

The Influence of Work-Life Balance and Work Environment on Gen Z Employee Loyalty in Indonesia

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Abstract

Keywords: *work-life balance, work environment, employee loyalty*

This study aims to examine the influence of work life balance and the work environment on the loyalty of Generation Z employees in Indonesia. The research employs a quantitative approach using the Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis technique. The sampling technique used is purposive sampling, as the study focuses on individuals from Generation Z who are employed full-time in Indonesia. Data were collected through the distribution of questionnaires to 125 respondents who met the research criteria. The results show that work life balance has a significant influence on employee loyalty, the work environment also significantly influences employee loyalty, and both factors simultaneously have a significant effect on the loyalty of Generation Z employees in Indonesia. This study is expected to provide empirical evidence of a positive relationship between work life balance and the work environment in enhancing employee loyalty.

INTRODUCTION

Indonesia has a fairly large Gen Z population, where the productive age group dominates based on the 2023 Population Census data. This generation, born between 1997 and 2012, is an important part of the workforce, contributing to various industrial and economic sectors. With a high young population, Gen Z plays a significant role in the development of the workforce and professional dynamics in Indonesia.

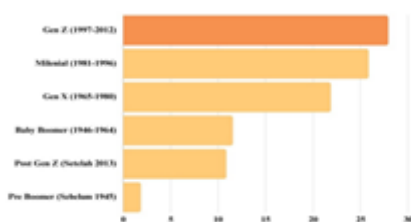


Figure 1 Results of the 2021 Gen Z Population Census

(<https://databoks.katadata.co.id/demografi/statistik/7ae7f59c2a738bb/proporsi-populasi-generasi-z-dan-milenial-terbesar-di-indonesia>)

Based on the 2021 census data, it is explained that Gen Z is the largest generation in Indonesia with 27.94% of the total population or around 74.93 million people. This generation is a transition from the Millennial generation or better known as generation Y. This shows that the young workforce or Gen Z almost reaches half of the total workforce based on age category. In the future, this young generation is expected to dominate the workforce in Indonesia, outnumbering other generations.

According to Sakitri (2021), Gen Z is often referred to as “the realistic” because it has very realistic and analytical characteristics in decision making, especially related to the future and financial stability. This generation tends to be more oriented towards the reality faced, and considers various practical and logical aspects before making decisions, including in the context of work. (Indrawati, 2015) Generation Z has become an important part of the workforce population in Indonesia. This shows that Gen Z not only brings new perspectives, but also changes the dynamics of the job market with new demands such as more flexible and supportive work.

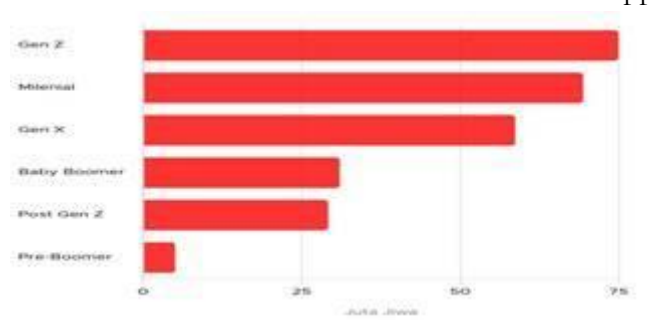


Figure 2 Indonesian Population Census Dominated by Gen Z 2023

(<https://data.goodstats.id/statistic/census-bps-saat-ini-indonesia-didominasi-oleh-gen-z-n9kqv>)

In Figure 2 above, which is the Indonesian population census, this generation numbers around 74.93 million people and most of them are still in the young age range or early adolescence. As a generation known for its realistic and analytical attitude, Gen Z has different preferences and needs in the world of work compared to previous generations. They tend to prioritize financial stability, work-life balance and personal and work environments that are useful for increasing loyalty. Organizations need to be prepared for changes in how to attract Gen Z, by understanding what they need and expect. With the right approach, companies can more easily develop the potential of this generation and support the growth of employee loyalty (Febriyanty & Sary, 2024)

Employee loyalty is crucial in a company that is useful for optimizing the work results of its employees, this is not solely related to how employees survive in the company (Kurniawan, 2019). Generation Z is known to be less generous in working, they often change jobs or are often called job hoppers.



