

DOI: <https://doi.org/10.38035/dijeфа.v5i2>

Received: 31 January 2024, Revised: 1 May 2024, Publish: 3 May 2024

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Determinant Employee Engagement and Their Impact on Millennial Generation Employees Performance at Life Insurance Companies in DKI Jakarta

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Abstract: Employee engagement plays a crucial role in enhancing organizational performance, particularly among the millennial workforce. This study aims to investigate the determinants of employee engagement and its impact on millennial generation employee performance in life insurance companies in DKI Jakarta. The research methodology involves a quantitative approach using structured questionnaires distributed among employees. Data analysis includes descriptive statistics, correlation analysis, and regression analysis. The findings reveal significant positive relationships between work-life balance, flexible working arrangements, employee engagement, and employee performance. Furthermore, employee engagement is found to mediate the relationship between work-life balance/flexible working arrangement and employee performance. These results underscore the importance of fostering employee engagement and implementing work-life balance and flexible working arrangements to enhance millennial employee performance in life insurance companies. These results emphasize the significance of work-life balance, flexible working arrangements, and employee engagement in enhancing millennial employee performance in life insurance companies in DKI Jakarta.

Keyword: Employee Engagement, Employee Performance, Work-life Balance, Flexible Working Arrangement.

INTRODUCTION

The values and unique characteristics of the millennial generation significantly influence their mindset, attitudes, and performance in organizations (Zhao & Xu, 2019). Referred to as Generation Y, the millennial generation is those born between the 1980s and 2000s, distinguishing them from the baby boomer generation and Generation X, who were born between 1946 and 1964 (Weber, 2017). As the millennial generation increasingly fills strategic positions in various organizations, they are gradually replacing Generation X as the

core part of human resources in these organizations, and are ready to become future leaders who shape organizational performance. Deloitte's Millennial Survey released today explores how disruptive events over the past three years have shaped the lives and perspectives of millennials. As the COVID-19 pandemic subsides, this report examines how the millennial generation's work experience has evolved, and finds that while the pandemic has undoubtedly left a significant negative legacy, it has also brought with it a number of positive trends in the workplace. The survey broadly assesses this generation's perceived progress at their companies, identifying areas for improvement, and potential setbacks. Additionally, this report explores how millennials continue to make lifestyle and career decisions based on their values (www-prnewswire-com/deloittes-2023). There are five factors influential significant personality to performance is approach composed personality from conscientiousness , agreeableness , extraversion , openness to experience , and stability emotional . In manage diverse personalities as well as in operate his task very important (Nuraeni , et al).

According to Philips (2014), the characteristics of the millennial generation are formed by differences in socio-economic conditions with previous generations, with two main aspects being technological advances, especially information technology, and globalization and multiculturalism which are part of everyday life. . This generation is very accustomed to and influenced by technology and information in their lives due to intense interaction with sophisticated technology, as stated by Rosa & Hastings (2018). The millennial generation is also mostly individuals with higher education, as mentioned by Ranaweera & Dharmasiri (2016), making higher education a key factor in shaping their unique mindsets, attitudes, values and competencies. These characteristics influence their behavior at work, as explained by Heyns & Kerr (2018) who found that the millennial generation tends to prioritize autonomy in their work and has high intrinsic motivation. This finding is in line with Weber's (2017) view that this generation is more focused on personal values. Therefore, the millennial generation tends to be more oriented towards individual performance rather than group or organizational performance, as stated by Stewart et al. (2017). However, research on the performance of the millennial generation is still relatively rare, according to Ranaweera & Dharmasiri (2016), so it is important to understand the factors that influence the performance of individuals of this generation in organizations.

Human resources are an indispensable asset for a company, often considered the basis for achieving organizational goals. Therefore, ensuring high performing employees is very important. Effective human resource planning and management is critical to achieving this goal, as it facilitates the identification of future skills needs and promotes human resource development. Evaluation of employee performance as highlighted in the research of Murdih et al. (2024), measures the effectiveness of task implementation and its contribution to organizational goals. The importance of quality human resources is critical to a company's success, motivating companies to meet employee needs to increase engagement and performance. In the midst of increasingly tight competition in the insurance industry in Indonesia, many companies are focusing on employee performance due to declining revenues and mergers. Human resources are very important for companies, especially in difficult times like the pandemic. Adaptability and effectiveness in facing industry dynamics and uncertainty are very important for companies, and reliable and high-performing human resources are very important for company survival. Post-pandemic economic recovery and ongoing global conflict require proactive steps for sustainability across industries, including life insurance.

