

# To What Extent Do Organizational Reputation, Personal-Organizational Value Fit, And Perceived Growth Opportunity Influence The Retention Intentions of Millennial Employees in Jakarta's Fintech Sector?

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## ABSTRACT

This study investigates the influence of organizational reputation, personal-organizational value fit, and perceived growth opportunities on millennial employee retention intentions in Jakarta's fintech sector. Using a quantitative research design, data were collected through questionnaires distributed to 130 millennial employees working in various fintech companies. Responses were measured on a five-point Likert scale, and the data were analyzed using SPSS version 25 through validity, reliability, classical assumption, and multiple regression tests. The findings show that organizational reputation, value fit, and growth opportunities each have a significant and positive effect on employee retention intention. Among these, perceived growth opportunities emerged as the strongest predictor, indicating that millennials are highly motivated to stay when they perceive clear pathways for professional development and advancement. These results emphasize the importance for fintech firms to strengthen their reputation, foster value alignment, and provide structured career growth opportunities to effectively retain millennial talent. The study contributes to both theory and practice by extending employee retention research into the fintech context of an emerging economy while offering actionable strategies for human resource management.

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## 1. INTRODUCTION

The fintech industry in Indonesia has experienced rapid growth over the past decade, particularly in Jakarta as the country's financial hub. Driven by digital innovation, financial technology companies have transformed the way consumers access and manage financial services, creating both

opportunities and challenges for organizational sustainability. One of the critical challenges faced by fintech firms is retaining millennial employees, who now represent the largest segment of the workforce. Millennials are often characterized as dynamic, adaptable, and innovative, yet they also demonstrate higher mobility and turnover rates compared to previous

generations. High turnover not only increases recruitment and training costs but also disrupts organizational stability and the continuity of innovation in such a competitive sector. The growth of fintech in Indonesia has also created opportunities for financial inclusion and economic development, particularly through innovations like digital payments and peer-to-peer lending that have outperformed traditional banks in market capitalization and offered more efficient and accessible financial solutions [1]. Government policies and increased internet penetration have further supported fintech expansion, extending access to financial services even in rural areas [2]. However, this rapid development comes with challenges, particularly in retaining millennial employees whose turnover rates increase recruitment and training costs while undermining organizational stability [1]. Millennials seek dynamic work environments and opportunities for innovation, which fintech firms must address to retain talent [3]. Moreover, trust and perceived benefits play a key role not only in sustaining fintech adoption but also in influencing employee retention, as millennials often pursue meaningful work in organizations that demonstrate trustworthiness [3]. To address these issues, fintech companies need to create engaging work environments aligned with millennials' values and aspirations [3]. While strong regulatory frameworks and consumer protection can further enhance trust and indirectly support employee retention by fostering a stable and reputable industry [2].

Employee retention has therefore become a strategic priority for fintech organizations seeking to sustain competitive advantage, with retention intention—defined as the willingness of employees to remain in their current organization—being influenced by multiple organizational and individual factors. Previous studies have highlighted that organizational reputation plays an important role in shaping employees' commitment and pride in being associated with their workplace, as a strong reputation enhances trust, reinforces employee identification with the company, and reduces

turnover intentions. A positive organizational environment, including cultural competence and perceived organizational support, has been shown to enhance employees' intention to stay [4], while individual characteristics such as job satisfaction, stress levels, and work-life balance also play a crucial role in shaping retention intention [5]. Furthermore, effective HR practices, including talent development, training, and career opportunities, are vital for fostering long-term employee commitment [5]. Organizational reputation, particularly related to environmental, social, and governance (ESG) performance, further strengthens retention by reducing turnover intentions, with employees' awareness and belief in ESG behaviors acting as mediators and moderators of this relationship [6]. From the perspective of signaling theory, organizational reputation functions as a signal that enhances employees' trust and identification with the company, thereby lowering their turnover intentions [6]. High employee retention in turn positively impacts organizational performance by reducing turnover-related costs and enhancing productivity [7], while a deeper understanding of retention intention provides strategic insights that can guide the development of effective HR policies to strengthen organizational competitiveness [4].

Another factor influencing retention is the degree of personal–organizational value fit. When employees perceive that their personal values align with those upheld by the organization, they are more likely to experience job satisfaction, organizational commitment, and long-term loyalty. For millennials, who often prioritize meaningful work and ethical alignment, value fit is particularly crucial in shaping their retention decisions. The alignment of personal and organizational values, known as person–organization fit (P-O Fit), significantly influences employee retention, particularly among millennials. Research indicates that P-O Fit positively affects millennials' intention to stay, with job satisfaction mediating this relationship. When employees perceive a strong alignment between their values and

those of the organization, they are more likely to experience job satisfaction and, consequently, a higher intention to remain with the organization [8]. However, another study suggests that while personal values can predict organizational commitment, the congruence between personal and organizational values does not significantly predict commitment, indicating that other factors may also play a role [9].

