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### Work-Life Balance, Job Satisfaction, and Employee Loyalty

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#### Abstract

This study explores two crucial effects that could potentially affect the understanding of organizational behavior. The first is the influence of work-life balance (WLB) on employee loyalty (EL). The second is the influence of job satisfaction on employee loyalty. The population and samples come from centennial employees between 17 and 29 years old in Jakarta, Bogor, Depok, Tangerang, and Bekasi. The snowball sampling is utilized to sample them. After surveying them by distributing the questionnaire from May 4 to 14, 2024, this study received 220 responses. Then, it utilizes a structural equation model based on covariance to examine the related effects statistically. The data processing result demonstrates two positive signs: WLB and JS positively affect EL. These findings have significant practical implications for organizations seeking to enhance employee loyalty through WLB and work satisfaction.

Keywords: Employee Loyalty, Gen-Z Employees, Job Satisfaction, Work-Life Balance

#### 1. Introduction

Aside from structural capital, consisting of procedures and systems to make the firm perform, another resource is people (Gerhart & Feng, 2021). To effectively work, these people must be trained well to have sufficient knowledge, skill, and ability (Shubita, 2023). Z is among the generations significantly dominating the workforce as employees (Waworuntu et al., 2022). This generation was born between 1995 and 2010 (Mahapatra et al., 2022) with unique characteristics: independence, tolerance, creativity, self-confidence, and open-mindedness (Kuczerska & Smoląg, 2018). Besides, related people use technology, the internet, smartphones, and social media to communicate (Mahapatra et al., 2022).

Regrettably, Generation Z is characterized by job hopping, often quickly changing jobs by resigning (Nabahani & Riyanto, 2020). As a result, the company must bear the high intangible costs of employees, such as losing their expertise and knowledge (Steenackers & Guerry, 2016). In other words, their loyalty to work becomes an issue for the company (Darmawan et al., 2020). Furthermore, to overcome disloyalty, some studies argue that the company must apply work-life balance (WLB) (Al Kabir & Rahman, 2019; Bagis & Adawiyah, 2022; Gorospe et al., 2024; Rahmansyah et al., 2023; Walidah et al., 2024) and effort to create job satisfaction (Ateeq et al., 2023; Bagis & Adawiyah, 2022; Chen et al., 2022; Dhir et al., 2020; Farrukh et al., 2019; Phuong & Vinh, 2020).

Although two ways effectively solve the disloyalty of employees, some scholars declare that WLB cannot effectively handle this loyalty issue reflected by an insignificant relationship (Mea & Se, 2023; Reners et al., 2024;

Yudiani et al., 2023). Meanwhile, another scholar confirms that job satisfaction cannot overcome the same problem, reflected by the meaningless association between JS and EL (Thanos et al., 2015). Regarding these inconsistent facts, this study aims to reexamine and analyze the effect of work-life balance and job satisfaction on employee satisfaction by utilizing Gen-Z employees.

#### 2. Literature Review and Hypothesis Development

#### 2.1 Employee Loyalty

For a company, the loyalty of employees is considered one of the foremost factors for business growth and sustainability (Farrukh et al., 2019) and reflects their psychological condition describing the relationship with the company: they will trust in the firm, own a sense of belonging, and not leave the company (Dutta & Dhir, 2021). Employees with high loyalty tend to work optimally and proudly tell others about company achievements. Also, they pay attention to their development (Rahmansyah et al., 2023).

#### 2.2 Work-life Balance and Employee Loyalty

Work-life balance (WLB) is a fulfilled equilibrium between personal responsibility and work role (Hasan et al., 2021) or between career aspiration and individual and family life (Blumberga & Berga, 2022). According to Qi et al. (2024), WLB consists of flexible work arrangements (FWA), time management (TM), and personal commitment support (PCS). FWA allows employees to control their timetables to meet their obligations and responsibilities. With TM, the company provides training and mentoring to employees for completing the job. Meanwhile, PCS is a company trying to provide parental leave to take care of children and childcare services and facilities during work. In their research, Al Kabir and Rahman (2019) and Bagis and Adawiyah (2022) prove that an upright work-life balance can increase employee loyalty to work. Similarly, Rahmansyah et al. (2023), Gorospe et al. (2024), and Walidah et al. (2024) affirm this tendency. Based on this explanation, the first hypothesis is formulated like this:

H<sub>1</sub>: Work-life balance positively affects employee loyalty.

