THE STRATEGY IN RETAINING GENERATION Z EMPLOYEES OF PT. BANK RAKYAT INDONESIA (PERSERO) TBK, BRANCH MANADO

STRATEGI DALAM MEMPERTAHANKAN KARYAWAN GENERASI Z OLEH PT. BANK RAKYAT INDONESIA (PERSERO) TBK, CABANG MANADO

By: Nurul A. K. Winarno¹ Paulus Kindangen² Maria V. J. Tielung³

¹²³International Business Administration, Management Department
Faculty of Economics and Business
Sam Ratulangi University Manado

E-mail: nurulwinarno062@student.unsrat.ac.id pkindangen@unsrat.ac.id mariatielung@unsrat.ac.id

Abstract: Generation Z, the newest in the workplace shows different characteristics from the previous generation. Where, there is still lack of information regarding to retain Generation Z, makes it difficult to determining the most effective retention strategy for this generation. This study aims to analyze the retention strategy used by PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado in retaining Generation Z employees in the workplace, assessed based on the company low turnover rate indicating the success of the strategy and retention practices implemented. This study used a qualitative method with a purposive sampling technique. This sample uses 3 Management and 5 Generation Z employees as the informants. Data collection was carried out by using in-depth interviews, observation, documentation and secondary data or triangulation were also conducted and act as validity test to complete this study. From the findings, there are 5 strategies used, such as: 1). Organizational Culture, 2). Technology Digital 3). Employer Branding, 4). Development, 5). Remuneration & Benefits as strategies and practices used to retain Generation Z employees in the workplace. The results obtained show that all succeed in motivating and determining Generation Z employees’ decision to retain at PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado.

Keywords: human resource management, strategy in retaining generation z employees

INTRODUCTION

Research Background
Nowadays, it is important to keep track of people who are one of the most valuable assets for businesses
Employee retention is one of the important issues in the contemporary context. Employee retention is a difficult issue for the company to address in order to keep talented and committed personnel for a longer period of time. As a result, retention should be defined as the process that motivates and encourages individuals to remain committed to the organization's mission (Shinpiriya, 2022). High employee turnover ratio or talented employee runaway is greater organizational loss. This can be problematic because of increased recruitment, selection, and training costs and job disruptions (Robbins and Coulter, 2012:343). The low employee retention and high turnover rates have been a tremendous financial drain on organizations, and strategies need to be developed to retain employees. Employee retention is one of the important issues in the contemporary context. Employee retention is the ability of management to retain its employees for a longer period of time. It requires favorable policies and practices, which enable key employees to remain with the organization (Graen and Grace, 2015) explored difficulties of retention efforts when it comes to this new, younger talent once hired. From management perspectives especially, having a better understanding of how Generation Z will behave at work, what will motivate them, and how to maintain high performance, will likely eliminate mismanagement and potentially even improve the successes of organizations (Hansen and Leuty, 2012).

To emphasize the managing people strategy, the retention issue will become more important in the next years. Employee retention is a difficult issue for the company to address in order to keep talented and committed personnel for a longer period of time. As a result, retention should be defined as the process that motivates and encourages individuals to remain committed to the organization's mission (Shinpiriya, 2022). Herzberg, Mausner and Snyderman in 1959 published the Two-Factor Theory used for implementing retention strategy as it discusses how there are two factors which organizations can alter to used or change the motivation in workplace, namely hygiene and motivation factors or also known as extrinsic and intrinsic factors. Motivators are associated with the work itself such as responsibility, achievement and development opportunities. Hygiene factors are connected to the working environment such as salary, benefits and organizational policies.

PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado, reported to have a total of 252 employees, and 87 or 34% of the total employees are from Generation Z. Hence, PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado is interesting for further research, according to the 2021-2022 Annual Report the company turnover data shows a low number, and there are no Generation Z employees who have resigned, thus indicating an employee retention strategy, especially for Generation Z employees are running well. Based on the description above, this research focuses on the Generation Z employee retention strategy carried out by PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado.