The life insurance industry in Indonesia has shown diverse growth patterns in line with fluctuations in the national economy, and its development is supported by government regulations. Despite the economic crisis, this sector continues to thrive, as evidenced by the increase in life insurance financing by 7.69% yoy to IDR 396.80 trillion in August 2023, accompanied by a significant increase in assets and third party funds. This growth trajectory shows promising prospects for the sustainability of the insurance business model in the

future. In the midst of increasingly fierce competition, companies in this sector are required to innovate by focusing on product quality, service, cost efficiency and skilled human resources to maintain a competitive advantage. Initiatives like these not only encourage employee engagement but also improve overall performance. This research, conducted at a Life Insurance Company in Jakarta, aims to overcome the limitations of previous research by exploring employee engagement, work-life balance, and flexible work arrangements in a specific industrial context, thereby facilitating the creation of tailored recommendations for optimal work arrangement.

Researchers chose the Life Insurance Company because the results of the mini research showed that Life Insurance Companies in Jakarta are still implementing flexibility in work arrangements since the beginning of the COVID-19 pandemic until now. Researchers aim to explore employee activities, particularly in terms of employee performance and the factors that influence it, such as employee engagement, work-life balance, and flexible work arrangements. Jakarta was chosen as the research location because it is the first city in Indonesia to require companies to limit office capacity and regulate work systems and working days through DKI Jakarta Governor Regulation Number 51 of 2020. The COVID-19 pandemic has had an impact on companies, requiring adjustments in work system to achieve business productivity, while employees also feel the need for balance between personal and professional life, especially in big cities like Jakarta. In the life insurance industry, various factors influence employee performance which will be studied in this research. The following is a graph of employee performance at one of the life insurance companies in Jakarta during the 2020-2023 period.

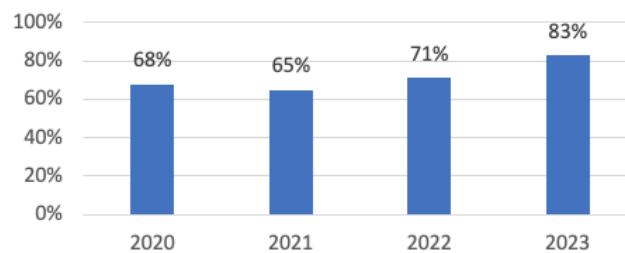


Figure 1. Percentage of Employee Performance Achievement one of the Life Insurance Companies in Jakarta Period 2020 – 2023

Figure 1 illustrates that employee performance at the start of the pandemic in 2020-2021 decreased from 68% to 65% because the majority of employees worked from home (WFH). In 2022-2023 it will increase again to 71% and 83% as the situation returns to normal and employee mobility increases which is supported by an increase in office capacity or WFH percentage to 75%. Employee performance contributes to overall organizational improvement, especially in terms of efficiency and productivity (Abualoush et al., 2018). Thus, employee performance is an individual's action to complete a task with good or bad results. The phenomenon of increasingly tight competition between life insurance companies in Jakarta to provide the best service for stakeholder satisfaction demands better performance results. Researchers suspect that there are several differences in normal conditions that influence employee performance, including employee engagement, flexible work arrangements, and work-life balance, which are aspects that are thought to have a significant influence on employee performance, referring to previous research by Witriaryani, 2022 which recommends focusing on in a particular field of work or industry sector for further study. Therefore, this research focuses on the life insurance industry by utilizing variables that are appropriate to the conditions of a particular industrial sector.

The Global Talent Trend report (2023) states that 71% of HR professionals agree that work-life balance is a key factor influencing performance, and a company's ability to provide

balance between professional and personal life occupies the top position in motivating employees to work. . Parker's (2020) research findings show that work-life balance is a significant factor in increasing employee productivity and has a positive impact on overall organizational performance. The implementation of working from home and flexible time arrangements, driven by the need to reduce office density, allows for the redesign of existing work systems, office management, and the use of technology during critical situations. This research focuses on the early stages of the Covid-19 pandemic, where life insurance companies implemented a work from home system on an ongoing basis.

