

Systematic Literature Review: Work Engagement Program to Improve Millennial Employee Performance

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Abstract

In the digital era, the banking industry needs employees who are able to work with growth mindset in an environment that is agile and digital savvy. work engagement is the attitude and behavior of individuals in carrying out their work roles by expressing themselves completely physically, cognitively, affectively, and emotionally. The most compatible work engagement program for the millennial generation workforce is the key to the success of the banking industry in winning the highly competitive business world in the Industrial Revolution era 4.0. and Society 5.0. The purpose of this research is to identify, review and analyze the Work Engagement Program to Improve Employee Performance in the Banking Industry. The research method used is a Systematic Literature Review of relevant research. There are two Research Questions (RQ) set in this research. The research conducted concluded that the right work engagement program makes Millennial employees in the banking industry find meaning in their work, and gain pride as part of the workplace to jointly achieve the company's vision and mission. Each employee will go the extra mile and strive for work results to be above what is expected in time and energy characterized by vigor, dedication, and absorption.

Keywords

Systematic Literature Review, Work Engagement Program, Employee Performance

Introduction

In general, the banking industry around the world, including in Indonesia, will shift towards being more digital, more personal, and less physical (Gozman, 2018). In the digital era, the banking industry needs employees who can work with a growth mindset in an agile and digital-savvy environment (Yuginsah, 2021). Creative ideas, technological advances, and business attitudes to add value (value proposition) to compete in the banking industry are not only related to products and processes but also related to the company's human capital management. Creative and innovative banking culture as well as adequate training scope to produce the necessary competencies (Das & Panigrahi, 2018).

Employees in the banking industry are assets that play an important role in the company's success in achieving its vision and mission. Employees in the banking industry are required to be more professional so that they can achieve very satisfactory performance. Measures in assessing performance in the banking industry are different, both financial performance and non-financial

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performance. The current approach is the Balanced Scorecard (BSC), which consists of four perspectives, namely financial, customer, internal process, and learning and growth.

Financial performance measurement is represented by a financial report containing banking financial ratios with indicators such as Profit, BOPO, Return on Assets, and Return on Equity. Financial performance is one of the benchmarks in assessing the financial performance of a bank and is good for attracting investors' attention. An example of financial performance through financial statements can be seen in Table 1. below.

Table 1.
National Banking Financial Performance and Ratios 2016 – 2020
(in billion rupiah)

Bank Name		BCA	Bank Mandiri	BRI	bank bjb	Bank DKI	Bank Jatim	Bank CIMB Niaga	Bank OCBC NISP	Standard Chartered
Year	Components / Ratio									
2016	Laba	19.834	13.017	25.753	1.647	657	1.028	1.899	1.790	269
	Equity	109.069	144.183	145.458	10.053	7.461	7.210	33.630	19.507	710
	Liability	553.552	774.025	818.543	86.960	33.876	35.823	202.923	118.690	64.037
	Aset	662.620	918.208	964.001	97.013	41.338	43.033	236.553	138.196	64.748
	ROA	2,99%	1,42%	2,67%	1,70%	1,59%	2,39%	0,80%	1,30%	0,41%
2017	ROE	18,19%	9,03%	17,71%	16,38%	8,81%	14,26%	5,65%	9,18%	37,80%
	Laba	22.206	20.011	28.469	1.607	719	1.159	-	2.176	- 104
	Equity	126.685	159.621	165.047	10.738	8.273	7.816	-	21.784	596
	Liability	608.099	818.707	911.391	97.780	43.663	43.703	-	131.990	62.632
	Aset	734.784	978.328	1.076.438	108.518	51.936	51.519	-	153.774	63.228
2018	ROA	3,02%	2,05%	2,64%	1,48%	1,38%	2,25%	0,00%	1,41%	-0,16%
	ROE	17,53%	12,54%	17,25%	14,97%	8,69%	14,83%	0,00%	9,99%	-17,40%
	Laba	24.761	24.079	31.702	1.575	800	1.260	3.306	2.638	522
	Equity	145.979	173.111	181.019	12.699	8.589	8.472	38.954	24.428	874
	Liability	662.657	863.967	1.053.181	101.923	44.440	54.217	226.110	149.155	62.491
2019	Aset	808.636	1.037.078	1.234.200	114.622	53.028	62.689	265.064	173.583	63.365
	ROA	3,06%	2,32%	2,57%	1,37%	1,51%	2,01%	1,25%	1,52%	0,82%
	ROE	16,96%	13,91%	17,51%	12,40%	9,32%	14,88%	8,49%	10,80%	59,74%
	Laba	27.351	25.450	34.029	1.518	817	1.377	3.480	2.939	280
	Equity	167.034	194.461	203.665	13.723	9.322	9.186	42.480	27.665	1.330
2020	Liability	731.976	934.263	1.139.412	103.272	46.322	67.530	229.693	153.145	59.883
	Aset	899.010	1.128.724	1.343.078	116.995	55.643	76.715	272.173	180.809	61.213
	ROA	3,04%	2,25%	2,53%	1,30%	1,47%	1,79%	1,28%	1,63%	0,46%
	ROE	16,37%	13,09%	16,71%	11,06%	8,76%	14,99%	8,19%	10,62%	21,06%
	Laba	26.279	14.155	18.353	1.682	581	1.489	1.831	2.102	744
2020	Equity	176.604	175.706	194.359	12.582	9.184	10.005	40.067	29.829	1.371
	Liability	879.758	1.033.339	1.227.426	120.978	53.862	73.615	238.607	176.512	63.588
	Aset	1.056.362	1.209.045	1.421.785	133.560	63.046	83.619	278.674	206.341	64.959
	ROA	2,49%	1,17%	1,29%	1,26%	0,92%	1,78%	0,66%	1,02%	1,15%
	ROE	14,88%	8,06%	9,44%	13,37%	6,32%	14,88%	4,57%	7,05%	54,25%