Figure 3 Ideal Jobs for Gen Z 2022

(https://tirto.id/perkara-pekerjaan-ideal-gen-z-dan-milenial-sampingkan-gaji-gwEl#google_vignette)

The survey in figure 3 above explains that Gen Z tends to have a shorter working period than Millennials, with the majority, around 49.23 percent, planning to stay in the workplace for only 1-

3 years. In contrast, the Millennial group prefers to stay longer, where 44.96% of the majority of them are committed to staying in their current workplace for more than five years.

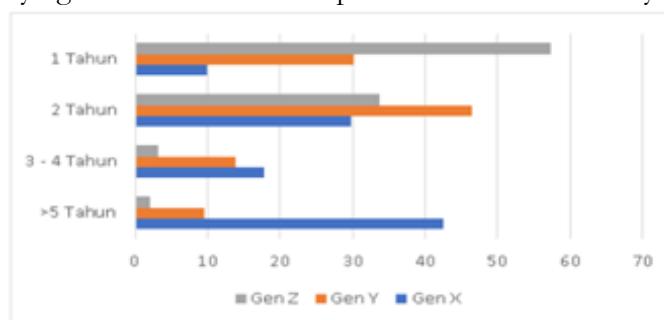


Figure 4. Analysis of Loyalty Levels of Generations X, Y, and Z in Work in Indonesia (<https://blog.id.jobplanet.com/level-of-loyalty-of-employees-from-various-generations-in-the-workplace/>)

Research conducted by Jobplanet.com in Figure 4 above through a survey on the level of loyalty of Gen Z to work. This survey was followed by 4,550 employees ranging in age from 18 to 20 years. Based on Jobplanet's research, when compared with Gen X and Gen Y, Gen Z employees have the lowest level of loyalty to their jobs. 57.3% of Gen Z respondents changed jobs after one year of work and then moved to another company. Employee retention is a major issue in Indonesia. Many organizations report difficulty retaining young employees because of their high expectations of job flexibility and work-life balance. Choirunissa (2023) stated that the lack of loyalty of an employee has a very negative impact on the company or organization, so an accurate strategy is needed and must be developed to deal with this problem.



Figure 5 Ideal Job Criteria for Generation Z 2022 (https://tirto.id/perkara-pekerjaan-ideal-gen-z-dan-milenial-sampingkan-gaji-gwEl#google_vignette)

Based on a survey in 2022, in Figure 5 above, the majority of Gen Z, 19.04%, chose work-life balance and in second place fell to a friendly and supportive work environment, 18.38%. According to Firmansyah & Wahyuningtyas (2025), work-life balance is explained as the existence of an individual's condition that limits and divides time between work and personal life well. The survey on the data above is respondents domiciled in Java. with the projection of Gen Z who like work life balance, a friendly and supportive work environment, with this a relevant strategy is needed to support this which leads to increased employee loyalty.

Based on the survey results in 2023, Gen Z feels at home in the workplace, namely the work-life balance which is the highest position, which is around 33% and the fourth position is a good work environment with a number of around 23%. Work life balance or known as work balance as in Figure 1.5 is defined as an individual's capacity to manage their work life and personal life by encouraging personal development and in line with their personal priorities (Nisa, 2024). Based on

a survey in 2022, Figure 5 explains that the criteria for work desired by Gen Z after work life balance is a good and friendly work environment. Based on the GoodStats survey (2024), it explains that working in a company that prioritizes a comfortable work environment has an impact on Gen Z who become very loyal to the company where they work. Gen Z assumes that they are loyal and have no plans to resign from the company if the work environment is according to their wishes. Salsabilla (2024) The work environment includes everything that exists around the organization, both physical and non-physical, which is useful for supporting individual performance in carrying out the obligations given, such as having a clean, comfortable and easy workplace to work in and aims to improve employee performance and employee loyalty to the agency.