One of the characteristics that differentiates the millennial generation from other generations is their perspective on life and work. For the millennial generation, work is seen as a means to live, in contrast to generation X who prioritize life over work. This perspective reflects their emphasis on personal life values (Weber, 2017). Working for them doesn't mean sacrificing personal focus; on the contrary, personal focus means prioritizing pleasure for the millennial generation. Another aspect of this personal focus regarding work is that the millennial generation does not want their time and life to be consumed only by work and organizations. Therefore, the millennial generation also expresses a desire to engage in recreational and social activities outside of work, which aim to achieve enjoyment and achieve work-life balance and flexible work arrangements.

Asumadu et al. (2018) emphasized the importance of companies recognizing the importance of work-life balance in productivity, employee performance and improving quality of life. The Covid-19 pandemic that has occurred since the beginning of 2020 has emphasized the importance of work-life balance, and various studies have highlighted its role in creating a balanced situation for employees and companies. This impact extends to improving work-life balance, increasing productivity, improving employee well-being, reducing costs, and ultimately increasing retention, recruitment, motivation, and morale among employees. Work-life balance has become an important factor considered by employees when choosing a company to work for, especially in Indonesia, while in developed countries such as Starbucks, Etsy, and Zoom, this concept has been widely implemented. Additionally, flexible work arrangements are thought to have a significant impact on employee performance, offering operational, time and location flexibility, thereby helping employees achieve a satisfactory work-life balance.

Implementing flexible work arrangements during the pandemic has had both positive and negative impacts on companies. Research shows clear benefits of reduced work hours and flexible working in increasing productivity and reducing employee turnover (Glass & Estes, 1997). However, some flexible work arrangements can exacerbate work-life conflict, such as flexible work hours causing employees to forego social time. In the case of Life Insurance Companies, discrepancies in employee working hours, for example some work overtime to meet daily targets due to carrying out other activities during WFH hours, can cause conflict with those who maintain normal working hours, potentially resulting in delays in tasks and work. overload. Meanwhile, during the Covid-19 pandemic, employee engagement has become a significant concern, and research shows that organizations are struggling to maintain employee engagement due to decreased productivity (Garton & Mankins, 2023). In Indonesia, 36% of employees are highly involved, resulting in increased performance, while 17% are not involved, and 23% are quite involved, and the rest choose not to be involved. Engaged employees show enthusiasm and emotional, cognitive, and physical involvement, which ultimately drives them to complete tasks extremely well, sometimes exceeding predetermined expectations (Firnanda & Wijayati, 2022).

Engagement rate between employee with his company significant effect on possibility company achieved targets exceeding 70%, which shows support effective and fulfilling hope employees (Aprilianingsih & Frianto , 2022). On the contrary , it is low attachment employee cause reduced Spirit in take role or participate in work , so prone to to opportunity

Work else , so highlighting importance guard involvement employees (Khoiriyah et al., 2020). However application attachment employees at the company insurance still minimal so result employee feel left out from activities and events so reduce his sense of involvement in development company (Aprilianingsih & Frianto , 2022). Study previously regarding work-life balance and organization Work flexible to performance employees mediated by attachment employees (employee engagement) provide varying results , research Fadhila (2022) shows exists influence amounting to 71.8% against performance employees by variables this , while Sri & Widiati (2019) does not find exists influence between variables the to performance employee . influential direct to satisfaction Work However significant effect on performance . Other influencing factors performance employee among other things, compensation is very important For optimizing performance , motivation , and satisfaction work , as well competence employees who significantly influence success company (Aprilianingsih & Frianto , 2022). However , the gap study Still there is , so push investigation more carry on about determining factors involvement employees and their impact to performance employee millennials in companies insurance soul in Jakarta.

METHOD

Research design is critical to planning and conducting research, providing a framework for data collection, measurement, and processing. This research uses a descriptive research design to investigate a particular phenomenon or population obtained from subjects, such as individuals or industrial organizations. Descriptive studies help explain subject characteristics, explore various aspects of phenomena, and suggest avenues for further research (Tarmizi et al., 2017:69). Using a survey research approach or also called cross-sectional, data was collected from respondents via an online questionnaire distributed via Google Forms, with the sample size determined using the Slovin formula (Sugiyono, 2020: 57). The use of a quantitative approach guarantees objectivity, with hypotheses tested through data collection and statistical analysis (Sugiyono, 2018:76). Quantitative research, which is based on positivist philosophy, relies on observed and reasoned sensory experiences. It involves variables that represent specific characteristics that are studied and inferred. Researchers identify variables first, collect data through structured instruments to produce quantitative data (Agus Suradika & Dirgantara Wicaksono, 2019:31).

