Analysis Of Working Environment And Career Development By Comparing Employee Engagement To Self Determination As Intervening Factors

(Study Of Millennial Employee Of Headquarters Of PT Jaminan Kredit Indonesia)

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Abstract. *This study examines the work engagement of millennial employees at PT Jamkrindo in 2022. The work engagement level at PT Jamkrindo is reported to be high and has shown an improvement compared to the previous year. However, there are key areas that need to be the company's top priority, namely providing an adequate work environment and ensuring certainty in employee career development. Self-determination acts as a mediation factor, allowing the research to explore and understand the internal processes that occur in the minds and emotions of individuals. How individuals respond to and interpret the work environment and career development personally can explain why and how work engagement is formed, involving psychological factors such as individual goals, values, and self-perceptions. Based on the research findings, the work environment at PT Jamkrindo has a significant impact on the level of work engagement. Similarly, career development at PT Jamkrindo also significantly influences the level of work engagement. The work environment at PT Jamkrindo has a significant impact on the level of work engagement through self-determination as a mediating factor. However, career development at PT Jamkrindo does not have a significant impact on work engagement through self-determination. There is potential for further in-depth research, including a deeper understanding of specific factors in the work environment and career development programs that have the most significant impact on millennial employees.*

Keywords: *Work Engagement, Work Environment, Career Development, Self-Determination, Millennial Employees*

INTRODUCTION

Human resources (HR) plays a crucial role as the main asset in the dynamics of an organization. Often, the success of a company depends not only on the products or services offered but also on the productivity and engagement of employees therefore HR is a significant aspect of the company, especially in empowering workers or employees (Halisa, 2020; Utamy et al., 2020). To emphasize further, creating productive employees is not only beneficial to individuals but also has a positive impact on the sustainability and progress of the organization. Considering this factor, companies should consider employees as assets and pay special

attention to ensuring the well-being, safety, and comfort of employees while they work. Understanding that work is a significant part of life experience makes organizations more focused on making employees committed to their work and the vision and mission of the organization (Adhari, 2021; Murti & Mutmainah, 2022).

In creating fully functional employees, there is no other way than to build a strong working engagement. However, there is a pivotal question in questioning what is the ideal work engagement. How the ideal work engagement will be defined? To shed light on this issue, we need to revisit several experts' suggestions. The concept of work engagement refers to the condition in which employees have strong emotional and intellectual involvement with the work and organization they are employed (Lockwood, 2007). Work engagement has significant positive impacts on organizations, including increased productivity, job performance, and reduced employee turnover rates (Schaufeli & Bakker, 2007). Employees who feel engaged with their work are more likely to exhibit high levels of creativity, optimum performance, and positive behaviors as organizational members (Widodo & Yandi, 2022).

Workers who have high levels of work engagement can understand the business context and collaborate with peers to collectively improve performance (Robinson et al., 2004). They tend to be more active, positive, and enthusiastic in carrying out their job tasks. Work engagement creates conditions in which employees feel motivated and energized to contribute to their roles and the success of the organization (Simatupang, 2021). Employees who feel engaged with their tasks will demonstrate enthusiasm, responsibility, and a willingness to provide maximum support to achieve company goals.

In this context, the concept of work engagement was introduced by Kahn in 1990, emphasizing the importance of collaboration between leaders and subordinates both emotionally and intellectually to improve organizational performance (Markos & Sridevi, 2010). Work engagement is not just a one-way relationship but the result of mutually influencing interactions between leaders and subordinates. In the current era, work engagement has become a primary focus for companies in response to the phenomenon of high employee turnover (Aristiyani et al., 2023; Ayuni & Etikariena, 2020). Increasing work engagement is considered one way to create employee loyalty, build strong emotional bonds with the company, and foster high levels of involvement and enthusiasm in carrying out job tasks for the success of the organization (Macey & Schneider, 2008)

This study will delve into the work engagement of millennial employees at PT Jamkrindo, a company operating in the credit insurance sector in Indonesia. As part of the Indonesia Financial Group (IFG), PT Jamkrindo plays a strategic role in supporting business

activities in the financial sector. As of 2019, the company has 9 regional offices, 56 branch offices, and 16 service unit offices scattered across various regions. The transformation of the company's status into a state-owned enterprise (SOE) in 2020 and the transition of majority ownership shares indicate the government's efforts to establish a holding company for SOEs in the insurance and guarantee sector (Jamkrindo, 2023).