#### 2.3 Job Satisfaction and Employee Loyalty

Job satisfaction reflects how contented the employees are with work (Aruldoss et al., 2022; Ateeq et al., 2023). This satisfaction will exist if the firms can fulfill what they hope. Hence, this satisfaction is a positive emotional reaction based on work experience (Phuong & Vinh, 2020). In their research, Sutanto and Perdana (2016) use satisfaction based on leader (SBL), compensation (SBC), and environment (SBE) to relate to loyalty. After testing respondents' perspectives, they affirm the positive impact of SBL, SBC, and SBE on employee loyalty. Besides, Farrukh et al. (2019), Dhir et al. (2020), and Phuong and Vinh (2020) demonstrate a positive relationship between job satisfaction and employee loyalty. Meanwhile, Bagis and Adawiyah (2022), Chen et al. (2022), Ateeq et al. (2023), and Mea and Se (2023) confirm the same evidence. According to this evidence, the second hypothesis is formulated like this:

H<sub>2:</sub> Job satisfaction positively affects employee loyalty.

#### 2.4 Research Model

Based on previous studies and the development of hypotheses, the research model in Figure 1 is as follows.

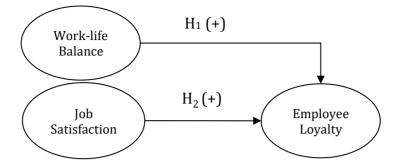


Figure 1: Research Model Source: Hypothesis Development

#### 3. Methods

Because of the hypothesis examination, this study adopted the quantitative approach, as Sugiyono (2022) explains. The data collection related to the primary is based on a survey. According to Sugiyono (2022), the survey involves the distribution of a questionnaire with Likert scales. By mentioning Joshi et al. (2015), this study uses the seven-point Likert scale because it gives the respondents various options to express their close views. One and seven are for totally disagree and agree on responses.

Besides, this study uses secondary data. According to Sugiyono (2022), these data come from a database provided by a third party. In this study context, the intended one is the manuscripts published in international and national journals. This study adapts three dimensions based on fifteen Hayman (2005) indicators to quantify work-life balance. It refers to Bledsoe and Brown (1977) and Dutta and Dhir (2021) to measure dimensions and their indicator related to job satisfaction and employee loyalty, respectively. All of their details are in Table 1.

Table 1: Variable Operationalization

Danitian	Manial 1		Table Operationalization	C
Position	Variable	Dimension	Indicator	Source
Exogenous	Exogenous Work-Life Work Interf		This work disturbs my personal life (WIPL1).	Hayman
	Balance	with Personal Life	This work makes my personal life problematic	(2005)
		(WIPL)	(WIPL2).	
			This work neglects my personal needs	
			(WIPL3).	
			This work has become a priority in my	
			personal life (WIPL4).	
			This work makes me forget my life activity	
			(WIPL5).	
			I struggle to juggle work and non-work	
			(WIPL6).	
			I am unhappy with non-work activities	
			(WIPL7).	_
		Personal Life	My personal life reduces my energy to work	_
		Interference with	(PLIW1).	
		Work (PLIW)	I am too exhausted in the workplace (PLIW2).	
			My personal life disturbs my work (PLIW3).	
			I cannot work well because of my personal	
			life (PLIW4).	
		Work Personal	My personal life creates energy for my job	='
		Life Enhancement	(WPLE1).	
		(WPLE)	My job gives me the energy to pursue	
		` '	personal activities (WPLE2).	
			My personal life creates a better mood at work	
			(WPLE3).	
			My job has led me to a better mood (WPLE4).	