The data in this research is primary data obtained from respondents' answers to the questionnaire distributed. Primary data is obtained through investigations of respondents, usually carried out through interviews or questionnaires (Tarmizi et al., 2017:26). This research uses a survey method which Sujarweni (2015:13) defines as collecting information by compiling a list of questions asked to respondents. Surveys are used to study phenomena in group or individual behavior, with data mining often carried out through questionnaires. This research focuses on employees at insurance companies in Jakarta who meet certain criteria. The selection of insurance companies is based on initial research which shows that they are still implementing flexible work systems from the start of the COVID-19 pandemic until now, even though the pandemic has ended. The researcher aims to explore employee activities, especially regarding employee performance which is influenced by work-life balance and flexible work arrangements, mediated by employee engagement, assessed through distributing questionnaires to employees at the insurance company.

The selection of Jakarta as a research area was based on the large number of established and large-scale companies, which facilitated comparative analysis and ensured equality. Previous research, limited to one company, failed to provide recommendations regarding appropriate work arrangements for the relevant industry. Therefore, this research focuses on the insurance sector. Moreover, Governor Regulation Number 51 of 2020 stipulates Jakarta as the first city in Indonesia to regulate companies' obligations to implement office capacity

limits and establish flexible work arrangements to maintain productivity amidst efforts to balance employees' personal and professional lives.

Population is the number of all research elements that have the same set of characteristics. This represents the entirety of all objects or individuals that are used as research sources. In this study, the population consisted of employees at Life Insurance Companies in Jakarta who were registered with the Financial Services Authority (OJK) to date, and who met the criteria for inclusion in this study, totaling 4 companies with a total of 361 employees.

The sample is an element of the population that is needed to represent the entire population. The sample should reflect the characteristics of the population, thereby minimizing errors associated with sampling. Using an appropriate sampling design can achieve research objectives. Sampling technique is a method of selecting samples to be used in research. The sample in this study was calculated using the Slovin technique according to Sugiyono (2019:87). Determination of the minimum sample size is calculated based on the following formula (Hair, et al., 2010):

$$\begin{aligned} N &= (5 \text{ to } 10 \times \text{number of indicators used}) \\ &= 5 \times 22 \\ &= 110 \end{aligned}$$

From the calculation above, the number of samples to be studied is 110 respondents. It is known that the sample at PT AAUI was 29 people, at PT AJMI there were 26 people, at PT PLA there were 24 people, and at PT AAI AI there were 31 people.

The data collection technique used in this research is a questionnaire, which consists of a series of questions or written statements given to respondents. Specifically, a closed-ended questionnaire is used, offering predetermined answers on a Likert scale ranging from 1 to 5, which aims to measure an individual's attitudes, opinions and perceptions regarding a particular object (Sugiyono, 2017:142). Apart from that, other data collection methods used include observation and interviews. Observation involves recording various phenomena and human behavior, while interviews facilitate conversations between interviewers and respondents, collecting specific information (Zuldafril & Muhammad Bir, 2012: p. 69). The questionnaire method is very efficient when the researcher has clear variables to measure and expects responses from a large number of dispersed respondents. In this study, Google Forms was used to distribute the questionnaire, ensuring responses were covered according to the options provided.

This research uses a questionnaire as its main data collection method, presenting a series of closed questions or statements to respondents, with answers determined on a Likert scale ranging from 1 to 5, to measure attitudes, opinions and perceptions (Sugiyono, 2017: 142). Apart from that, observation and interviews are also used, where observation captures various phenomena and human behavior, while interviews facilitate structured conversations between interviewers and respondents, to collect specific information (Zuldafril & Muhammad Bir, 2012: p. 69). The questionnaire method proves efficient when the researcher has clear variables to measure and expects responses from a large number of dispersed respondents. Google Forms serves as the platform for distribution of the questionnaire, ensuring responses are covered according to the options provided.