**Research Objectives**

To investigate the strategy in retaining Generation Z employees of PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado.
Human Resources Management

Human Resource Management or HRM originated in the 1980s and refers to the philosophy of managing people and related processes in a work environment. HRM includes management of knowledge, skills and underlying values among employees in addition to the basic functions of recruitment, on-boarding, motivation, performance review, rewarding and hence retention of valued employees. Boxall and Purcell defined HRM as “all those activities associated with the management of employment relationships in the firm (Boxall and Purcell, 2003:1).

Employee Retention

Employee retention is the situation and process whereas company encourages employee to stay for a long period or till the project completion is termed (Hom and Griffeth, 1995). Dwesini (2019) defined it as an effort made by a company to create a conducive environment that encourages the team members to stay with the company.

Retention Strategy of Generation Z Employees

Herzberg, Mausner and Snyderman (1959) published the two-factor theory that can be viewed as one of the bases for retention theory as it discusses how there are two factors which organizations can alter to adapt or change the motivation in the workplace namely motivational and hygiene or known as intrinsic and extrinsic factors. Despite motivation theory, there has been extensive organizational research regarding the positive work outcomes associated with experiencing meaningfulness at work. Some of the most prominent research appears from the Person-Organizational (P-O) Fit theory, Chatman (1989) and O’Reilly, Chatman, and Caldwell (1991). These two theories indicates that in order for organizations to retain employee it is vital that company be able to attract Generation Z that introduces the good image of employer branding and organizational culture that is rapidly developing with technology as it fit with their own moral code, value, and interests. Further, the company must be able to motivate Generation Z with both intrinsic and extrinsic factors including learning, training, growth, and development for both of career and competency along with rewards of salary and benefit (Bassett-Jones and Llyod, 2005).

Previous Research

Subbaiah (2023) aimed to develop the readers’ understanding of the retention strategies of Gen Z through various stages of employee life cycle management while understanding their characteristics and expectations they have from the organization. It is important to understand this cohort and key strategies to be applied for bringing out the best in this new emerging young workforce. Motivating and empowering Generation Z employees requires moving from the conventional workplace model and making a ground-breaking shift to embrace the change for meeting the desired organizational goals. They are readily concerned with fuelling their passions and taking pride in the work they do. Gioia Methodology has been applied to this qualitative research by interviewing Gen Z employees and line-managers working closely with Gen Zs. This methodology is a qualitative data analysis method with an inductive approach developed by Dennis A. Gioia, Kevin G. Corley, and Aimee L. Hamilton. The findings are: Gen Z has fastidious characteristics, goals, and expectations that make it unique amongst other employee segments. They are intrapreneurs having high career aspirations and education preferences, digital natives with an innovative mindset. They want flexibility and independence and freedom at their workplace for them to thrive. They are extremely aware of the power of diversity and importance of inclusion in the workplace and would want the organization to implement and practice. It takes more than monetary benefits to retain Gen Z in a company. They value honesty over anything else in their leaders. They favor an open dialog and have a strong desire to be heard and to be valued for their opinions/ideas by their managers.

Bakker (2020) aimed to study and understand the context and conceptions of both HR professionals and Generation Z around engaging and retaining Generation Z in the Dutch hospitality industry. To meet the objective, three research questions were formulated to guide the research. What are the conceptions of HR professionals in the Dutch hospitality industry on their organization’s present actions on employee retention & engagement and generation theory? What are the expectations and experiences of graduate hotel school students in The Netherlands on retention and engagement in the Dutch hospitality industry? What recommendations can be made to organizations in the Dutch hospitality industry regarding engaging and retaining Generation Z? The research has been limited to a specific industry and country to better understand the complexity of the subject. After the
By conducting a literature review, qualitative research methods were chosen to get insights from both, future employees and HR professionals. Data was generated by conducting semi-structured interviews for 5 graduate students and 4 HR professionals from the Dutch hospitality industry. Qualitative content analysis was used to analyze the gathered data. The results of this thesis conclude that organizations are right to focus their attention on training courses as Generation Z is looking for development, growth and opportunities. Training courses in the hotels interviewed are either accessible to all or specialized for certain groups next to the mandatory training. Professionals emphasized the importance of freedom at their job and to make sure actions fit the generations’ wants and needs.