Source: OJK, 2021

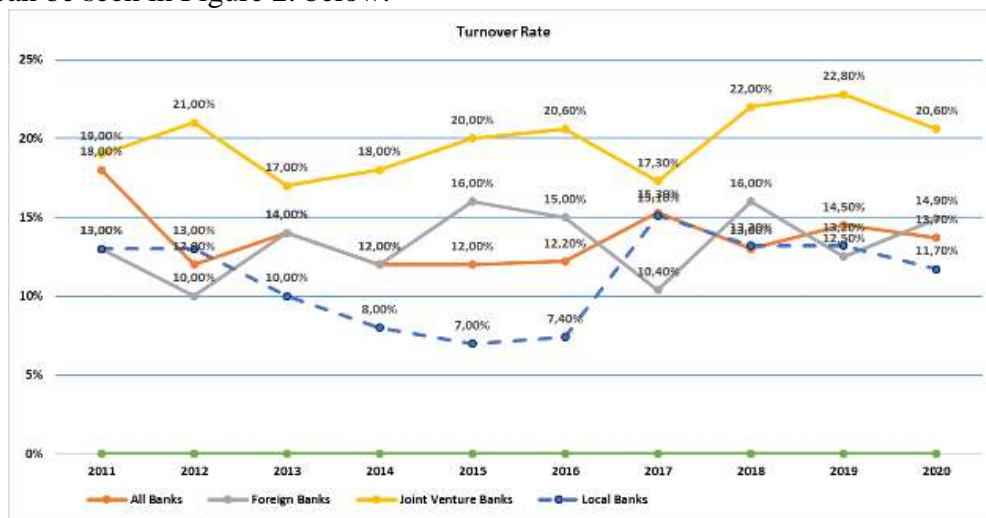
Measurement of non-financial performance can be seen from service performance based on Market Research Indonesia data (MRI, 2021) as shown in Figure 1. below. Service performance assessed includes E-Channel, Walk in Channel, ATM services and other digital services in 2020.



Source: MRI, 2021
Figure 1. Banking Service Performance

Empirical phenomena that occur in the banking industry are related to employee demographics which are dominated by millennial generation employees with an age range of 26-35 years who will become the superior seeds of the New Generation to create excellent employees and great leaders in the banking industry (InfoBank, 2010). 2019). Human Capital is one of the key enablers that becomes a measure of the company's success in developing the business to achieve the vision and mission in the banking industry. The determination of individual targets which are the Key Performance Indicators (KPI) of employees as well as the implementation of monitoring and controlling work processes that are disciplined following the agreed KPIs are important in the process of evaluating employee performance.

The banking industry will benefit if its employees have high work engagement. Employees who are committed to their work and have the integrity of the company provide competitive advantages including higher productivity and lower turnover (WTW, 2021). Furthermore, viewed from the national banking sector, the turnover rate which has become the standard for the banking industry can be seen in Figure 2. below.