Hypothesis testing involved full structural equation modeling (SEM) analysis using smartPLS. Apart from strengthening theory, full model structural equation modeling also explains whether there is a relationship between latent variables (Ghozali, 2012: 303). Hypothesis testing is carried out by checking the Path Coefficient calculation value in the inner model test. A hypothesis is considered accepted if the statistical T value is greater than the critical T value, namely 1.96 (α 5%), this indicates that if the statistical T value of each hypothesis exceeds the critical T value then it can be considered accepted. or proven.

RESULTS AND DISCUSSION

Before testing the Outer and Inner models, it should be noted that in carrying out these tests, researchers must create a model framework based on ongoing research.

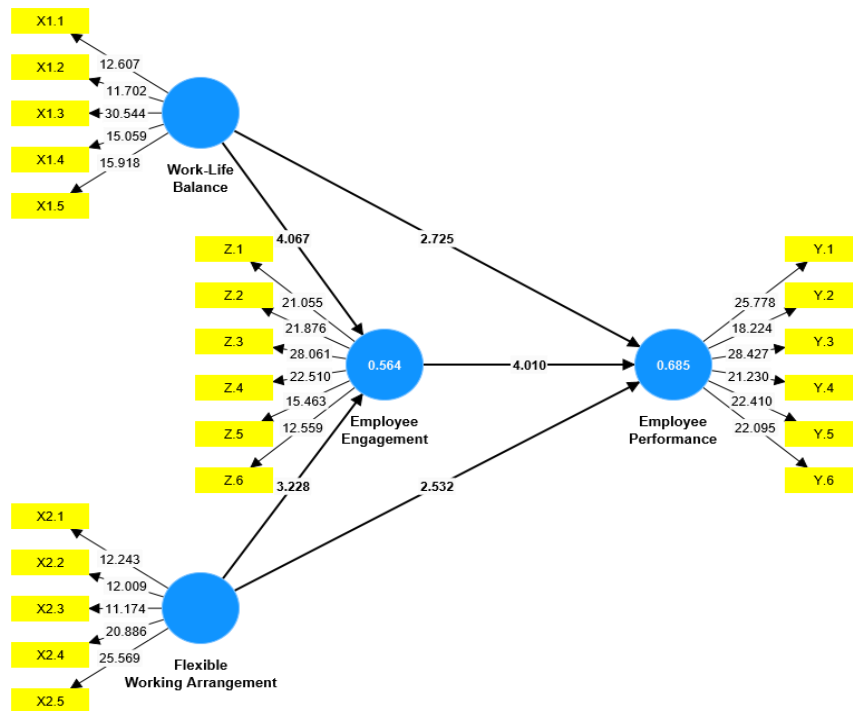


Figure 2. Validity Test Based on Loading Factor

As seen in the picture above, after carrying out the following process, the next step is to carry out calculations to assess whether the data is valid and reliable using the outer model.

Outer Model

Table 1. Validity Test Results based on Loading Factor

	Employee Engagement	Employee Performance	Flexible Working Arrangement	Work Life Balance
X1.1				0.744
X1.2				0.768
X1.3				0.839
X1.4				0.794
X1.5				0.810
X2.1			0.753	
X2.2			0.735	
X2.3			0.755	
X2.4			0.850	
X2.5			0.862	
Y.1		0.870		
Y.2		0.793		
Y.3		0.853		
Y.4		0.829		
Y.5		0.827		
Y.6		0.828		
Z.1	0.826			
Z.2	0.812			
Z.3	0.872			
Z.4	0.848			
Z.5	0.775			
Z.6	0.753			

Based on the table above, it can be seen that the criteria for outer loading are that each construct measurement indicator must have an outer loading > 0.6 (Ghozali, 2018). Based on the results of the algorithm model analysis above, all indicators can be said to be valid and reliable because their values are above 0.6. The output of outer loadings based on the table above shows that these indicators have outer loadings > 0.6, which means all indicators are valid as measurements of latent variables.

Table 2. Average Variance Extracted (AVE) Validity Test

	Average variance extracted (AVE)
Employee Engagement	0.665
Employee Performance	0.695
Flexible Working Arrangement	0.628
Work-Life Balance	0.627

The recommended AVE value is above 0.5. It is known that all Employee Engagement, Employee Performance, Flexible Working Arrangement, and Work-life Balance variables have an AVE value > 0.5, which means they meet the validity requirements based on AVE.