Table 1: Variable Operationalization

Position	Variable	Dimension	ariable Operationalization Indicator	Source
	Job	Extrinsic		Bledsoe
Endogenous	Satisfaction	satisfaction (ES)	<ul> <li>I am satisfied with the following:</li> <li>a. The way my supervisors handle their subordinates (ES1).</li> <li>b. The competence of my supervisor to decide (ES2).</li> <li>c. The firm policy applied (ES3)</li> <li>d. The compensation for the job (ES4)</li> <li>e. The increasing position in the company (ES5).</li> <li>f. The tribute is given after I successfully perform the job (ES6).</li> </ul>	and Brown (1977)
		Intrinsic satisfaction (IS)	I am satisfied because:  a. I am always busy at work all times (IS1).  b. I can work alone in the workplace (IS2).  c. I can do diverse things from time to time (IS3).  d. I can be someone in the society (IS4).  e. I can work on something ethically (IS5).  f. My job provides stability in life (IS6).  g. I can do things for other people (IS7).  h. I can tell people what to do (IS8).  i. I can freely judge something in the workplace (IS9)  j. I can do something based on my abilities (IS10)  k. I can try to finish the job by utilizing my methods (IS11).  l. I can accomplish my job (IS12).	_
Endogenous	Employee Loyalty	Sense of Ownership (SO)	I always say positive things when getting the opportunity in front of the public (SO1). I always wait for another working day (SO2). I always promote my company brand (SO3). I suggest everyone use the service and buy goods from my company (SO4). I have a sense of belonging to this company (SO5). I receive numerous things from this company (SO6).	Dutta and Dhir (2021)
		Willingness to Stay (WTS)	My teammates will support me at the workplace (TR1).  The management at my firm resolves employee complaints (TR2) I count on the words of co-workers (TR3). My subordinates can be trusted to finish their tasks (TR4).  If I have a choice, I will be with this company (WTS1). I will rarely look for a new job (WTS2).	_

Source: Compilated by author, 2024

Furthermore, this study utilizes snowball sampling by contacting the recognized employees. After that, they are asked to contact their colleague to participate in this survey, as Dorothy et al. (2021) executes. By utilizing this survey, which was conducted between May 4 and 14, 2024, this study can effectively obtain 220 Gen-Z employees around Jakarta, Bogor, Depok, Tangerang, and Bekasi. Hence, this study utilizes the structural equation model based on covariance, as Ghozali (2021) declares. Therefore, the validity, reliability, and goodness of fit model testing are essential before the hypotheses examination (Ghozali, 2017).

- This study uses confirmatory factor analysis to validate the responses. The responses to indicators and dimensions will exist if the loading factor and average variance extracted (AVE) exceed 0.5. For reliability testing, this study utilizes composite reliability (CR). Reliable answers to indicators and dimensions will happen if CR is above 0.7 (Hair Jr. et al., 2019).
- This study uses several measurements to detect goodness of fit, such as the Chi-square to the degree of freedom ratio (CMIN/DF), root mean square error of approximation (RMSEA), the parsimonious goodness of fit index (PGFI), normed fit index (PNFI), and comparative fit index (PCFI). The model fits with the data if CMIN/DF is less than three, RMSEA is lower than 0.08, and PGFI, PFNI, and PCFI are higher than 0.5 (Dash & Paul, 2021).
- Based on the model estimation result, this study utilizes t-statistical probability (1-tailed) of critical ratio to
  examine the proposed hypotheses. These hypotheses are acceptable if this probability is less than a 5%
  significance level (Hadianto et al., 2023).

#### 4. Results

#### 4.1 The Respondent Profiles

Following the survey of respondents, their profiles, including gender, age, domicile, marital status, work mode, employment status, and tenure, are detailed in Table 2. Out of total respondents, 59.5% are female and 40.5% are male. Mostly, they are between 20 and 24 years old (63.2%), have an undergraduate degree (80%), stay in Jakarta (46.4%), have single status (95%), onsite work mode (56.8%), permanent working status (41.8%), and tenure from one year to three years (47.3%) and below one year (45.9%).