In addition, perceived growth opportunities within the organization are increasingly significant in retaining employees. Millennials generally seek career development, skill enhancement, and pathways for upward mobility, making these opportunities vital for motivating them to stay and contribute to the organization's long-term goals. Professional development and job satisfaction are identified as key factors influencing millennial retention, with organizations that provide clear pathways for career advancement and skill development being more likely to retain millennial talent [10]. In the fast-evolving fintech sector, which is characterized by rapid innovation and change, offering robust growth opportunities is essential to retain skilled employees. Without such opportunities, talented individuals may quickly move to competitors offering better prospects [10].

Given these dynamics, this study seeks to answer the question: How much influence do organizational reputation, personal-organizational value fit, and perceived growth opportunities have on millennial employee retention intentions in Jakarta's fintech sector? By employing a quantitative approach with data collected from 130 millennial employees and analyzed using SPSS version 25, this research contributes both theoretically and practically. Theoretically, it expands the understanding of employee retention in the context of the fintech industry in emerging economies. Practically, it provides actionable insights for fintech managers to design retention strategies tailored to the expectations of millennial employees.

## 2. LITERATURE REVIEW

### 2.1 *Organizational Reputation*

Organizational reputation is crucial for employee retention, especially in competitive sectors like fintech, as it enhances employee pride and identification while reducing turnover intentions—particularly relevant for millennials who value innovation and social responsibility. Built through consistent performance and ethical behavior, reputation becomes a strategic advantage in retaining talent. Companies with strong ESG (environmental, social, and governance) reputations experience lower turnover intentions, where employees' awareness of ESG practices mediates this relationship and belief in ESG's importance strengthens it [6]. Reputation is also shaped by organizational-stakeholder interactions, with social media playing a key role in crisis and ongoing reputation creation [11]. Employees' perceptions of external reputation foster pride and job satisfaction, which mediate turnover intentions, showing the need to align reputation management with HR strategies [12]. A strong reputation is further vital for competitiveness, as damaged reputations threaten loyalty, financial stability, and overall viability, making transparency and social responsibility indispensable [13]. Moreover, ethical leadership reduces turnover intentions, with corporate reputation partially mediating this effect, underscoring its role in strengthening organizational sustainability [14].

## 2.2 *Personal–Organizational Value Fit*

The concept of personal–organizational value fit, or the alignment between an individual's values and those of the organization, is crucial for fostering positive work outcomes such as job satisfaction, commitment, adaptability, and reduced turnover, and is particularly significant for millennials who prioritize innovation and social impact in their work environments. Research shows that value congruence enhances job satisfaction and reduces stress, as evidenced by findings in the public sector steel manufacturing industry [15], while other studies suggest that although value congruence may not directly predict organizational commitment, personal values themselves can influence commitment levels [9]. Further evidence confirms that personal values significantly affect organizational commitment, which in turn shapes turnover intention, especially among millennials [16]. Employees with strong person–organization fit also demonstrate higher adaptability, engagement, and resilience during organizational changes, whereas those with weak fit tend to experience resistance and stress [17]. Moreover, the impact of value congruence on work outcomes remains consistent across demographics, though factors such as years of experience may moderate these relationships [18].

## 2.3 *Perceived Growth Opportunities*

Perceived growth opportunities are crucial for retaining millennial employees,

particularly in dynamic sectors like fintech, as this generation is known for its ambition and desire for professional development, making them more likely to remain with organizations that provide clear career advancement and skill development pathways. Career growth opportunities have been shown to significantly enhance organizational commitment, which in turn reduces turnover intentions, as demonstrated in studies of Indonesian millennial employees [19], while in public accounting firms, career growth combined with trust in superiors similarly fosters commitment and lowers turnover [20]. Effective training programs and organizational prestige also strengthen perceptions of growth opportunities, leading to greater organizational commitment and reduced turnover [21]. Conversely, in industrial clusters where external job opportunities are abundant, employees focus more heavily on career growth and are more likely to leave if such opportunities are limited [22]. Moreover, organizational commitment mediates the link between perceived growth opportunities and turnover intentions, while factors such as positive mood can moderate this relationship, further reducing turnover among knowledge employees [23].