Table 3. Testing Reliability based on Cronbach's Alpha (CA)

	Cronbach's alpha
Employee Engagement	0.898
Employee Performance	0.912
Flexible Working Arrangement	0.851
Work-Life Balance	0.851

The recommended CA value is above 0.7. It is known that all research variables have a Cronbach's alpha value greater than 0.7, which means they meet the reliability requirements based on composite reliability. Next, a discriminant validity test was carried out using the Fornell-Larcker approach.

Table 4. Testing Validity Discriminant

	Employee Engagement	Employee Performance	Flexible Working Arrangement	Work Life Balance
Employee Engagement	0.815			
Employee Performance	0.768	0.834		
Flexible Working Arrangement	0.692	0.714	0.793	
Work-Life Balance	0.700	0.732	0.718	0.792

In discriminant validity testing, the Fornell-Larcker value for each variable is higher than the other variables. Thus, it is concluded that the discriminant validity requirements have been met.

Significance Test Effect (Hypothesis Test) (Inner Model)

To determine the overall significance of the research model, the author tested the t-value, p-value and path coefficient, with the criteria that if the path coefficient value is positive it indicates a positive relationship between variables, conversely if the path coefficient value is negative it indicates a negative relationship between variables. The path coefficient results are negative, this indicates that there is a negative relationship in the construct. To ensure that there is an influence between constructs, observations are made on the t value, where if the calculated t value is above 1.65 then it can be said that there is a relationship between the variables. The overall model measurement results can be seen in the table below:

Table 5. Significance Test Influence Direct

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values	Decision
Employee Engagement						
→Employee Performance	0.417	0.417	0.104	4,010	0,000	Accepted
Flexible Working Arrangement						
→Employee Engagement	0.391	0.376	0.121	3,228	0.001	Accepted
Flexible Working Arrangement						
→Employee Performance	0.390	0.380	0.106	3,669	0,000	Accepted
Work-Life Balance						
→Employee Engagement	0.419	0.426	0.103	4,067	0,000	Accepted
Work-Life Balance						
→Employee Performance	0.451	0.454	0.100	4,526	0,000	Accepted

Based on table 5 above, it can be seen that all hypotheses in this study can be accepted because the T-Statistics value is > 1.65 and the P-Value is below 0.05.

Table 6. Significance Test Influence No Direct

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values	Decision
Flexible Working Arrangement						
→Employee Engagement						
→Employee Performance	0.163	0.157	0.066	2,463	0.014	Accepted
Work-Life Balance						
→Employee Engagement						
→Employee Performance	0.175	0.177	0.063	2,774	0.006	Accepted

Based on table 6 above, it can be concluded that all hypotheses in this study can be accepted because the T-Statistics value is > 1.65 and the P-Value is below 0.05.

The influence of work-life balance has a positive effect on Employee Engagement

Based on the t test in the table above, the original sample value was obtained at 0.419 with a statistical t value of 4.067. Because the statistical t value > t table value (4.067 > 1.96), it can be concluded that Work-life Balance has a significant influence on Employee Engagement, supporting the first hypothesis. These results are consistent with previous research by Wijayanto et al. (2022), which shows the positive influence of work-life balance on Employee Engagement. This research attributes these results to good work-life balance policies in the insurance companies studied, such as leave that supports employees to maintain a balance between work and personal life, which in turn increases employee engagement. This is in accordance with Macey's (2009) theory about enthusiasm as a characteristic of engaged employees, where a balanced life provides additional strength and enthusiasm at work.

The Effect of Flexible Working Arrangements on Employee Engagement

Based on the results of the t test in the table, the original sample value was 0.391 with a statistical t value of 3.228, where the statistical t value > t table value (3.228 > 1.96), indicating that Flexible Working Arrangement has a significant influence on Employee Engagement, confirming the hypothesis second. This finding is consistent with previous research by Farida (2020), which shows the positive influence of Flexible Working

Arrangement on Employee Engagement. The research links these results to insurance company regulations regarding flexible working arrangements, which allow employees to work from home or other locations, while still maintaining communication through teams. The results of the questionnaire show that the freedom to work outside the office is the most important factor that increases employee comfort and emotional ties to the company, in accordance with the principles of Macey et al. (2009) who stated that freedom to be bound is an important aspect in creating engagement.