LITERATURE REVIEW

1. Work Life Balance

Work life balance is the existence of a condition of balance between two demands, namely work and individual life (Mardiana et al., 2023). According to Firmansyah & Wahyuningtyas (2025), work life balance is a condition in which an individual limits and divides time between work and personal life well. Strengthened by Bataineh that work life balance is supported by two types, namely happiness and achievement, therefore this makes employees considered successful but not happy or not as happy as they should be (Wolor et al., 2020). There are three dimensions of work life balance according to Rumangkit et al. (2019), namely Time balance, involvement balance, Satisfaction balance.

2. Work environment

The environment is defined as an external factor that has an influence on organizational performance, it is divided into a specific and general environment (Robbins and Judge, 2021). The work environment includes everything that exists in the area around the agency, both physical and non-physical, which is useful for supporting the performance of individual employees in carrying out their obligations, such as having a clean, comfortable and easy workplace to work in and aims to improve employee performance (Rangkuti et al., 2021). The work environment has 2 dimensions, namely the physical and non-physical work environment, the physical environment includes air circulation, cleanliness, noise, lighting, security, layout, decoration, and facilities that affect employee comfort and productivity. And the last type is the non-physical environment which includes work relationships, organizational culture, and stress levels that affect psychology and work atmosphere.

3. Employee Loyalty

Loyalty is defined as the pride of an individual in being part or a member of an organization so that he has a positive attitude towards the organization and its values (Goujani et al., 2020). According to Rishipal (2019:439) explains that employee loyalty refers to the dedication and attachment of employees to the organization, in addition, loyalty is said to be sincerity, dedication, connection, loyalty to a belief, place, person or organization. Clarified by Larastri and Adnyani (2019) The dimensions of employee loyalty are support for the organization, active participation, discipline, responsibility, positive work attitude

METHOD

This study applies a quantitative method with a causal approach, because it aims to test the relationship between the independent variables and the dependent variables, namely Work Life

Balance (X1) and Work Environment (X2) on Employee Loyalty (Y). The analysis method used is Partial Least Squares - Structural Equation Modeling (PLS-SEM), which is considered appropriate in processing the data in this study. The data collected is cross-sectional, namely obtained in a certain time period in order to describe the actual conditions at that time (Sugiyono, 2022). The sampling technique used is purposive sampling because of the study focused on individuals from Generation Z who work full time in Indonesia. The number of participants has met the minimum requirements for PLS-SEM as explained by Hair et al. (2021), which is at least five times the largest number of indicators in one construct. The data source used is primary data, which was collected through the distribution of online questionnaires using the Google Form platform, with a total of 125 respondents. The instrument used is a 5-point Likert scale (1–5). The respondent criteria in this study include:

1. Individuals who are included in Generation Z, namely those born between 1997 and 2007, refer to the productive age limit according to the Ministry of Manpower.
2. Individuals who are working in a company or organization operating in the territory of Indonesia
3. Individuals who are in the 18–28 age range in 2025 and have qualified as full-time workers.

Because this research focuses on Indonesia as the research location, the regional classification follows the division of six archipelago regions as determined by the Central Statistics Agency (BPS).

- a) Sumatra
- b) Java
- c) Kalimantan
- d) Sulawesi
- e) Bali & Southeast
- f) Maluku & Papua

RESULTS AND DISCUSSION

This study utilizes SmartPLS software version 4.0 in the Partial Least Square (PLS) analysis process. As explained by Ghozali and Kusumadewi (2023), the PLS-SEM approach consists of two main components, namely the measurement model (outer model) and the structural model (inner model).