Table 2: Respondent Features

Basic information Description		Total	%
Gender	Male	89	40.5
	Female	131	59.5
Age	17 - 19	1	0.50
	20 - 24	139	63.2
	25 - 29	80	36.4
Educational level	Senior high school	24	10.9
	Vocational degree	13	5.9
	Undergraduate degree	176	80.0
	Graduate degree	7	3.2
Domicile	Jakarta	102	46.4
	Bogor	17	7.7
	Depok	54	24.5
	Tangerang	36	16.4
	Bekasi	11	5.0
Marital status	Single	209	95.0
	Married	11	5.0
Work mode	Onsite	125	56.8
	Hybrid	75	34.1
	Remote	20	9.1
Employment status	Permanent employee	92	41.8
	Contract employee	91	41.4
	Part-time	7	3.2
	Internship	19	8.6
	Volunteer	11	3.2

Table 2: Respondent Features

Basic information	Description	Total	%
Tenure	< 1 year	101	45.9
	1-3 years	104	47.3
	4-5 years	7	3.2
	6 – 10 years	8	3.6

Source: Processed data, 2024

#### 4.2 The Instrumental Examination Results

By mentioning the first step of the confirmatory factor analysis, responses TR1, IS2, and IS5 were found to be inaccurate, as their loading factors fell below the threshold of 0.5: 0.354, 0.395, and 0.402, respectively. Upon excluding these indicators, this study reanalyzes the data and identifies IS1 as an invalid response, reflected by the LF under 0.5: 0.486. After vanishing it, the analysis is repeated. The results show that all remaining indicators are valid for the dimension of employee loyalty, shown by LF above 0.5 for SO1, SO2, SO3, SO4, SO5, and SO6: 0.663, 0.717, 0.685, 0.692, 0.826, and 0.724, supported by AVE beyond 0.5 for SO: 0.790; WTS1, WTS2, and WTS3: 0.521, 0.952, and 0.690, supported by AVE beyond 0.5 for WTS: 0.813; TR2, TR3, and TR4: 0.749, 0.737, and 0.794, supported by AVE beyond 0.5 for Trust: 0.812. In brief, LF for SO, WTS, and TR: 0.820, 0.902, and 0.637, respectively, all exceeding the 0.5 threshold. These values support the employee loyalty construct, which has an AVE of 0.837 (see Table 3).

For reliability examination results, reliable answers are available for SO, WTS, TR, and employee loyalty because the composite reliability exceeds 0.7: 0.863, 0.893, 0.912, and 0.919 (see Table 3).

Table 3: Validity and reliability test results for employee loyalty and job satisfaction Dimension/ Composite Position Code Loading factor AVE Construct Reliability Sense Indicator SO<sub>1</sub> 0.663 0.790 0.863 Ownership SO<sub>2</sub> Indicator 0.717 Indicator SO<sub>3</sub> 0.685 Indicator SO<sub>4</sub> 0.692 Indicator SO<sub>5</sub> 0.826 Indicator SO<sub>6</sub> 0.724 Willingness 0.813 Indicator WTS1 0.521 0.893 to stay Indicator WTS2 0.952 WTS3 0.690 Indicator Trust 0.812 0.912 TR2 0.749 Indicator Indicator TR3 0.737 Indicator TR4 0.794 Employee Dimension SO 0.820 0.837 0.919 WTS Loyalty Dimension 0.902 Dimension TR 0.637 External Indicator ES1 0.837 0.804 0.944 Satisfaction Indicator ES<sub>2</sub> 0.731 Indicator ES3 0.795 Indicator ES4 0.723 Indicator ES5 0.660 Indicator ES<sub>6</sub> 0.702 Internal Indicator IS3 0.638 0.795 0.958 Satisfaction Indicator IS4 0.666 Indicator IS6 0.787 Indicator IS7 0.687 Indicator IS8 0.608 Indicator IS9 0.751 Indicator IS10 0.809 Indicator IS11 0.823 Indicator IS12 0.742

Table 3: Validity and reliability test results for employee loyalty and job satisfaction