Source: WTW, 2021

Figure 2. Banking Industry Turnover Trends

Many factors can affect work engagement, including employee performance, job stress, career development, and low job satisfaction. The work engagement factor is a person's psychological identification of his work, active participation and work is considered an important part of an individual's life. Problems faced by companies today, such as low work engagement in employees, resulting in high levels of employee turnover intention (Bakker, 2018).

The most compatible work engagement model for the millennial generation of the workforce is the key to the success of the banking industry in winning the highly competitive business world in the 4.0 day Society 5.0 industry era. The millennial generation workforce will dominate the world of work for up to 75%. The availability of a work engagement model for the millennial generation has the opportunity to make it the most ecologically valid framework through the identification of various work demands and job resources in demographic groups and types of work that can increase the effectiveness of work engagement (Mulyati, 2019).

In summarizing, this review synthesizes the relevant literature through work engagement programs to improve millennial employee performance, to provide an exhaustive analysis that was previously lacking in studies related to this topic. Specifically, this study raises two research questions:

- a. Research Question 1: What are the factors that affect Work Engagement in Millennial generation employees?
- b. Research Question 2: What are the work engagement programs carried out to improve millennial employee performance?

The research question posed requires the collection and compilation of relevant previous studies, especially regarding work engagement programs.

Methodology

The research is characterized as a Systematic Literature Review (SLR) of the literature and was developed according to the criteria proposed by the PRISMA guidelines (Preferred Reporting Items for Systematic reviews and Meta-Analyses). SLRs are research articles that identify relevant studies, assess their quality, and summarize the results of previous research using the scientific method. More specifically, the PRISMA checklist has several items that should be considered as selection criteria and analysis of the papers found (Hutton, Catalá-López, and Moher 2016).

In the SLR research conducted, there are several important steps carried out, namely:

- a. Define the research question
- b. Define the plan
- c. Search for literature
- d. Apply exclusion and inclusion criteria
- e. Apply quality assessment
- f. Synthesis

Digital search of articles/literature is carried out in several online databases such as Web of Science (WoS), Emerald, Science Direct, Google Scholar, and Research Gate. The database was chosen for three main reasons. First, the international prestige and reputation of the publication with the greatest impact. Second, regard to the sample and its representation is guaranteed by researchers and international organizations. Third, because of the inclusion criteria, for the selection of relevant and narrow articles. The research performance used is:

- a. Published in the Online Journal System, both academic journals and peer-reviewed journals;
- b. Search descriptors are specified in title, keyword, and abstract;
- c. Using English;
- d. Related to the field of Management; and
- e. The keywords used to get research-based articles are work engagement or Millennial employees.

The following Figure 3 is the research selection process carried out in the study.

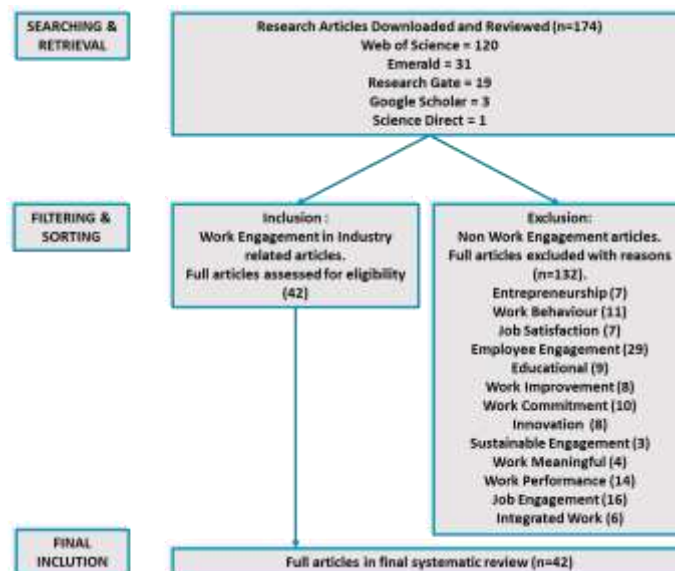


Figure 3. Research Selection Process

Results and Discussion

A. Work Engagement Program For Millennial Employees

Human Capital is the driving force/enabler of a company so employees are the most important factor in achieving organizational success or success. The evolutionary development of Human Capital Management has now entered its fifth generation, namely Brainware Management. Savage (1996) calls it a knowledge-to-knowledge competition that demands the ability of every employee to increase competitiveness by building a competency-based work team.