The Influence of Work-life Balance on Employee Performance

Based on the results of the t test in the table, the original sample value was obtained at 0.451 with a statistical t value of 4.526, where the statistical t value $>$ t table value ($4.526 > 1.96$), indicating that Work-life Balance has a significant influence on Employee Performance, validating third hypothesis. This research also confirms that the relationship between Work-life Balance and Employee Performance is the strongest relationship in this context. This finding is in line with the results of previous research by Asari (2022), which showed the positive influence of work-life balance on Employee Performance. This research highlights that employees who feel they have a balance between personal life and work tend to be more enthusiastic and perform better at work, with the questionnaire showing that the main strength factor for employees is their personal life, especially in the context of the family environment.

The Effect of Flexible Working Arrangements on Employee Performance

Based on the results of the t test in the table, the original sample value was obtained at 0.390 with a statistical t value of 3.669, where the statistical t value $>$ t table value ($3.669 > 1.96$), indicating that Flexible Working Arrangement has a significant influence on Employee Performance, confirming the hypothesis fourth. This finding is in line with previous research by Pradipta and Martdianty (2023), which found the positive influence of Flexible Working Arrangement on Employee Performance. This research highlights that company policies that balance work flexibility with good performance monitoring and appraisal can maintain employee performance. Rules that require attendance in the office and still demand the same work results when working outside the office maintain quality performance. In addition, a solid team work pattern ensures that employees who need support will be supported by other colleagues, in accordance with the results of the questionnaire which shows that there is strong cooperation between employees.

The Influence of Employee Engagement on Employee Performance

Based on The t test results in the table are obtained mark sample original of 0.417 with statistical t value equal to 4,010, where statistical t value $>$ t table value ($4.010 > 1.96$), shows that Employee Engagement has significant influence on Employee Performance, validating hypothesis fifth . Findings This consistent with study previously by Wicaksono and Rahmawati (2019), who found influence positive Employee Engagement on Employee Performance. Study This highlighting that attachment employee to work them , especially for respondents who have Work for 3–7 years , creating high motivation For contribute optimally for company . The impact is enhancement performance employee along with increasing engagement level .

The Effect of Work Life Balance on Employee Performance Levels with Employee Engagement as an Intervening Variable

Based on the t test in the table on obtained original value of the sample of 0.175 and has statistical t value amounting to 2,774. Due statistical t value $>$ table t value namely $2,774 > 1.96$ then can interpreted that *Employee Engagement* capable mediate influence *Work Life*

Balance on Employee Performance . Results of previous research conducted by Zacharias (2022) support that *Employee Engagement* has a positive influence on *Employee Performance* . Study This explain that *Employee Engagement* shows matter positive on *Employee Performance* . This result prove that exists *employee engagement* is capable make *work life balance* has an effect to *employee performance*, in other words employees who feel more *engage* as impact from good *work life balance* , will increase *employee performance*.

The Effect of Flexible Working Arrangement on Employee Performance Levels with Employee Engagement as an Intervening Variable

Based on the t test in the table on obtained original value of the sample of 0.163 and has statistical t value amounting to 2,463. Due statistical t value > table t value namely 2,463 > 1.96 then can interpreted that *Employee Engagement* has a significant influence on *Employee Performance* . So that hypothesis fifth state that *Employee Engagement* has a significant influence on *Employee Performance* ie proven . Results of previous research conducted by Witriaryani (2022) support that *Employee Engagement* has a positive influence on *Employee Performance* . Study This explain that *Employee Engagement* shows matter positive on *Employee Performance* . This result prove that exists *employee engagement* is capable make *flexible working arrangement* influential to *employee performance*, in other words employees who feel more *engage* as impact from *flexible working arrangement* good , will increase *employee performance*

Reflection on Tauhid

Tawheed as the basis of the Islamic religion, revealed in the phrase " Lā ilāha illallāh " which states the oneness of Allah. In Islam, monotheism is draft in affirming creed that God is the only one God who doesn't own allies . Islam is a religion that prioritizes the Koran and Sunnah as source law Mainly , giving guidelines in every aspect life human , fine in connection vertical between humans and God, as well in horizontal relationship between man with man . The horizontal relationship known as muamalah , who arranges connection between man related with acquisition and development treasure object . Principle base in muamalah is that all something allowed except There is arguments that prohibit it .