Dimension/ Construct	Position	Code	Loading factor	AVE	Composite Reliability
Job	Dimension	ES	0.801	0.783	0.815
Satisfaction	Dimension	IS	0.582		

Source: Processed data, 2024

Similarly, valid responses exist for the indicators and their dimension of job satisfaction, reinforced by the LF above 0.5 for:

- a. ES1, ES2, ES3, ES4, ES5, and ES6: 0.837, 0.731, 0.795, 0.723, 0.660, and 0.702, supported by AVE exceeding 0.5 for External Satisfaction: 0.804 (see Table 3).
- b. IS3, IS4, IS6, IS7, IS8, IS9, IS10, IS11, and IS12, supported by AVE exceeding 0.5 for Internal Satisfaction: 0.795 (see Table 3).
- c. ES and IS as dimensions: 0.801 and 0.582, supported by AVE exceeding 0.5 for JS: 0.783 (see Table 3).

For reliability examination results, reliable answers are available for ES, IS, and job satisfaction because the composite reliability exceeds 0.7: 0.944, 0.958, and 0.815 (see Table 3).

The same situation occurs for work-life balance, where the result is in Table 4. In this table, all precise responses happen for indicators and dimensions of work-life balance, described by the LF above 0.5 for:

- a. WIPL1, WIPL2, WIPL3, WIPL4, WIPL5, WIPL6, and WIPL7: 0.786, 0.848, 0.821, 0.708, 0.709, 0.808, and 0.670, supported by AVE higher than 0.5 for WIPL: 0.817 (see Table 4).
- b. PLIW1, PLIW2, PLIW3, and PLIW4: 0.735, 0.758, 0.918, and 0.777, supported by AVE higher than 0.5 for PLIW: 0.839 (see Table 4).
- c. WPLE1, WPLE2, WPLE3, and WPLE4: 0.569, 0.753, 0.764, and 0.944, supported by AVE higher than 0.5 for WPLE, i.e., 0.824 (see Table 4).
- d. WIPL, PLIW, and WPLE: 0.781, 0.924, and 0.806, supported by AVE higher than 0.5 for work-life balance (WLB): 0.865 (see Table 4).

For reliability examination results, reliable answers are available for WIPL, PLIW, WPLE, and work-life balance (WLB) because the composite reliability exceeds 0.7: 0.957, 0.955, 0.929, and 0.940 (see Table 4).

Table 4: Validity and reliability test result for work-life balance

Loading factor					
Code	Position	WIPL	PLIW	WPLE	WLB
WIPL1	Indicator	0.786			
WIPL2	Indicator	0.848			
WIPL3	Indicator	0.821			
WIPL4	Indicator	0.708			
WIPL5	Indicator	0.709			
WIPL6	Indicator	0.808			
WIPL7	Indicator	0.670			
PLIW1	Indicator		0.735		
PLIW2	Indicator		0.758		
PLIW3	Indicator		0.918		
PLIW4	Indicator		0.777		
WPLE1	Indicator			0.569	
WPLE2	Indicator			0.753	
WPLE3	Indicator			0.764	
WPLE4	Indicator			0.944	
WIPL	Dimension				0.781
PLIW	Dimension				0.924
WPLE Dimension					0.806
Additional measurement					
AVE		0.817	0.839	0.824	0.865
Composite	Reliability	0.957	0.955	0.929	0.940

Source: Processed data, 2024

#### 4.3 The Goodness of Fit Examination Results

Table 5 presents the goodness of fit detection result based on five measures. Based on CMIN/DF, this value is 2.027, below three; therefore, the model fits with the data, reinforced by RMSEA below 0.08: 0.068, PGFI, PNFI, and PCFI exceeding 0.5: 0.674, 0.697, and 0.798.