In terms of function, Human Capital Management has two dimensions, namely the managerial dimension and the operational dimension. The managerial dimension is concerned with planning, organizing, directing, and controlling. The operational dimension relates to recruitment, selection, debriefing, placement, performance appraisal, career development, compensation, and separation (Bernadin & Russel, 2003). Work Engagement is part of the managerial dimension of Human Capital Management. Work engagement is a function of the interaction of two groups of intrinsically motivating resources. These resources are work resources and personal resources. These two resources become energy for every employee that encourages their persistence and keeps them focused on work. In other words, the available resources can develop employee engagement in terms of energy, dedication, and concentration which in turn have a positive impact on outcomes such as work performance (Bakker, 2018; Grant, Fried, & Juillerat, 2010; Bakker & Demerouti, et al, 2007; Demerouti et al., 2008).

In creating a Work Engagement Program for the millennial generation, it is necessary to know several characteristics of the Millennial generation who dominate the world of work in the Banking Industry: (InfoBank, 2019)

- a. Unattached, compared to previous generations, millennials are a generation that feels unattached to anything.
- b. Connected, Millennials are deeply connected to the world around them. The introduction and evolution of the internet, Wi-Fi, laptops, and smartphones have allowed millennials to instantly and constantly access entertainment, news, friends, and almost anything else.

- c. Idealistic, Millennials are a largely optimistic group, and they believe that life and work should be rewarding and meaningful
- d. Unconstrained, Millennials want to be free from workplaces that have old performance management policies and standards and expect leaders and managers who match their character to adapt.

Employee characteristics of the millennial generation must be in line with three things that are the orientation of modern Human Capital Management, namely: (Hayati, 2019)

- a. Action Oriented, Human Capital Management not only includes recording, and compiling procedures or work rules but is action-oriented, trying to solve various problems related to staffing to help achieve organizational goals, and providing opportunities for growth and job satisfaction for employees.
- b. Individually oriented, Human Capital Management always tries to solve HR problems individually and provides various types of services/programs to meet the individual needs of employees.
- c. Oriented to the future, Human Capital Management tries to help organizations achieve organizational goals in the future by providing competent and highly motivated employees.

Work Engagement Program from the company's perspective is the main strategic tool to achieve the company's performance targets. The Work Engagement Program describes the company's efforts to achieve and deliver superior performance (Killa, 2017).

B. Factors Affecting Work Engagement On Millenial Employees

Research conducted by Wellins & Concelman (2004) states that positive energy that motivates employees can improve performance at a higher level. This energy is in the form of commitment to the organization, a sense of belonging and pride, more effort (time and energy), enthusiasm and interest, and commitment to carrying out the work. Work Engagement in Millennial generation employees can be embedded in a positive and happy mental state related to work, characterized by passion, dedication, and appreciation (Schaufeli, Bakker, & Salanova, 2006).

Lockwood (2007) says that employees with high work engagement will be able to commit to the organization both emotionally and intellectually. The positive attitude of employees towards the company is proven through commitment, involvement, and attachment to cultural values and the achievement of the company's success (Aon, 2015). Positive work-related experiences include three complementary dimensions, namely vigor, dedication, and absorption (Bakker, 2018). Individual involvement is described by a person being psychologically present, fully there, attentive, feeling, connected, integrated, and focused in their respective roles. (Assare, et al, 2017).

Ogbuanya & Chukwuedo (2017) added that work engagement and work commitment have a positive relationship to job satisfaction. Work Engagement is used to increase employee morale, improve social and environmental conditions and strengthen company performance (Potoski & Callery, 2018). A similar study conducted by Niswaty, et al, 2021 showed the positive effect of Work Engagement programs on employee performance. Nikolova, et all (2019) see from a different perspective that transformational leadership has a positive effect on employee work engagement. Bakker & Albrecht (2018) combines organizational-level resources and organizational culture concerning work engagement.

Furthermore, research by Kwon & Kim (2020) concludes that employee engagement is constructed through work engagement and organizational commitment so that it affects employees' innovative behavior at work. A good teamwork culture can increase work innovation and work engagement (Roh & Koo, 2019). Organizations should develop a performance management system to increase work engagement which will affect employee performance and increase the organization's competitive advantage. (Gruman & Saks, 2011).

Work Engagement can be developed through the accuracy of leadership in the organization and these two things have a very positive effect on each other to improve company performance. Work Engagement affects organizational growth (Luthans & Peterson, 2002). This study found that the senior generation has a higher level of work engagement than the Millennial generation (Douglas & Roberts, 2020). Internal communication within the organization can increase Work Engagement.