## 2.4 *Retention Intention*

Understanding the antecedents of retention intention is crucial for fintech firms, particularly when managing millennial employees who are more open to new opportunities, as retention intention is shaped by job

satisfaction, organizational commitment, and perceived alternatives that collectively predict turnover. Job satisfaction strongly influences retention, with satisfied employees less likely to leave, and compensation playing a key role in boosting satisfaction and reducing turnover [24]. Organizational commitment is another critical factor, as employees with strong commitment are more likely to stay, and its relationship with job satisfaction is interlinked, with both jointly influencing turnover intention [25]. At the same time, perceived job alternatives can increase turnover intention, as employees may seek better prospects if they arise [24]. For millennials, considerations such as work-life balance, job characteristics, fulfillment, and quality workplace relationships are central to retention, with addressing psychological contract violations and aligning organizational practices with their values proving essential for sustaining long-term commitment [26].

## 2.5 Previous Studies and Hypothesis Development

Several empirical studies support the relationships between the above variables. Organizational reputation, personal–organizational value fit, and perceived growth opportunities are key factors influencing employee retention, as they enhance job satisfaction, organizational identification, and pride, which in turn reduce turnover intentions. Organizational reputation has a strong effect on employee pride and satisfaction, mediating turnover intentions, with

evidence showing that departmental reputation can be more influential on engagement and pride than institutional reputation, suggesting localized reputation management may better reduce turnover [12]. Similarly, alignment between personal and organizational values is linked to higher job satisfaction and lower turnover, with satisfaction mediating this relationship, highlighting the importance of value fit over demands–abilities fit in predicting turnover [27]. Beyond satisfaction, organizational identification provides a deeper psychological anchor that more effectively reduces turnover intentions, as employees with strong identification are less likely to leave even when job satisfaction levels are similar, and identification can also moderate the effects of job satisfaction on turnover [28]. Based on these findings, this study proposes the following hypotheses:

- H1: Organizational reputation has a positive and significant effect on millennial employee retention intentions.
- H2: Personal–organizational value fit has a positive and significant effect on millennial employee retention intentions.
- H3: Perceived growth opportunities have a positive and significant effect on millennial employee retention intentions.

## 3. METHODS

### 3.1 Research Design

This study employs a quantitative research design with an explanatory approach to analyze the influence of organizational reputation, personal–organizational value fit, and perceived growth opportunities on millennial employee retention intentions in Jakarta’s fintech sector. The explanatory design was chosen to test causal relationships between independent variables (organizational reputation, value fit, and growth opportunities) and the dependent variable (retention intention).

### 3.2 Population and Sample

The population of this study consists of millennial employees working in fintech companies located in Jakarta. A purposive sampling technique was employed to ensure that respondents met the criteria of being (1) within the millennial age group (born between 1981 and 2000), (2) currently employed in a fintech company, and (3) having at least six months of work experience in their current organization. Based on these criteria, data were successfully collected from 130 respondents, which is considered adequate for quantitative statistical analysis using regression techniques.

### 3.3 Data Collection Method

Primary data were collected through a structured questionnaire distributed both online and offline. The questionnaire consisted of four main sections covering demographic information (age, gender, education, and work tenure), organizational reputation indicators, personal–organizational value fit indicators, perceived growth opportunities indicators, and retention intention indicators. All variable indicators were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree, which was selected to effectively capture the intensity of respondents’ attitudes and perceptions toward the constructs under study.

In terms of research variables, the independent variables (IVs) included organizational reputation, measured by employees’ perceptions of the organization’s credibility, trustworthiness, and market

standing; personal–organizational value fit, assessed by the degree of alignment between individual and organizational values; and perceived growth opportunities, evaluated based on employees’ perceptions of career development, skill enhancement, and promotion prospects. The dependent variable (DV) was retention intention, defined as employees’ willingness to remain with their current organization in the foreseeable future. Each construct was operationalized into several question items adapted from previously validated studies to fit the fintech context.

### 3.4 Data Analysis Technique

Data analysis was conducted using SPSS version 25 through several steps, beginning with descriptive statistics to summarize demographic characteristics and provide an overview of respondents’ perceptions for each variable, followed by validity and reliability tests to ensure the questionnaire items accurately measured the intended constructs, where validity was assessed using Pearson’s correlation coefficient and reliability was confirmed with Cronbach’s Alpha ( $\alpha \geq 0.70$  as acceptable). Classical assumption tests, including normality, multicollinearity, and heteroscedasticity, were then performed to verify the appropriateness of regression analysis. Multiple regression analysis was applied to examine the simultaneous and partial effects of organizational reputation, personal–organizational value fit, and perceived growth opportunities on retention intention. Finally, hypothesis testing was conducted at a 95% confidence level ( $\alpha = 0.05$ ), with variables considered significant if the p-value was less than 0.05 and the standardized regression coefficient was positive.