RESEARCH METHODS

This research is conducted using a quantitative research method utilizing the partial least squares (PLS) analysis technique to analyze the data obtained by the researcher. The quantitative research method, based on Caroline (2019) is an approach in scientific research that focuses on collecting and analyzing quantitative data, which are data that can be measured and calculated numerically. This approach aims to identify patterns, relationships, and trends in the data, as well as to test hypotheses statistically. In quantitative methods, researchers use structured measurement instruments, such as questionnaires or other measuring tools, to collect data from respondents or samples taken representatively. Meanwhile, the PLS analysis technique is a statistical analysis technique used in the context of modeling the relationships between variables in a dataset (Kusumastuti et al., 2020). PLS is primarily used in cases where there are complex or multivariate relationships between these variables. This technique is regression-based and is utilized to address multicollinearity problems, which refer to the high correlation between independent variables in the model. PLS works by constructing latent factors that reflect the combined variability of the independent and dependent variables.

In this study, the researcher used primary data in the form of questionnaire results, which were employed as the data collection technique utilizing a Likert scale. This scale functioned to measure the attitudes, opinions, and views of individuals or groups regarding the phenomenon being researched. Additionally, secondary data was obtained in the form of company data related to Jamkrindo's standards and operational procedures, as well as literature reviews accessed both offline and online. The researcher utilized the Likert scale by dividing or grouping the responses from research subjects into 5 answers, as shown in Table 1.

Table 1. Likert Scale

No.	Statements	Scores
1.	Agree (SS)	5
2.	Agree (S)	4
3.	Neutral	3
4.	Disagree (TS)	2
5.	Totally Disagree (STS)	1

RESULTS AND DISCUSSION

*Evaluation of the Measurement Model (Outer Model)*

Measurement model testing will be conducted to evaluate the validity and reliability of test results. In the context of this research, validity testing aims to determine whether the constructs have met the requirements to proceed with the study. There are 40 indicators connected to 4 variables, as seen in the model diagram. The analysis is carried out involving 200 respondents as the sample. The summary of the SEM analysis results is documented in Figure 1.