In Islamic views , every actions taken , incl in work , you have to done with awareness will achievement please Allah. Awareness This bring impact positive , like sincerity in face work and improvement performance . For a Muslims , work it's not simply look for livelihood , but also a mandatory act of worship done with sincerity and sincerity . In the Qur'an, Allah promises good life in the world for those who do charity pious with full faith . Besides that , in the afterlife , they are will get more replies Good Again . Therefore that is , in the world of work , a person Muslim must Work with kind and sincere , with confidence that Work is part from worship and effort look for please Allah. Islam also supports it the principle of work-life balance and flexible working arrangements, because glorify Work as A praiseworthy and giving charity instruction for man For reach objective his life with standard good performance , so organization become strong.

CONCLUSION

Based on the results of data analysis and discussion, the author obtained conclusions that can be drawn from research regarding the Determinants of *Employee Engagement* and its impact on Millennial Generation *Employee Performance* at Insurance Companies in DKI Jakarta, as follows. The results of this research show in the t test the *Work-life Balance variable* on *Employees Engagement* obtained original value of the sample of 0.419 and has statistical t value amounting to 4,067. Due statistical t value > table t value namely 4,067 > 1.96 then can interpreted that *Work-life balance* has a significant influence on *Employee*

Engagement . So that hypothesis First state that *Work-life balance* has a significant influence on *Employee Engagement* , namely acceptance.

Research result This shows in the t test the *Flexible Working Arrangement variable* on *Employee Engagement* obtained original value of the sample of 0.391 and has statistical t value amounting to 3,228. Due statistical t value $>$ table t value namely $3,228 > 1.96$ then can interpreted that *Flexible Working Arrangement* has a significant influence on *Employee Engagement* . So that hypothesis second state that *Flexible Working Arrangement* has a significant influence on *Employee Engagement* , namely it is accepted. Research result This shows in the t test the *Work Life Balance variable* on *Employee Performance* obtained original value of the sample of 0.451 and has statistical t value amounting to 4,526. Due statistical t value $>$ table t value namely $4,526 > 1.96$ then can interpreted that *Work life balance* has a significant influence on *Employee Performance* . So that hypothesis third state that *Work-life balance* has a significant influence on *Employee Performance* , namely it is accepted.

Research result This shows in the t test the *Flexible Working Arrangement variable* on *Employee Performance* obtained original value of the sample of 0.390 and has statistical t value amounting to 3,669. Due statistical t value $>$ table t value namely $3,669 > 1.96$ then can interpreted that *Flexible Working Arrangement* has a significant influence on *Employee Performance* . So that hypothesis fourth state that *Flexible Working Arrangement* has a significant influence on *Employee Performance* , namely it is accepted. Research result This shows in the t test the *Employee Engagement variable* on *Employee Performance* obtained original value of the sample of 0.417 and has statistical t value amounting to 4,010. Due statistical t value $>$ table t value namely $4,010 > 1.96$ then can interpreted that *Employee Engagement* has a significant influence on *Employee Performance* . So that hypothesis fifth state that *Employee Engagement* has a significant influence on *Employee Performance* , namely acceptance.

Research result This shows in the t test the *Work Life Balance variable* to level *Employee Performance* with *Employee Engagement* as Intervening variables obtained original value of the sample of 0.175 and has statistical t value amounting to 2,774. Due statistical t value $>$ table t value namely $2,774 > 1.96$ then can interpreted that *Employee Engagement* has a significant influence on *Employee Performance* . So that hypothesis sixth state that *Employee Engagement* has a significant influence on *Employee Performance* , namely acceptance. Research result This shows in the t test the *Flexible Working Arrangement variable* to level *Employee Performance* with *Employee Engagement* as Intervening variables obtained original value of the sample of 0.163 and has statistical t value amounting to 2,463. Due statistical t value $>$ table t value namely $2,463 > 1.96$ then can interpreted that *Employee Engagement* has a significant influence on *Employee Performance* . So that hypothesis fifth state that *Employee Engagement* has a significant influence on *Employee Performance* , namely acceptance.

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