Keosouvanh (2019) used a qualitative approach to study what are the effective approaches in retaining skill personnel of the organisation. The main research objective is to investigate into what are the important motivation factors that help to retain Generation Y, who were born in the year 1978 to 1989 and Z employees, who were born in 1990 onwards in a mining company in Laos. Assessing the current retention practices, what are the main factors that Human Resource Management should be designed and implemented in order to improve its retention program in the organization. With regards to a data collection, the semi-structured interview uses as the main data collecting method. The semi-structured interview is conducted in Laos with twelve participants from a mining company in Laos. The research revealed that there are other factors that the organization should take into account in relation to motivate employees to stay with the organization for a longer time, especially Generation Y and Z. The findings exposed the extrinsic rewards such as financial reward, includes cash-out annual leave and performance appraisal. Secondly, Development rewards, consists of learning, training and development and career planning. Finally, Social rewards organizational culture, performance support, work-group affinity are the motivation factors for these Generations.

Interestingly, technology comes into a part in their decision making process when decide to stay or to leave a company.

**Conceptual Framework**

![Conceptual Framework](sources: Data Processed (2023))

**RESEARCH METHOD**

**Research Approach**

This research uses exploratory qualitative method. Creswell (1994:1-2) defines Qualitative research as an inquiry process of understanding a social or human problem based on building a complex, holistic picture, formed with words, reporting detailed views of informants, and conducted in a natural setting. Exploratory study is undertaken when not much is known about the situation at hand, or no information is available on how similar problems or research issues have been solved in the past (Sekaran and Bougie, 2013:40). In this research the population is Generation Z employees of PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado. The size of sample in this research is 3 Management and 5 Generation Z employees born in and after 1995, permanent employees, and work at PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado for approximately one year or more. While, for the sampling technique in this study is using purposive sampling.

**Data Collection Method**

The data collection method is collected by using two types. First is primary data through in-depth interview, observation, and documentation. Next is secondary data, where the data in this research gathered from documents to be studied such as the history of PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado, data regarding staffing (number of employees in general, number of the employee based on the age, and number of employees entry and turnover). And lastly the HR retention regulations, includes the strategy and policies to retain employees of PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado. That is also supported by the 2021-2022 of BRI Annual Report.
Operational Definition of Research Variable

Table 1. Operational Definition of Research Variable

<table>
<thead>
<tr>
<th>Variables</th>
<th>Operational Definition</th>
<th>Indicators</th>
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<tbody>
<tr>
<td>Strategy in Retaining Generation Z Employees</td>
<td>To retain Generation Z employees, manager or leader needs to ensure their employees are motivated and satisfied with workplace retention strategies</td>
<td>1. Organizational Culture&lt;br&gt;2. Technology Digital&lt;br&gt;3. Employer Branding&lt;br&gt;4. Development&lt;br&gt;5. Remuneration &amp; Benefits</td>
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Data Analysis Method

Data analysis method in this study is first using temporary storage where the pure data gathered directly with form of recordings, and transcripts. Next is by using triangulation method that also act as validity test for this study. And lastly final storage, where final conclusion can be drawn when researcher feels that the data is saturated and any addition of new data only means to overlap.

Research Stages

1. The stage before jumping into the field, includes focus determination activities, focus setting series, paradigm and theory adjustments, assessment of author tools, including field observations, and requests for permission to research subjects, research focus consultations, preparation of research proposals.
2. Field work stage, includes collecting materials related to how the employee retention strategy is implemented.
3. Data analysis stage, this stage includes data analysis, both data through observation, secondary data and interviews with informants.
4. Report research stage, covers all series of data collection activities up to the provision of data results, the meaning of the data and the conclusions.