Figure 1. *Outer Model*
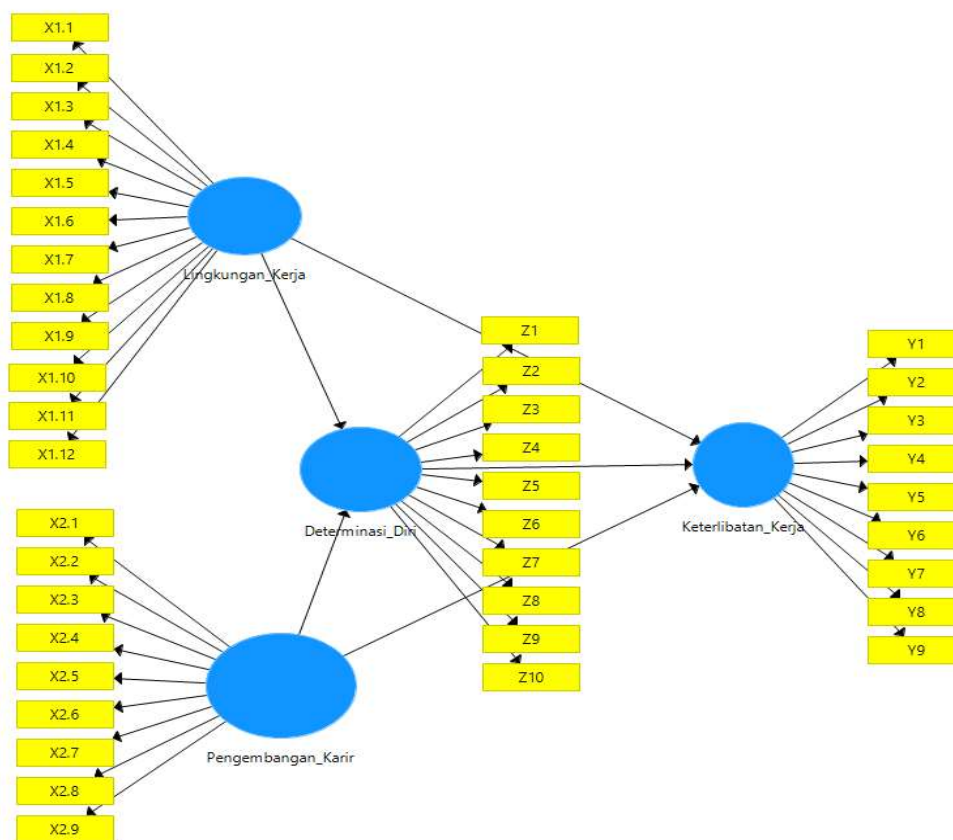
From the test results, it is revealed that the loading factor values for each statement in the indicators of the variables workplace environment, career development, self-determination, and work engagement exceed 0.7, indicating that each indicator of these variables is proven to be valid, as seen in Figure 2. The significant correlations indicate that each indicator can effectively be used as a measurement tool for the desired variables, validating the instrument used in this research for further research purposes.

Figures 2. Direct Impacts Analysis
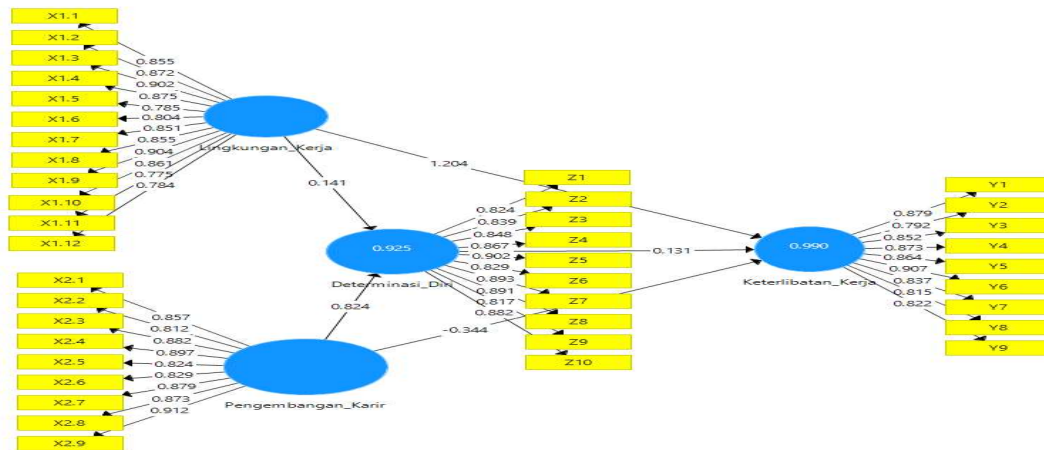
In SEM PLS analysis, construct reliability testing is conducted using Composite Reliability (CR) to demonstrate the accuracy, consistency, and precision of an instrument. To perform CR testing in SmartPLS V.3, it can be obtained by checking whether the CR and Cronbach's Alpha values exceed 0.5, indicating that each statement in the questionnaire is considered reliable or consistent in measuring the related variables.