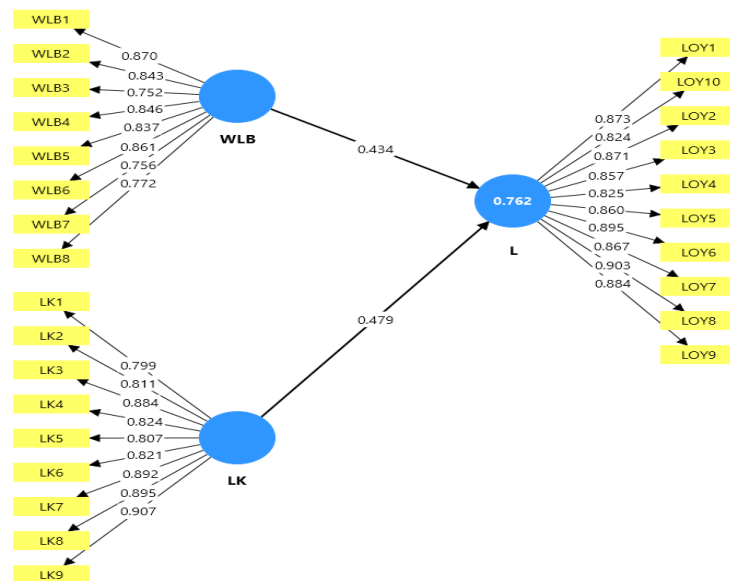
1. Outer Model

Hair et al (2021) explained that the Outer Model test is useful for measuring the quality of the relationship between latent variable constructs and their indicators. Additional explanation according to Musyaffi et al (2022) is that the outer model test can specifically explain the causal relationship between endogenous and exogenous latent variables with indicators. The following are tests on the outer model covering:

a. *Convergent Validity*

Convergent validity can also be evaluated through the Average Variance Extracted (AVE) value. The AVE value is said to meet the requirements for convergent validity if it has a value of more than 0.5, which indicates that the indicators in the construct are able to explain more than 50% of the construct variance (Hair et al., 2021). Below is a picture of the outer loading results obtained in the study

Figure 6 Outer Loading Results



Source: Author Processed Data (2025)

In the picture above, it can be concluded that the items to measure the variables Work Life Balance, Work Environment and Employee Loyalty can be said to be valid because they have values above 0.7. Each variable in this study has the most influential item in forming the variable. Convergent validity can also be measured by looking at the AVE value, the AVE value can be said to be good if it exceeds 0.5 to indicate convergent validity. The following is the AVE in this study:

4.12 AVE Table

Variables	Average Variance Extracted(AVE)
Work Life Balance(X1)	0.670
Work Environment (X2)	0.722
Employee Loyalty (Y)	0.750

Source: Author Processed Data (2025)

b. Discriminant Validity

Based on Indrawati (2015) explains that Discriminant validity is met if the predicted variables are not highly correlated and are also proven to be so in the measurement results. In Discriminant validity, it can be seen in HTMT which produces correlation values between constructs below the threshold of 0.90, this indicates that the constructs have clear differences and do not overlap. The following is HTMT in the Discriminant Validity test

Table 4.13 Results of HTMT Discriminant Validity Test

	Work environment	Employee Loyalty	Work Life Balance
Work environment			
Employee Loyalty	0.874		
Work Life Balance	0.880	0.874	

Source: Author Processed Data (2025)

Based on table 4.13 it is concluded that the discriminant validity of the parameters HTMT has a value of <0.90 and is declared valid.

c. Composite Reliability

Composite Reliability useful for measuring reliability on an indicator, the value is useful for seeing the original measurable reliability figures of the constructs formed. Additional explanation according to Musyaffi (2022) that a good Composite Reliability figure is at least 0.7 and if it is more than 0.8 then the data shows high reliability.

Table 4.15 Composite Reliability and Cronbach's Alpha

	<i>Cronbach's alpha</i>	<i>Composite reliability</i>
Employee Loyalty	0.963	0.963
Work environment	0.952	0.954
<i>Work Life Balance</i>	0.929	0.933

Source: Author Processed Data (2025)

It can be concluded that the Composite Reliability Value on the tested variables has very good internal reliability. The conclusion that can be drawn is that the Composite Reliability value and *Cronbach's alpha* that each indicator in each variable has good internal reliability, so that the statements submitted in the questionnaire are considered reliable.

2. Inner Model

According to Hair et al., (2021), in the evaluation of the Inner Model there are several things, namely R-Square, Path Coefficient, and Predictive Relevance, which are described below.

a. R-Square

According to Musyaffi (2022), the R-Square number is useful for describing the variation of exogenous variables against endogenous variables. According to Hair et al. (2020), when the R-Square value is closer to 1, the prediction of the endogenous variable is said to be better. The following is a table of R-Square value tests.