RESULT AND DISCUSSION

Result Coding Categorization

Table 2. Coding Categorization

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Description</th>
<th>Informants</th>
</tr>
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<tbody>
<tr>
<td>Organizational Culture</td>
<td>BRI One Culture are fit with Generation Z employees moral code and values</td>
<td>I1, I2, I3, I4, I5</td>
</tr>
<tr>
<td></td>
<td>AKHLAK, BRI Ways and BRI Belief act as guideline and help</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Generation Z employees to work based on SOP</td>
<td></td>
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<tr>
<td></td>
<td>Motivated the informant in workplaces</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Motivated the informant to work hard</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Determine the informant decision to retain</td>
<td></td>
</tr>
<tr>
<td>Technology Digital</td>
<td>Technology Digital are act as tool or equipment to help and</td>
<td>I1, I2, I3, I4, I5</td>
</tr>
<tr>
<td></td>
<td>assistance Generation Z employees work to more effective and efficient</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Program given of Technology Digital such as Money Counter, SBS or Hybrid Machines, Tab, Computer, are good in fulfill Generation Z employees wants and expectations in workplaces</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Program given of Technology Digital in software application such as BRISmart, BRLILIANCE, and BRISTAR are good in fulfill Generation Z employees wants and expectations in workplaces</td>
<td></td>
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<tr>
<td></td>
<td>Motivated the informant in workplaces</td>
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<tr>
<td></td>
<td>Motivated the informant to work hard</td>
<td></td>
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<tr>
<td></td>
<td>Determine the informant decision to retain</td>
<td></td>
</tr>
<tr>
<td>Employer Branding</td>
<td>The image of company brand is good, big, clear, and well</td>
<td>I1, I2, I3, I4, I5</td>
</tr>
<tr>
<td></td>
<td>created</td>
<td></td>
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</tbody>
</table>
Program given of Branding in order to attract and retain Generation Z employees consist of Learn, Growth, and Contribute to Indonesia are particularly good Employer Branding are fit with Generation Z employee interest Motivated the informant in workplaces Motivated the informant to work hard Determine the informant decision to retain

Development

Development of career and competency are good and fulfil Generation Z employee needs Program given to successful career development through BRLILIANCE application and competency development consist of learning through BRISmart application and training through “In House Training” are good and accordance to Generation Z expectation and needs Motivated the informant in workplaces Motivated the informant to work hard Determine the informant decision to retain

Remuneration & Benefits

The Remuneration & Benefits given all variety and fulfil Generation Z employee needs and wellbeing Performance Driven Culture of Bonus given through HC Analytics is motivated Generation Z employee to work hard Like the monthly salary given, but still open to any additional in the future Determine the informant decision to retain

Discussion

Organizational Culture in Retaining Generation Z Employees

This study finds that Organizational Culture is shown to be an effective strategy to use in retaining Generation Z employee. As it frequently mentioned that Generation Z employee are seek organization that are like-minded. Further it is known that Generation Z employee choose signed with PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado because of these similar work values. This finding is similar with the previous study by Collins (2020) indicate the perceived company culture is a critical factor which entices Generation Z to apply for a role. Previous research has revealed that Generation Z prefers to work for companies that have an organizational culture that values honesty, openness, and respect for one another, as well as a supportive working environment (Keosouvanh, 2019). This aligned with finding in this study that Generation Z employees are feels the important of communications that BRI provide with the meetings, pray and briefing activity every morning to strengthening their relationship as it can help to distribute their idea, as well with feedback from managers or leader for their work performances. In addition to work culture, Generation Z employees highlighted performance support as another aspect that organizations might use to retain them. As a result, it is essential for the company to create an organizational culture that is focused on supporting employee performance. This is due to the fact that employee performance is an important component for sustaining an organization competitive edge (Wang et al., 2013). This is aligned with the findings of this study that show how PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado implement a Performance-Driven Culture (Budaya Berbasis Kinerja) while using KPI method or Key Performance Indicators to evaluate Generation Z employee performance with aimed at inviting Generation Z employees to be more contributive and collaborative in workplaces.