Open communication with superiors has a very high correlation to increasing two dimensions of Engagement, namely Work Engagement and Employee Engagement (Lalić & Stanković, 2020). Employee engagement is closely related to job satisfaction, engagement, lack of intention to move, and organizational commitment by showing a positive attitude at work. Employees who are engaged will experience positive emotions (happiness, joy, and enthusiasm) and can manage their ability to perform well in completing the demands of their work (Bakker et al, 2018).

The banking sector faces the challenge of very high competition with competitors. The challenge to retain high-performing employees and the challenge to retain and win customers, this study shows that Work Engagement can answer these challenges and help improve performance with customer-oriented behavior (Ghlichlee & Bayat, 2020). Similar research shows that work engagement is significantly influenced by job security, reward & recognition, performance feedback, and employee participation (Aktar & Pangil, 2018). Measuring good employee performance significantly affects the increase in Work Engagement and Employee Performance (Smith & Bititci, 2017).

Based on various literature reviews that have been carried out systematically, it can be mapped the factors that affect Work Engagement in Millennial generation employees as shown in Table 2. below.

Table 2.
Factors Affecting Work Engagement in the Millennial Generation Based on the Results of Previous Literature Reviews

No	Study	Factors Affecting Work Engagement
1	Wellins & Concelman (2004)	Organizational commitment, sense of belonging to work, pride in work, more effort (time and energy), enthusiasm and interest, commitment to work
2	Schaufeli, Bakker, & Salanova (2006)	Positive spirit, happy at work, enthusiasm, dedication, and appreciation
3	Lockwood (2007)	Organizational commitment
4	Aon (2015)	Positive attitude, commitment, involvement and engagement, culture, and achievement of success
5	Bakker (2018)	Vigor, dedication, and absorption
6	Assare, et al (2017)	Individual involvement, fully there, attentive, feeling, connected, integrated, and focused

7	Ogbuanya & Chukwuedo (2017)	Work commitment
8	Potoski & Callery (2018)	Employee morale, Social conditions & environment, company performance
9	Niswaty, et al (2021)	Employee performance
10	Nikolova, et all (2019)	Transformational leadership
11	Bakker & Albrecht (2018)	Organizational level resources, organizational culture
12	Kwon & Kim (2020)	Organizational commitment, employee engagement, innovative behavior
13	Spirit & Koo (2019)	Teamwork culture, work innovation
14	Gruman & Saks (2011)	Performance management system, Competitive Advantage
15	Luthans & Peterson (2002)	Leadership, organizational growth
16	Douglas & Roberts (2020)	Employee demographics
17	Lalić & Stankovic (2020)	Internal communication, Open communication, Employee Engagement
18	Ghlichlee & Bayat (2020)	Customer-oriented behavior
19	Aktar & Pangil (2018)	Job security, reward & recognition, performance feedback, and employee participation
20	Smith & Bititci (2017)	Employee performance measurement, employee performance
21	Gozman, (2018)	More digital, more personal, and less physical
22	Yuginsah (2021)	Growth mindset, Agile environment, Digital savvy
23	Das & Panigrahi, (2018)	Value proposition, corporate culture, creativity and innovation, adequate training, competency improvement
24	Mulyati, (2019)	Job demands, job resources, demographic group, type
25	Savage (1996)	Knowledge to knowledge competition, competitiveness, competency-based work team
26	Grant, Fried, & Juillerat (2010)	Energy, dedication, and concentration
27	InfoBank (2019)	Unattached, Connected, Idealistic, Unconstrained
28	Hayati (2019)	Action Oriented, Individual Oriented, Future-Oriented
29	Killa (2017)	Enterprise performance, enterprise efforts

Based on the results of the review conducted, these factors can be grouped into several categories as shown in Table 3 below.