Table 4.16 R-Square Value Test

Variables	<i>R-Square</i>
Employee Loyalty	0.762

Source: Author Processed Data (2025)

According to table 4.16 above, the R-Square test obtained 0.762, this shows that the independent variables, namely X1 work life balance and X2 work environment, can explain 76.2% of the variation that occurs in the dependent variable, namely employee loyalty (Y). The remaining 23.8% is explained by other variables outside this research model. According to Hair et al. (2021), values above 0.70 are included in the strong category so that the R-Square in this study is included in the strong category. Based on the R-Square value obtained in table 4.16, a manual simultaneous F test was carried out which is useful for testing the effect of independent

variables together on the dependent variable. The following are the results of the F test calculation:

$$F = \frac{R^2 / k}{(1 - R^2) / (n - k - 1)}$$

$$F = \frac{0.762 / 2}{(1 - 0.762) / (125 - 2 - 1)}$$

$$F = \frac{0.381}{0.00195} F = 195.38$$

Information:

R²: R-Square Value

n: Number of samples

k: Amount variable endogenous (X1 and X2)

After obtaining the calculated F value, the next step is to determine the F table value with a significance level of 0.05 (5%). Below are the results of the calculation of the F table value as a reference for comparison.

$$F_{tabel} = F_{\alpha}(k; n - k - 1)$$

$$F_{tabel} = 0,05 (2; 125 - 2 - 1)$$

$$F_{tabel} = 0,05 (2; 122)$$

The F table value obtained from 2 and 122 is 3.07. The calculated F value resulting from the analysis is 195.38. Because the calculated F value is greater than the F table (195.38 > 3.07), it can be concluded that simultaneously the Work Life Balance and Work Environment variables have a significant influence on Gen Z Employee Loyalty in Indonesia.

b. *F-Square*

According to Ghazali and Latan (2015), the F-Square measurement criteria are as follows: a value of 0.35 indicates a large influence, a value of 0.15 indicates a moderate influence, and a value of 0.02 indicates a small influence between the independent latent variable and the dependent latent variable. The following is the F-Square table in this study:

Table 4.17 F-Square Value Test

	Employee Loyalty (Y)
Work Life Balance(X1)	0.250
Work Environment (X2)	0.305

Source: Author Processed Data (2025)

Based on the processed data above, it can be concluded that the Work Environment factor (X2) on Employee Loyalty (Y) has an f² number of 0.305, which means that it is included in the medium/moderate influence category. In addition, the Work Life Balance variable (X1) on Employee Loyalty (Y) has an f² number of 250, which is included in the medium/moderate category.

c. *Path Coefficient*

Hair et al. (2021) explained that Path Coefficients are used to describe and see the direction and strength of the relationship between latent variables, such as if in the same direction then it is positive and vice versa if in the opposite direction. sonegative. The following is a table of hypothesis test results with Path Coefficients.

Table 4.18 Results of Hypothesis Testing with Path

Variable Relationship	Original sample	T statistics	P valuesc	Information
<i>Work Life Balance</i> > Employee Loyalty	0.434	2.655	0.008	Significant
Work Environment > Employee Loyalty	0.479	2,845	0.004	Significant

Source: Author Processed Data (2025)

Based on the results of table 4.18 above, the following is the interpretation of the hypothesis test results:

1. H1: The Work Life Balance variable (X1) has a T-statistics value of 2.655 (>1.960) and a P-Value of 0.008 (<0.05), indicating that Work Life Balance has a significant effect on employee loyalty. This means that the better the Work Life Balance is perceived, the higher the loyalty to the company.
2. H2: The Work Environment variable shows a T-statistic of 2.845 (>1.960) and a P-Value of 0.004 (<0.05), so it also has a significant influence on employee loyalty. A positive work environment will encourage higher loyalty.

Conclusions that can be drawn that Both variables, Work Life Balance and Work Environment, have been proven to have a significant effect on employee loyalty. This emphasizes the importance of maintaining work balance and creating a conducive work environment to increase employee loyalty.

d. Predictive Relevance

The predictive relevance test is useful for determining how well a model is used in a study that is useful for describing observation results (Nisa and Dudija, 2025). According to Hair et al. (2021), it is explained that $Q\text{-Square} > 0$ has good predictive relevance and vice versa if $Q\text{-Square} < 0$ has good predictive relevance. *relevance* which is not good. The following is a table showing the results of Predictive Relevance in this study:

Table 4.19 Q²predict Test Values Source

	<i>Q²predict</i>
Employee Loyalty	0.738

Author Processed Data (2025)

Based on the results of the predictive relevance test, the Q^2 value was 0.738, which is shows that the model has excellent predictive ability.