Technology Digital in Retaining Generation Z Employees

This study reveal that Generation Z employee will choose companies with similar values when looking for a job. Where companies that use technology will be more attractive to them in finding work and staying with companies. This study finds Generation Z choose to work and retain at PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado because of the technology acquired. It is very important for companies to be able to apply a technology-based work environment because Generation Z tends to feel satisfied with the company, and will motivate them at work. This study found that Generation Z is more concerned about working in modern companies than traditional companies that prioritize work with the help of technology rather than jobs that only rely on human assistance. This finding support by Keosouvanh (2019) revealed that a factor that plays a part in retaining
Generation Z employees to stay working in the company is the working system or technology. Technology assists in the support of work, improving the organization and the well-being of its employees by reducing stress and confusion at work (Robbins and Judge, 2015). This study found that the technological tools provided by PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado, such as “Money Counter Machines” and “Hybrid Automated Machines” have proven to help Generation Z employees work more effectively and efficiently. This is supported by the previous study by Keosouvah (2019) another component of technology that Generations Z are looking for is automation technology. Automation using new advanced technology can be applied for daily tasks to improve employee productivity and support individuals in being more capable and productive.

Employer Branding in Retaining Generation Z Employees

Previous study has shown that an organization general familiarity is related to prospective perceptions of a company attractiveness as an employer, implying that more well-known organizations are perceived as more appealing (Saini, Rai, and Chaudhary, 2013). While, this aligned with this research findings that Generation Z are consider to join with PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado because they want to work for famous organizations with good image in public eyes. According to Generation Z employee, it is because most of big company is having good and clear image. This is supported by previous study by Backhaus (2016) stated when the brands messages are clear and honest, the organization attracts the best-fitting employees. Clear brand indications lead to a clearer brand image that boosts the attractiveness of the company and minimizes the possibility of a mismatch. In this study findings, BRI provide “learn” and “growth” as a strategy to attract and retain this generation. The outcome, Generation Z employee are like the program given for learning and enhancing the growth of their career as well with competencies. Bohdziewicz (2016) discovered that Generation Z perceives career growth as acquiring professional competencies. Generation Z is determined to maximize their potential and improve professionally through acquiring professional competences in the workplace. This research found that the reputation of a company is incredibly important to this generation. Generation Z are especially motivated to work with company that shows their concern to society. This is aligned with previous study of Lanier (2017), Generation Z is motivated by a cultural ethics of social justice. Opinions and perspectives on organizations are dependent not only on the quality of their services or products, but also on the ethics and social influence of the company.

Development in Retaining Generation Z Employees

This study identified learning and development as an essential factor influencing the retention of Generation Z employees. The literature review revealed that Generation Z perceives learning and development as important for achieving career progression, it has been identified as a strong motivational factor impacting their retention. This is supported by Bussin (2018) notes that providing training and developmental opportunities typically aids with the retention of high potential employees. Along with career development, the organization learning and training opportunities play a significant role in developing Generation Z employees. Organizational learning and development focus on understanding the present and future capabilities needs of the business as well as developing a learning culture that encourages engagement in ongoing professional development. This study finds that PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado gives Generation Z employees the freedom to creating and planning their own success base on their “career journey plan” through BRILLIANCE and BRISmart application that company made to advanced learning programs that are specifically made of interest, both formal and informal for Generation Z employees development. Barnes and Noble College (2018) study support that Generation Z prefers environments where active learning can take place and mostly learns by action. Similar to learning, training is also known to be important because this research found PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado have given “In House Training” to motivated Generation Z employees in workplaces. This shows that training is important to be able to improve their skills and competencies in the field of finance and banking in order to perform work better in workplaces. This is supported by Elnaga and Imran (2013) and Ibrahim, Boerhannoeddin, and Kayode (2017) study, stated that an effective training program has a significant impact on employee motivation and dedication to their organization.