Table 2. *Internal Consistency Test*

Variable	Cronbach's Alpha	Composite Reliability
Work Environment	0,963	0,965
Career Development	0,957	0,958
Self Determination	0,961	0,962
Work Engagement	0,952	0,953

The results from Table 2 indicate that the Cronbach's Alpha values for all variables exceed 0.5, and the CR values exceed 0.80. Adhering to the previously mentioned criteria, it can be concluded that all variables used in the study have adequate levels of reliability.

Furthermore, the cross-loading factor values are beneficial in evaluating whether a construct has adequate discriminant ability. This evaluation is performed by comparing the loading values on the relevant constructs, which should be higher than the loading values on

other constructs. To be considered valid, the standard loading values for each construct should exceed 0.70.

Table 3. *Cross Loading Values*

Kode *Item*	X1	X2	Y	Z
X1.1	**0,855**	0,770	0,693	0,623
X1.2	**0,872**	0,785	0,706	0,636
X1.3	**0,902**	0,812	0,731	0,658
X1.4	**0,875**	0,788	0,709	0,638
X1.5	**0,785**	0,707	0,636	0,572
X1.6	**0,804**	0,724	0,651	0,586
X1.7	**0,851**	0,766	0,689	0,620
X1.8	**0,855**	0,770	0,693	0,623
X1.9	**0,904**	0,814	0,732	0,659
X1.10	**0,861**	0,775	0,697	0,628
X1.11	**0,775**	0,698	0,628	0,565
X1.12	**0,784**	0,706	0,635	0,572
X2.1	0,771	**0,857**	0,686	0,617
X2.2	0,731	**0,812**	0,650	0,585
X2.3	0,794	**0,882**	0,706	0,635
X2.4	0,807	**0,897**	0,718	0,646
X2.5	0,742	**0,824**	0,659	0,593
X2.6	0,746	**0,829**	0,663	0,597
X2.7	0,791	**0,879**	0,703	0,633
X2.8	0,786	**0,873**	0,698	0,629
X2.9	0,821	**0,912**	0,730	0,657
Y1	0,712	0,791	**0,879**	0,703
Y2	0,642	0,713	**0,792**	0,634
Y3	0,690	0,767	**0,852**	0,682
Y4	0,707	0,786	**0,873**	0,698
Y5	0,700	0,778	**0,864**	0,691
Y6	0,735	0,816	**0,907**	0,726
Y7	0,678	0,753	**0,837**	0,670
Y8	0,660	0,734	**0,815**	0,652
Y9	0,666	0,740	**0,822**	0,658
Z1	0,532	0,591	0,657	**0,824**
Z2	0,641	0,712	0,791	**0,839**
Z3	0,577	0,642	0,713	**0,848**
Z4	0,621	0,690	0,767	**0,867**
Z5	0,636	0,707	0,786	**0,902**
Z6	0,630	0,700	0,778	**0,829**
Z7	0,661	0,735	0,816	**0,893**
Z8	0,610	0,678	0,753	**0,891**
Z9	0,594	0,660	0,734	**0,817**

Kode *Item*	X1	X2	Y	Z
Z10	0,599	0,666	0,740	**0,882**

From the data listed in Table 3, the cross loading value for each construct exceeds 0.70. This shows that the manifest variables in this study succeeded well in describing the latent variables, and this provides evidence that all items used in this study are considered valid.

Structural Model Evaluation

At the structural model testing stage, the aim is to test the relationship between latent constructs by revealing the R2 value (Sholihin & Ratmono, 2021). R2 is used as an indicator of the predictive power of the structural model, providing an understanding of the extent to which the independent latent variable has a substantial effect on the dependent latent variable. In this study, R2 values of 0.67, 0.33, and 0.19 respectively indicate different model strengths, with these values interpreted as strong, moderate, or weak models (Memon et al., 2021; Sarstedt et al. al., 2022). Next, testing was carried out using the predictive-relevance value (Q2), and the R2 results showed a value of 0.740, as documented in Table 4.