## 4. RESULTS AND DISCUSSION

### 4.1 Descriptive Findings

The descriptive analysis was carried out to present an overview of respondents’ demographic characteristics and their perceptions of the study variables. Out of 130 millennial respondents working in Jakarta’s

fintech sector, the majority were between 25–30 years old (65%), followed by those aged 20–24 years (25%) and a smaller group aged 31–35 years (10%). In terms of gender, 56% were male and 44% were female, indicating a relatively balanced representation. Regarding educational background, most respondents held a bachelor's degree (78%), while the remaining 22% had a diploma or equivalent qualification. For work tenure, 40% had worked 1–2 years, 35% less than 1 year, and 25% more than 2 years, reflecting the dynamic and relatively young workforce characteristic of the fintech industry.

Descriptive statistics were also used to capture respondents' perceptions of the study constructs by calculating mean and standard deviation (SD) scores. Organizational Reputation recorded a mean score of 4.02 (SD = 0.58), showing that millennials generally view their fintech companies as reputable and credible. Personal–Organizational Value Fit had a mean of 3.95 (SD = 0.62), suggesting a moderately strong alignment between employees' values and organizational culture, though with room for improvement. Perceived Growth Opportunities achieved the highest mean score of 4.15 (SD = 0.55), reflecting employees' strong recognition of career development, learning, and promotion prospects. Retention Intention obtained a mean of 3.88 (SD = 0.60), indicating that while many employees are willing to stay, some remain open to leaving if more attractive opportunities arise.

#### 4.2 Measurement Model Results

Before conducting hypothesis testing, measurement model assessments were performed to evaluate the validity and reliability of the research instrument, ensuring that each construct was measured accurately and consistently. Construct validity was examined using Pearson's correlation coefficient between individual items and their respective total construct scores. The results indicated that all items had correlation values greater than 0.30 and were statistically significant ( $p < 0.05$ ), confirming their validity in measuring the intended

variables. For instance, items related to organizational reputation, such as perceptions of credibility and trustworthiness, showed strong correlations with the overall construct score. Likewise, indicators for personal–organizational value fit, perceived growth opportunities, and retention intention all met the validity criteria.

Reliability was then tested using Cronbach's Alpha coefficients, with all variables surpassing the minimum acceptable threshold of 0.70, thus confirming the internal consistency of the measurement instrument. Specifically, organizational reputation ( $\alpha = 0.835$ ), personal–organizational value fit ( $\alpha = 0.816$ ), perceived growth opportunities ( $\alpha = 0.851$ ), and retention intention ( $\alpha = 0.826$ ) all demonstrated good reliability levels. These findings suggest that the items used for each construct were not only valid but also stable and dependable for repeated measurement, making the instrument robust for further analysis.

#### 4.3 Structural Model Results

After confirming the validity and reliability of the measurement model, regression analysis was conducted to examine the influence of organizational reputation, personal–organizational value fit, and perceived growth opportunities on millennial employee retention intentions. Prior to hypothesis testing, classical assumption tests were performed, with the normality test indicating that the residuals were normally distributed, the multicollinearity test showing variance inflation factor (VIF) values below 10 confirming no multicollinearity, and the heteroscedasticity test revealing no significant patterns, thereby satisfying the assumption of homoscedasticity. The results of the multiple regression analysis are presented below.

1. Organizational reputation → Retention intention:  $\beta = 0.282$ ,  $t = 3.456$ ,  $p < 0.01$
2. Personal–organizational value fit → Retention intention:  $\beta = 0.258$ ,  $t = 2.984$ ,  $p < 0.01$
3. Perceived growth opportunities → Retention intention:  $\beta = 0.342$ ,  $t = 4.127$ ,  $p < 0.001$

The regression model produced an  $R^2$  value of 0.56, indicating that 56% of the variance in millennial employees' retention intentions can be explained by organizational reputation, personal-organizational value fit, and perceived growth opportunities, while the remaining 44% is likely influenced by other factors such as compensation, leadership style, or work-life balance. Hypothesis testing confirmed that organizational reputation (H1), personal-organizational value fit (H2), and perceived growth opportunities (H3) all have positive and significant effects on retention intention. Among these predictors, perceived growth opportunities showed the strongest effect, followed by organizational reputation and personal-organizational value fit, suggesting that while reputation and cultural alignment are important, millennials in Jakarta's fintech sector place the greatest emphasis on career development and professional advancement opportunities when deciding whether to remain in their organizations.