Table 3.
Categorization of Factors Affecting Work Engagement in Millennial Generation

No	Study	Categories of Factors Affecting Work Engagement
1	Wellins & Concelman (2004), Lockwood (2007), Kwon & Kim (2020), Luthans & Peterson (2002), Killa (2017)	Organizational Commitment, Organizational Growth
2	Wellins & Concelman (2004), Ogbuanya & Chukwuedo (2017), Schaufeli, Bakker, & Salanova (2006), Bakker (2018), Aon (2015), Assare, et al (2017), Aktar & Pangil (2018), Mulyati, (2019), Grant, Fried, & Juillerat (2010), InfoBank (2019)	Work Commitment, Involvement, Vigor, Dedication, and Absorption.
3	Aktar & Pangil (2018), Hayati (2019)	Reward & recognition, future orientation
4	Aon (2015), Potoski & Callery (2018), Bakker & Albrecht (2018), Kwon & Kim (2020), Roh & Koo (2019), Ghlichlee & Bayat (2020), Yuginsah (2021), Das & Panigrahi, (2018)	Organizational Culture, Organizational Behavior
5	Aon (2015), Potoski & Callery (2018), Niswaty, et al (2021), Gruman & Saks (2011), Aktar & Pangil (2018), Smith & Bititci (2017), Killa (2017)	Company & Employee Performance Achievement, Performance Management System
6	Bakker & Albrecht (2018), Gozman, (2018), Yuginsah (2021), Mulyati, (2019)	Internal Resources & Digital Transformation
7	Potoski & Callery (2018), Douglas & Roberts (2020), Mulyati, (2019)	Social Environment & Employee Demographics
8	Nikolova, et all (2019), Luthans & Peterson (2002)	Leadership
9	Lalić & Stankovic (2020)	Internal & Open Communication
10	Das & Panigrahi, (2018), Savage (1996)	Competency Development

C. Factors Affecting Work Engagement On Millenial Employees

Work engagement programs to improve the performance of millennial employees are arranged based on 10 (ten) categories of factors that affect work engagement, which is ranked based on the number and years of research that support it, as shown in Table 4 below.

Table 4.

Categorical Ranking of Factors Affecting Work Engagement in Millennial Generation

No	Categories of Factors Affecting Work Engagement	Amount Study	Rating
1	Organizational Commitment, Organizational Growth	5	4
2	Work Commitment, Involvement, Vigor, Dedication, and Absorption.	10	1
3	Reward & recognition, future orientation	2	7
4	Organizational Culture, Organizational Behavior	8	2
5	Company & Employee Performance Achievement, Performance Management System	7	3
6	Internal Resources & Digital Transformation	4	5
7	Social Environment & Employee Demographics	3	6
8	Leadership	2	8
9	Internal & Open Communication	1	10

Work engagement program that will be carried out to improve millennial employee performance is prioritized in the category of factors that occupy the top 3 (three) ranks based on the amount of support and years of research, namely Work Commitment, Involvement, Vigor, Dedication and Absorption, Organizational Culture, Organizational Behavior, Company, and Employee Performance Achievement. The proposed work engagement improvement program is based on a mapped priority scale, namely:

- a. Human Capital Challenge Program, contains programs designed to instill Work Commitment, Involvement, Vigor, Dedication, and Absorption into employees as a form of a challenge at work while improving individual and company performance.
- b. The Culture Transformation Program contains programs designed to internalize and externalize Organizational Culture and Organizational Behavior by involving a culture transformation team consisting of Change Leaders, Change Coordinators and Change Agents.
- c. Performance Management System is a performance management system for employees and companies based on the Balanced Score Card and Key Performance Indicators.

Conclusion

Based on the results of the research that has been carried out using the Systematic Literature Review, the following conclusions can be drawn:

- a. Factors that affect Work Engagement in Millennial generation employees include Organization Commitment & Growth, Work Commitment, Involvement, Vigor, Dedication and Absorption, Reward & Recognition, Future Orientation, Organization Behavior & Culture, Organization & Employee Performance Achievement, Internal resources, Digital Transformation, Social Environment, Employee Demography, Leadership, Internal & Open Communication, and Competency Development
- b. Several work engagement programs carried out to improve millennial employee performance are prioritized in the category of factors that occupy the top 3 (three) ranks based on the amount of support and years of research, namely Work Commitment, Involvement, Vigor, Dedication, and Absorption, Organizational Culture, Organizational Behavior, Company Performance Achievement, and Employees through three flagship programs, namely the Human Capital Challenge Program, the Culture Transformation Program and the Performance Management System.

Overall, the researcher concludes that the right work engagement implemented for millennial employees is to instill individual attitudes and behaviors in carrying out their work roles by expressing themselves completely physically, cognitively, affectively, and emotionally. Millennial generation employees must individually find meaning in their work, pride in being part of the organization where the individual works, and work to achieve the overall vision and mission of an organization. Millennial generation employees who have Work Engagement will go the extra mile and strive for something above what is expected both in time and energy, which is characterized by involvement, vigor, dedication, and absorption.

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