From the data listed in Table 3, the cross-loading values for each construct exceed 0.70. This indicates that the manifest variables in this study successfully depict latent variables, providing evidence that all items used in this research are considered valid.

Evaluation of Structural Model

In the structural model testing phase, the goal is to test the relationships between latent constructs by revealing the R2 values (Sholihin & Ratmono, 2021). R2 is used as an indicator of the predictive strength of the structural model, providing an understanding of how much the independent latent variables substantially influence the dependent latent variables. In this study, the R2 values of 0.67, 0.33, and 0.19 respectively indicate different model strengths, with these values interpreted as strong, moderate, or weak models ((Memon et al., 2021; Sarstedt et al., 2022). Furthermore, testing is conducted using the predictive-relevance values (Q2), and the R2 results show a value of 0.740, as documented in Table 4.

Table 4. *R-Squares* Test

Item	R^2	R^2 *Adjusted*
Work Engagement	0,740	0,717

The results indicate that the workplace environment, career development, and self-determination variables collectively influence work engagement by 74.0%, while the

remaining influence is attributed to other variables not included in this study. Through the depiction of SEM test results, a structural model equation involving the workplace environment (X1), career development (X2), self-determination (Z), and work engagement (Y) can be formulated.

The analysis of correlation coefficients between variables shows that the correlation between the workplace environment and self-determination is very weak (0.141), while the correlation between career development and self-determination is very strong (0.824). Furthermore, the correlation between the workplace environment and work engagement is very strong (1.204), while the correlation between career development and work engagement is weak (0.344). Finally, the correlation between self-determination and work engagement is very weak (0.131). Thus, the structural model equation provides insights into the level of relationships between the variables involved in this study.

Direct Analysis

To analyze Structural Equation Modeling (SEM) in SMART PLS, the use of the bootstrapping technique becomes a crucial step to test the validity of the proposed hypotheses. The detailed results of the bootstrapping process are depicted in Figure 3. To test these hypotheses, a T-test is conducted, where the T-value or partial test is applied to evaluate the impact of independent variables on the dependent variable individually. This assessment is based on comparing the T-value obtained through SmartPLS v.3 analysis with the established T-table threshold value of 1.96. If the T-value exceeds the T-table threshold, it can be concluded that the variable has a significant influence.

Figure 3. The result of SEM *Bootstrapping* Analysis
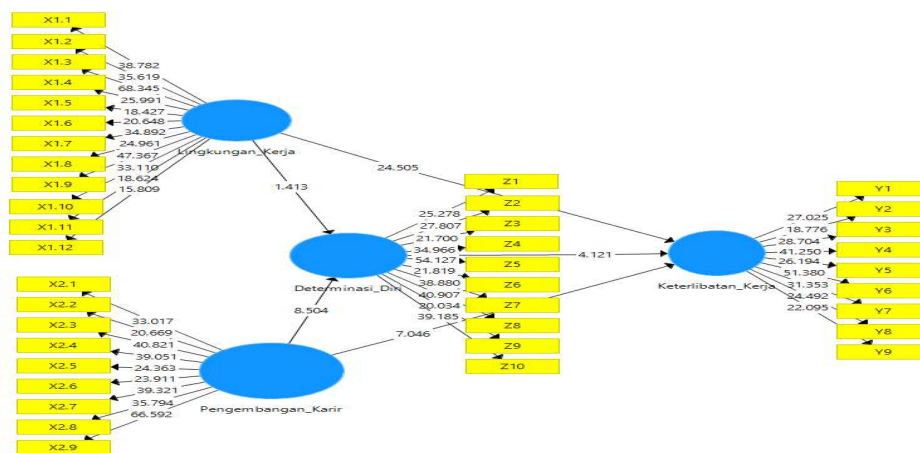
Tabel 5. Direct Test Result

No	Variabel	T-*Value*	T-Tabel	Notes
1.	Work Environment to Work Engagement	24,505	1,96	Significant
2.	Work Environment to Self Determination	1,413	1,96	Insignificant
3.	Career Development to Work Engagement	7,046	1,96	Significant
4.	Career Development to Self Determination	8,504	1,96	Significant
5.	Self Determination to Work Engagement	4,121	1,96	Significant

Based on Table 5, the determination of the influence between variables can be explained as follows:

1. The workplace environment variable shows a significant T-value, exceeding 1.96, indicating a significant impact of the workplace environment on work engagement.