Table 5: The Goodness of Fit Examination Results

Measurement	Value	Required point	Conclusion
CMIN/DF	2.027	Below three (Dash & Paul, 2021)	The model fits
RMSEA	0.068	Below 0.08 (Dash & Paul, 2021)	with the data
PGFI	0.674	Higher than 0.5 (Dash & Paul, 2021)	
PNFI	0.697	Higher than 0.5 (Dash & Paul, 2021)	
PCFI	0.798	Higher than 0.5 (Dash & Paul, 2021)	

Source: Processed data, 2024

#### 4.4 The Model Estimation results

Table 6 depicts the estimated research model with the probability (1-tailed) of the critical ratio for testing the first and second hypotheses of 0.040 and \*\*\*. These values are significant at 5%; hence, the first and second hypotheses declaring a positive effect of WLB on JS on EL are acceptable, respectively.

Table 6: The Estimation Result of the Research Model: The Effect of Work-Life Balance and Job Satisfaction on Employee Loyalty

Hypothesis	Direction of	Path	Standard	Critical	Probability	
Trypomesis	hypothesis	Coefficient	Error	Ratio	(2-tailed)	(1-tailed)
One	WLB → EL	0.060	0.034	1.750	0.080	0.040
Two	$JS \rightarrow EL$	0.512	0.089	5.737	***	***

Source: Processed data, 2024

#### 5. Discussion

Based on the first hypothesis testing, this study exhibits a positive propensity of work-life balance toward employee loyalty. For Gen Z, a high WLB will create happiness without the workload because the related employees can flexibly manage their professional and personal duties well. In the end, they do not resign from work. Instead, they stand with their company (Waworuntu et al., 2022). Based on this propensity, this study supports Al Kabir and Rahman (2019), with 100 banking employees in Bangladesh, declaring that work-life balance positively affects employee loyalty. Equally, this study aligns with Bagis and Adawiyah (2022), using 135 employees from multiple construction firms in Indonesia; Rahmansyah et al. (2023), utilizing 55 coffee shop employees in Indonesia; Gorospe et al. (2024) with 150 employees in the business processing outsourcing industry in the Philippines; and Walidah et al. (2024), using 95 health center workers in Indonesia.

Based on the second hypothesis testing, this study declares a positive tendency of job satisfaction toward employee loyalty. According to Basem et al. (2022), keeping employees satisfied is essential to making them loyal. High-satisfaction employees usually feel recognized as firmly committed to the company and do not seek opportunities elsewhere. Based on this propensity, this study confirms Farrukh et al. (2019), utilizing 384 hotel employees from Saudi Arabia, exhibiting that job satisfaction affects employee loyalty positively. Similarly, this study affirms Dhir et al. (2020), utilizing 220 employees from India; Phuong and Vinh (2020), using 315 lodging employees in Vietnam; Bagis and Adawiyah (2022), utilizing 135 workers in construction firms in Indonesia; and Chen et al. (2022), utilizing 478 Chinese miners. Finally, this positive sign affirms Ateeq et al. (2023), studying 102 employees in a telecommunication company in Bahrain, and Mea and Se (2023), investigating 93 female lecturers in Indonesia.

Based on these proofs, this study suggests that the company optimizes working programs for Gen-Z employees, such as employee-of-the-month selection and attractive career development through online workshops, training, and mentoring, that are suitable for their features of respecting the chance to learn. Associated with WLB, the organization should apply flexible work hours, work from home, and annual leave with a structured approach, including assessing their effectiveness. Indeed, the company is expected to communicate its aspects to employees in advance.

#### 6. Conclusion

This study examines two determinants of Gen-Z employee loyalty, i.e., work-life balance and job satisfaction. The employees intended are from Jakarta, Bogor, Depok, Tangerang, and Bekasi. After testing their response using a structural equation model based on covariance, this study demonstrates a positive effect of work-life balance and job satisfaction on employee loyalty. The limitation of this study lies in the several areas where Gen-Z employees exist and the total determinants of their loyalty. Related to the first one, the subsequent scholars should add the areas in Java, such as Bandung, Semarang, Surabaya, and Yogyakarta, so that more samples can be collected and utilized. Associated with the second one, they should explore the industry where the Gen-Z work and their salary and add them as control variables to describe how Gen-Z reacts to economic factors related to their loyalty.

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Informed Consent Statement/Ethics approval: Participants in this study were fully informed about their anonymity assurance, the purpose of the research, and how their data would be utilized.

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