### Discussion

The results of this study demonstrate that organizational reputation, personal-organizational value fit, and perceived growth opportunities significantly and positively influence millennial employee retention intentions in Jakarta's fintech sector. These findings provide important insights into the behavior and preferences of the millennial workforce, particularly in a rapidly evolving and highly competitive industry such as financial technology.

The positive relationship between organizational reputation and retention intention aligns with earlier studies showing that organizational identification fosters a sense of belonging and pride, which is especially important for millennials who value alignment with workplace values [29]. The prestige of an organization enhances this identification, motivating employees to remain due to the perceived value of being associated with a reputable company [30]. Employer branding also plays a critical role by creating a positive image linked to corporate social responsibility and

motivation, with motivation mediating the relationship between branding and retention intention, thereby strengthening employee loyalty [31]. Similarly, person-organization fit influences retention through organizational identification, while perceived external prestige, though not directly affecting retention, enhances identification and indirectly supports retention and positive referrals [29]. For millennials, working in a well-regarded company provides not only external prestige but also internal motivation to stay, and in the fintech sector where trust and innovation are critical, reputation serves the dual purpose of attracting customers and retaining valuable employees, suggesting that fintech organizations should strengthen brand image, ethical practices, and stakeholder relationships to build long-term loyalty.

The significant effect of personal-organizational value fit confirms the theoretical framework that value congruence enhances job satisfaction and organizational commitment, thereby reducing turnover intentions [32]. Millennials, in particular, prioritize meaningful work and alignment with personal beliefs such as collaboration, innovation, and social responsibility, which can strengthen their satisfaction and commitment when consistent with organizational values [33]. For fintech companies, cultivating a culture that resonates with these values is crucial for sustaining long-term retention, and strategies such as mentoring programs and job design adjustments can further support millennial expectations [33]. Nonetheless, some studies suggest that value incongruence, particularly regarding personal values, may under certain conditions lead to positive outcomes like increased engagement and reduced turnover, highlighting the need for organizations to carefully balance personal and social value priorities with job demands and goals [34]. When employees perceive alignment between their values and those of the organization, they are more likely to remain committed and engaged, whereas misalignment risks fostering disengagement and turnover.



Perceived growth opportunities emerged as the strongest predictor of retention intentions, confirming that career development is a critical factor in retaining younger employees. Studies have shown that career development has a strong positive effect on retention, such as in Jakarta's tech companies where it recorded a coefficient value of 0.497 [35], and in East Java where it, alongside a supportive work environment, significantly improved retention outcomes [36]. Structured career development programs are particularly important for Generation Z and millennials, reflecting their emphasis on professional advancement and adaptability in dynamic environments [37]. Career development also enhances employee engagement, reducing job-hopping tendencies among millennials in Jakarta, and companies are encouraged to design programs aligned with millennial aspirations and work styles [38]. Moreover, organizational commitment mediates the relationship between career development and retention [35], while an inclusive culture combined with development opportunities further strengthens loyalty [37]. In Jakarta's fintech industry, millennials clearly prioritize advancement, continuous training, and transparent promotion systems, making organizations that provide structured pathways and skill enhancement opportunities more successful in retaining talent than those with limited development prospects.

From a theoretical perspective, this study enriches the literature by providing empirical evidence from Jakarta's fintech sector, a rapidly growing industry in an emerging economy. The results confirm that the predictors of retention identified in global studies are also relevant in Indonesia, but with growth opportunities playing a particularly dominant role for millennials.

## 5. CONCLUSION

The results of this study provide strong evidence that organizational reputation, personal-organizational value fit, and perceived growth opportunities significantly influence millennial employee retention intentions in Jakarta's fintech sector. All three variables were found to be positive predictors, with perceived growth opportunities emerging as the most dominant factor. This indicates that while millennials value working in reputable organizations and aligning with organizational culture, their strongest motivation to stay lies in career development and advancement opportunities. From a practical perspective, fintech companies should implement integrated retention strategies that not only strengthen external reputation but also foster cultural alignment and offer continuous learning and structured career growth pathways. Such initiatives can help organizations retain millennial employees who are essential for sustaining innovation and competitiveness in the fast-paced fintech industry.

From a theoretical standpoint, this research confirms the relevance of organizational reputation, value fit, and growth opportunities as antecedents of retention intention in the Indonesian fintech context, thereby extending the existing literature on employee retention to an emerging market setting. Moreover, the findings emphasize the importance of contextual factors in shaping millennial workforce behavior. Future research could explore additional variables such as compensation, leadership style, and work-life balance to develop a more comprehensive model of millennial employee retention and to capture the multifaceted nature of retention dynamics in fintech and other rapidly evolving industries.

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