2. The career development variable also shows a T-value exceeding 1.96, confirming the significant influence of career development on work engagement.

3. The workplace environment variable, although exceeding 1.96, apparently does not have a significant influence on self-determination.

4. The career development variable demonstrates a significant T-value, exceeding 1.96, confirming the significant influence of career development on self-determination.

5. The self-determination variable shows a T-value exceeding 1.96, implying a significant influence of work engagement on self-determination. Thus, the analysis results provide a detailed overview of the extent to which each variable contributes to the relationship between constructs in this study.

Indirect Effect Analysis

Indirect effects can be identified by calculating the correlation values between directly related influences (Hair Jr et al., 2021). The results of the analysis regarding indirect effects are documented in Table 6, which includes the path model with three main variables: Workplace Environment (X1), Self-Determination (Z), and Work Engagement (Y). The path coefficients for each variable are 0.141 from X1 to Z and 0.131 from Z to Y.

Table 6. Indirect Influence Test Result

NO	Pengaruh Langsung		Pengaruh Tidak Langsung	Total
1.	Work Environment to Self Determination	0.141		0.141

2.	Career Development to Self Determination	0,824			0,824
3.	Self Determination to Work Engagement	0,131			0,131
4.	Work environment to Work Engagement through Self-Determination	1,204	Work environment (X1) > Self-determination (Z) > Work engagement (Y) (0.141) (0.131)	0,019	1,223
5.	Career development to Work Engagement through Self-Determination	0,344	Career development (X2) > Self-determination (Z) > Work engagement (Y) (0.824) (0.131)	0,108	0,452

Based on this information, a path model can be constructed to illustrate the direct and indirect effects between variables, with a detailed interpretation of the path coefficients. Overall, this path model indicates that the Work Environment (X1) has an indirect impact on Work Engagement (Y) through Self-Determination (Z). Changes in the Work Environment can influence Self-Determination, which in turn affects Work Engagement.

The total value of the direct and indirect effects of the Work Environment on Self-Determination and Work Engagement amounts to 1.223. This figure can be interpreted as the path coefficient or the coefficient of influence between variables in a structural model or regression. This study confirms that there is a significant influence between the Work Environment, Self-Determination, and Work Engagement in the context of the analysis used.

A similar process is conducted for the Career Development (X2), Self-Determination (Z), and Work Engagement (Y) variables. The path coefficients for these variables are 0.824 from X2 to Z and 0.131 from Z to Y. The results form a path model illustrating the direct and indirect effects between variables. Overall, this model shows that Career Development (X2) has a direct influence on Self-Determination (Z), and Self-Determination affects Work Engagement (Y). Thus, Career Development can influence Self-Determination, which in turn affects Work Engagement.

The total value of the direct and indirect effects of Career Development on Self-Determination and Work Engagement amounts to 0.452. This path coefficient provides information about the extent to which a one-unit change in the standard variable of Career Development affects a one-unit change in the standard variable of Self-Determination, and how much a one-unit change in the standard variable of Self-Determination affects a one-unit change in the standard variable of Work Engagement. In this analysis context, if the total effect value is less than 1, it indicates that the total influence of the independent variable on the dependent variable through the intervening variable is weak or insignificant.