Remuneration & Benefit in Retaining Generation Z Employees

According to previous research, traditional methods in motivating employees with money are no longer relevant for Generation Z (Lucie and Anna-Maria, 2019) stated that in recent years, the fit and perception of potential employees with the company is much more important than salary and for the majority of Generation Z, money is no longer the most important issue. As well the study by Collins (2020) discovered in previous research
that extrinsic factors such as a reward are important to Generation Z, but they are more driven by getting their work done and being recognized for their accomplishments. While, this study gave pros and cons regarding the results of these previous studies, where this research found that salary is pretty much important for Generation Z employee as their financial rewards. In accordance with previous research found by Collins (2020) stated that Generation Z characteristics in the workplace are mostly driven by intrinsic motivation and categorized as high, but they still seek financial rewards. Further findings in this study that PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado are indicating the Performance-Driven Culture or performance-related pay. Simplify it, as pay for performance as the reward system to evaluate performance both for Generation Z employee performance in workplaces. With next findings that Generation Z employee are support this system and motivated to present their best performance to contribute within workplaces. This finding is supported by previous study (Nankervis et al., 2016) indicate that reward illustrates a transparent connection between the performance of an employee and reward. While next correlation in this study to previous study by Boxall and Purcell (2011) that benefits of using the performance-related pay in workplaces can be divided into two elements: firstly, potential skilled worker that the organization possess showing increased productivity. Secondly, it decreases the rate of staff turnover for high potential employees and more members with high potential are attracted to the organization.

**CONCLUSION AND RECOMMENDATIONS**

**Conclusion**

The conclusion of this research can be categorized where there are some points, as follows:

1. PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado implemented BRI One Culture that consist of AKHLAK, BRILLiA belief and BRILLiA ways as a Generation Z employee’s retention strategy. BRI One Culture is instilled through outreach and implementation. Socialization through ceremonies, workshops, meetings, giving classes, and other opportunities. Implementation of AKHLAK values through morning prayers and briefings, and BRILLiA improvement forum activities to implement values from BRILLiA belief and BRILLiA Ways.

2. PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado applies technology assistance to Generation Z employees as retention strategy. The workplace support by technology tools and equipment, start from the atm machine, money counter machines, SBS or Hybrid machines, computer and many more. While for the software or application provided for Human Capital is including BRISmart and BASIC application.

3. To recruit the best and right talent candidates of BRI, in order to retain more active and productive employees of Generation Z, PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado stipulates an Employer Branding in the form of opportunities to learn and grow as well as to contribute to Indonesia. Including Internship or Praktek Kerja Lapangan. While for contributing to Indonesia using CSR through BRIpeduli and BRImenanam.

4. PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado provides Development program as a form of retention strategy for Generation Z employees. To support the career development of employees, the company provides a platform that supports the employee learning process in an integrated manner through the BRISmart and BRILLiA learning experience platform, with the aim to create employees who can independently design their own careers. For support development, there is learning class that is available both In-Class such as BRI Corporate Universities and E-Class that can be can be accessed more easily.

5. PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado prepares remuneration based on (Performance-Driven Culture) employees which are carried out to make it fairer and more competitive, remuneration is given to employees as a form of strategy to retain Generation Z employees. Remuneration PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado is provided in the form of a UMP salary, benefits, allowances, rewards and bonuses. Rewards and bonuses are given to employees based on work performance. Benefit provides such as allowances, life and health insurance that are registered to BPJS Ketenagakerjaan and BPJS Kesehatan are given to support employee well-being.

**Recommendation**

The following are the recommendations accumulated throughout this research studies:

2. Generation Z employees, working at PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado is suggested to be more professional at work, because the organization has invested a lot to meet employee wellbeing. Having the responsibility as an employee to be able to work well, and develop competency skills for the future so that the company can be proud of and invest more in developing and meeting the needs of great talent.

3. University gives some knowledge for the students especially for Economics and Business about retaining Generation Z employees at PT. Bank Rakyat Indonesia (Persero) Tbk, Branch Manado.

4. Future researcher that would like to do similar research regarding this study is to find other object as the case study to compare whether the retention strategy are well distributed in other branches or not.

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