, the difference in results is not significantly different, in accordance with the results of moderation testing that generation does not have a moderating effect on the relationship between psychological empowerment and turnover intention.

Employees in both generations will see that their efforts are appreciated and they have an influence on the achievements of their organization, thus making them more loyal and productive. Conversely, if they feel disempowered and have low self-determination, they may seek employment elsewhere that gives them the sense of ownership and recognition they need. So, for a company's strategy to effectively increase psychological empowerment and retain employees to reduce turnover intention, the HR department should adopt a strategy that matches the values, expectations and work styles of both generations. Companies have the ability to incentivize their employees to engage in management discussions, while also valuing their feedback and suggestions in order to enhance overall communication within the organization.

## 5. Conclusion

According to the outcomes of the research, it can be inferred that employer branding has a notable adverse effect on turnover intention. It emphasizes that a positive organizational identity and an effective branding strategy, both internally and externally, can attract job seekers and foster a sense of satisfaction and commitment among existing employees. Therefore, the higher the level of employer branding that a company can provide to its employees, the lower the intention to move, the company's strategy to improve employer branding for Generation Y and Z employees is by providing rewards and implementing regulations or fair opportunities for all workers.

A negative relationship is also evident in the research results between the fit between individuals and jobs (person-job fit) with turnover intention. In generation Y and Z private bank employees when there is a good fit between their abilities and needs, to the demands of the work they do, the individual is less likely to have the intention to leave the company or look for work elsewhere. Therefore, companies in retaining generation Y and Z employees, one of the strategies that can be done is to conduct evaluations and assessments to determine the level of suitability of employees for their positions and tasks or jobs, then conduct training to improve the suitability between employee abilities and their jobs.

Psychological empowerment is a feeling that refers to meaning or self-determination, competence, autonomy, and the impact felt by employees in their work also affects employees' decisions to stay or leave the company. Generation Y and Z employees of private banks who feel empowered, heard and given trust to carry out responsibilities for quality outcomes, they feel more engaged and satisfied with their work thus leading to lower intention to leave the organization.

Specifically, moderation testing on generation Y (millennials) and generation Z aims to examine whether these generations moderate the relationship between employer branding, person-job fit and psychological empowerment on turnover intention among private bank employees in Indonesia. However, the results concluded that although generational differences may affect turnover intention, the moderating effect of these differences was not significant in the study. This shows that the impact of employer branding, person-job fit, and psychological empowerment on turnover intention is consistent across the generations studied, so the strategy in reducing turnover intention in private bank employees in generations Y and Z is relatively the same. Companies can develop retention strategies such as increasing more competitive benefits such as providing rewards that apply equally and fairly to all employees. Managers and HR departments should work to improve the fit between employees and their jobs. This can be done through selective hiring processes and development and training programs that allow employees to tailor jobs to their strengths and

preferences. Giving employees control over their work and decision-making, as well as creating a culture where employees feel heard and valued and empowered is one way to increase employee loyalty and thus reduce employees' desire to leave the company.

Although the study showed that the moderating effect of generation was not significant, managers should still understand the characteristics and expectations of generations Y and Z. A personalized approach that respects generational differences can help in improving employee retention. Overall, the managerial implications drawn from this study emphasize the importance of understanding and meeting employee needs and expectations to improve retention and reduce turnover intention in effectively managing employees from generation Y (also known as millennials, born between 1981 and 1996) and generation Z (born between 1997 and 2012).

This research has several constraints that should be acknowledged. Firstly, the geographical coverage is limited to the JABODETABEK area so it may not reflect conditions across Indonesia or overseas. In addition, the sample only consists of permanent employees in private banks, which may not reflect employees in other sectors or contractual employees. The limited sample size may also affect the statistical power and generalizability of the results. The method of data collection using online questionnaires may result in bias in the selection of respondents, while the selected variables may not cover all factors affecting turnover intention. The use of SEM-PLS, while useful, has its own limitations and the study results may be difficult to generalize to a wider population or different contexts. Finally, the study may not sufficiently explore generational views and the complexity of differences that may influence turnover intention. Future research should consider these limitations to improve understanding of the topic.

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