Discussion

Based on the research findings regarding the work environment at PT Jamkrindo, it can be concluded that the work environment plays a significant role in shaping the level of employee work engagement. Positive factors present in the work environment, such as coworker support and recognition, have been proven to be important drivers in enhancing motivation and employee engagement. The work environment, defined as everything around the workers that has the potential to influence their task execution, shows its strong influence on the level of work engagement, especially among the dominant millennial generation at PT Jamkrindo.

The work atmosphere at PT Jamkrindo, predominantly filled by millennials, feels modern and supported by adequate office facilities. This indicator involves various aspects, including the workplace, facilities, tools, cleanliness, lighting, tranquility, and also interpersonal work relationships in that place. A good work atmosphere, supported by adequate facilities, creates conducive conditions for productivity and employee engagement. Harmonious relationships with coworkers, including intergenerational cooperation, are key elements in retaining employees in the organization. In this regard, harmonious relationships and a sense of belonging create a supportive environment and positively influence employee performance.

Work facilities, especially in terms of technology and millennials' ability to manage it, also have a positive impact on employees' contributions to company operations. This reflects the importance of understanding and implementing technology to support employee performance and engagement. Thus, aspects of the work environment such as the work atmosphere, coworker relationships, and the availability of work facilities play a central role in shaping millennial work engagement at PT Jamkrindo.

Through the analysis of career development, it can be concluded that PT Jamkrindo pays considerable attention to the career advancement of employees, especially the millennial generation. Career development is defined as efforts to enhance employees' skills according to job requirements through education and training. Employees, especially millennials, are actively involved in self-development and creating a positive work climate with their colleagues. Career development is an important factor in increasing the level of employee work engagement.

The analysis of the influence of the work environment on work engagement through self-determination shows that the work environment has a greater direct influence than an indirect influence through self-determination. In this context, work engagement at PT Jamkrindo tends to increase through self-determination, and a conducive work environment is key to achieving the company's goals. The work atmosphere, relationships with coworkers, and the availability of supportive facilities create a positive impact on employee work engagement, especially among millennials.

This study also highlights the influence of career development on work engagement through self-determination. The results indicate that career development has a significant direct influence on the level of work engagement without going through self-determination. Therefore, PT Jamkrindo needs to continue to pay attention to and enhance employee career development programs, considering their positive impact on work engagement. Focus on capacity building, motivation, freedom to innovate, and a strategic focus on career development are key to creating engaged employees with high work attachments.

Thus, the results of this study provide a deeper understanding of the interrelation between the work environment, career development, self-determination, and work engagement among millennial employees at PT Jamkrindo. By understanding these factors, the company can optimize strategies and policies that support employee engagement and work attachment, especially among millennials, to achieve sustainable goals and growth.

CONCLUSION

Based on the previous discussion, several conclusions can be drawn regarding this research. First, the research findings indicate that the better the working environment conditions at PT Jamkrindo, the higher the level of employee work engagement. Therefore, the company continues to strive to improve and enhance the work environment, foster enthusiasm, and motivation, and improve performance that positively impacts work engagement. A conducive work environment at the company is positively associated with the level of employee work engagement.

Second, the career development programs at PT Jamkrindo have a positive impact on the level of self-determination among millennial employees. Training, mentoring, and clear career paths provide millennials with a broad view of their career development. This reflects that the career development variable influences changes in the level of employee work engagement. Equal opportunities in career development at PT Jamkrindo are crucial factors in maintaining employee work engagement. Third, the mediating effect of self-determination

plays an important role in shaping a conducive work environment where employees demonstrate high attachment to their roles. Employees who are emotionally and professionally engaged in their work create a comfortable environment, both physically and non-physically. Millennial employees demonstrate high technical skills, adhere to rules and discipline, and provide good quality work, contributing to work engagement. Fourth, the positive relationship between the level of self-determination and work engagement indicates that increasing employee motivation and self-responsibility can be key to building an emotional and professional attachment to work. Thus, the company can focus on developing motivation and self-responsibility as strategies to enhance employee work engagement.

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