DISCUSSION OF RESEARCH RESULTS

1. The Influence of Work Life Balance on Employee Loyalty

The analysis findings show that Work Life Balance has a significant impact on Employee Loyalty, with a T-statistic of 2,655 ($>1,960$) and a P-Value of 0.008 (<0.05). This means that Work Life Balance has a real effect on Gen Z loyalty in Indonesia (per island). The F-Square value of 0.250 is classified as a moderate category, indicating a significant contribution, although not very large. Therefore, managing Work Life Balance remains important to increase loyalty, especially for Gen Z across islands. This study supports the findings of Marsela and Sari (2024) who stated that Work Life Balance has a positive effect on Gen Z loyalty in Bandung. This result is also in line with Kustuni and Mauludi (2022) who found that Work Life Balance plays a major role in increasing the loyalty of millennial employees in Banyuwangi.

2. The Influence of Work Environment on Employee Loyalty

The research findings indicate that the Work Environment variable has a significant influence on Employee Loyalty. This is indicated by the T-statistic value of 2,845 which exceeds the critical value of 1,960, and the P-Value of 0.004 which is below the significance level of 0.05. This means that the condition of the work environment has an important role in shaping the loyalty of Gen Z employees in various regions of Indonesia. The F-Square value of 0.280 indicates that the strength of the influence of this variable is at a moderate level. This study is in line with Riadi and Fara (2024) who found a significant influence of the Work Environment on Gen Z loyalty in an IT organization in Jakarta. These results are also consistent with Saepudin et al. (2022) on generations X and Y, and Marhalinda and Supiandini in medical institutions. Ahmad et al. (2019) added that a comfortable working atmosphere encourages optimal performance and long-term loyalty.

3. The Influence of Work Life Balance and Work Environment on Gen Z Employee Loyalty in Indonesia

The results of the simultaneous test (F test) obtained a calculated F value of 195.38 $> F$ table 3.07, which shows that Work Life Balance and Work Environment simultaneously have a significant effect on Gen Z Employee Loyalty in Indonesia. This result is in line with research conducted by Pratiwi (2024) which found that both variables together influence employee loyalty. Research by Alpanda et al. (2023) also supports this finding, where Work Life Balance, Work Environment, and compensation simultaneously influence loyalty, although there are additional variables. This finding is reinforced by Larastrini and Adnyani (2019) who stated that Work Life Balance is closely related to the creation of a healthy and supportive work environment. The balance between work and personal life increases employee loyalty and productivity, especially if accompanied by harmonious relationships between colleagues and superiors.

CONCLUSION AND SUGGESTIONS

The results of the study show that Work Life Balance and Work Environment are considered to be in the good category. This indicates that the majority of Gen Z employees in Indonesia are able to maintain a balance between work and personal life, and feel a conducive work atmosphere. The level of employee loyalty is also quite high, reflecting a strong attachment to their workplace. Work Life Balance has been shown to have a significant effect on the loyalty of Gen Z employees.

Managing the balance between personal life and work makes a positive contribution to increasing loyalty, although its influence is not yet very strong. Likewise, the Work Environment has a significant effect on employee loyalty. A conducive work environment, both in terms of physical and non-physical, has been shown to be able to significantly encourage employee loyalty. Overall, these two variables together have an effect on the loyalty of Gen Z employees in Indonesia, emphasizing the importance of creating working conditions that support work balance and comfort.

Recommendations for future studies and future researchers are encouraged to expand the scope of variables by including additional aspects such as organizational culture, leadership, job satisfaction, or workload. With the addition of these variables, it is expected that the research results will be able to describe more comprehensive factors in influencing employee loyalty, especially in generation Z. In terms of methodology, future research is recommended to use a mixed methods approach, namely by combining quantitative and qualitative methods. This approach will help researchers gain a deeper understanding, not only about the relationship between variables statistically, but also about the perceptions, motivations, and work experiences experienced by Gen Z employees.

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