



The Impact of Work-Life Balance and Flexible Work Arrangements On Burnout And Turnover Intentions In Generation Z Workers

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ABSTRACT

The phenomenon of high burnout rates and turnover rates among Generation Z workers poses a strategic challenge for human resource management in the era of digital transformation. This study aims to analyze the effect of Work-Life Balance (WLB) and Flexible Work Arrangements (FWA) on burnout and its implications for turnover intentions among Generation Z workers. This study uses a quantitative approach with a causal explanatory design. Data were collected from 210 Generation Z worker respondents in the financial services and technology sectors through a structured questionnaire with a purposive sampling technique. Data analysis was conducted using the Structural Equation Modeling method based on Partial Least Squares (SEM-PLS) with the help of SmartPLS 4.0 software. The results showed that WLB and FWA had a negative and significant effect on burnout. Furthermore, burnout was proven to have a positive and significant effect on turnover intentions. Mediation analysis confirmed that burnout acts as a partial mediating variable in the relationship between WLB and FWA on turnover intentions. Simultaneously, flexibility and work-life balance policy interventions were able to significantly reduce emotional exhaustion and turnover intentions among Generation Z. The implications of this research emphasize the importance of designing adaptive work environments that respect personal life boundaries to foster the retention of young talent.

Keywords: *Work-Life Balance, Flexible Work Arrangements, Burnout, Turnover Intentions, Generation Z*

INTRODUCTION

The current demographic shift in the global workforce is marked by the massive entry of Generation Z into the professional job market. Born between 1997 and 2012, this generation brings fundamentally different characteristics, expectations, and work values than their predecessors (Chillakuri, 2020). Generation Z grew up in an era of intense digital technology integration, shaping their preferences for mobility, independence, and work-life balance (Schroth, 2019). However, Generation Z's transition into the competitive and high-pressure workplace is often marked by a mismatch between personal expectations and organizational realities (Iorgulescu, 2016). This situation triggers psychological vulnerabilities that impact the dynamics of work relationships across various industrial sectors.

One of the main challenges faced by organizations employing Generation Z is the high tendency to have job turnover *intentions* (Ozkan & Solmaz, 2015). Generation Z is known to have lower levels of loyalty to a single company and is more responsive to external career opportunities that offer a better work environment (Goh & Okumus, 2020). High *turnover intentions* not only result in significant recruitment and training costs for organizations but also disrupt operational stability and knowledge retention *within* the company (Deery & Jago, 2015). Therefore, a deep understanding of the factors driving job turnover intentions among the younger generation is crucial in formulating HR sustainability strategies.

The phenomenon of *turnover intentions* among Generation Z workers is closely related to *burnout* syndrome, or chronic mental, emotional, and physical exhaustion due to unresolved work stress (Maslach & Leiter, 2016). Work target pressure, an *always-on* culture fueled by continuous digital connectivity, and the blurring of boundaries between work hours and personal time are key triggers for increased *burnout* among young workers (Kelliher & Anderson, 2010). Generation Z reports higher levels of emotional exhaustion than previous generations when faced with rigid and stressful work environments (Twenge, 2017). Untreated *burnout* triggers depersonalization, decreased self-efficacy, and ultimately drives individuals to resign as a defense mechanism (Edú-Valsania et al., 2022).

In an effort to mitigate *burnout* and suppress *turnover intentions*, the role of *Work-Life Balance* (WLB) has emerged as a crucial variable for Generation Z (Haar et al., 2014). WLB refers to an individual's perception that work and non-work activities are compatible and support balanced personal growth (Sirgy & Lee, 2018). For Generation Z, work is no longer seen as the sole center of life, but rather as part of a life ecosystem that must be in harmony with mental health, social relationships, and the development of hobbies (Maloni et al., 2019). The inability of organizations to facilitate WLB has been shown to erode employees' psychological energy, trigger prolonged stress, and reduce organizational commitment (Grawitch et al., 2006).

In line with the importance of WLB, the implementation of *Flexible Work Arrangements* (FWA) has become an absolute requirement expected by Generation Z workers (Chung & van der Lippe, 2020). FWA includes flexibility in terms of working hours (*flextime*), work location (*remote working* or *hybrid working*), and workload management (Allen et al., 2013). The autonomy provided through FWA allows young workers to manage their energy and time independently, reduce the stress of commuting, and align professional obligations with their biological and personal rhythms (Gajendran & Harrison, 2007). Based on *Self-Determination Theory*, fulfilling the need for autonomy through FWA increases intrinsic

motivation and psychological well-being, which directly has the potential to reduce the risk of *burnout* (Deci & Ryan, 2008).

The relationship between WLB, FWA, *burnout*, and *turnover intentions* can be explained through the *Conservation of Resources (COR) Theory* framework (Hobfoll, 1989; Hobfoll et al., 2018). This theory states that individuals strive to acquire, maintain, and protect their valuable resources, such as time, emotional energy, and mental health. When job demands excessively deplete these resources without recovery mechanisms—such as those provided by WLB and FWA—individuals will experience a resource crisis that manifests as *burnout* (Halbesleben et al., 2014). As a final defense against further resource depletion, employees tend to leave the organization (*turnover*) (Wright & Cropanzano, 2004).

Although extensive research has been conducted on WLB and FWA in previous generations, there remains a research gap *regarding* how these two variables interact specifically to reduce *burnout* and *turnover intentions* in Generation Z in a post-pandemic context (Lott & Chudzikowski, 2018). Most previous literature focuses on Gen X and Millennial workers who have different domestic priorities, such as childcare or family responsibilities (Kossek et al., 2014). Meanwhile, Generation Z experiences stress dynamics driven more by the search for career identity, financial anxiety, and reliance on the digital ecosystem (Schoellbauer et al., 2022). Therefore, testing an empirical model that integrates WLB and FWA as antecedents with *burnout* as a mediator of Generation Z's *turnover intentions* is highly relevant theoretically and practically.

Based on the problem description above, this study was conducted to empirically test the impact of *Work-Life Balance* and *Flexible Work Arrangements* on *burnout* and its implications for *turnover intentions* in Generation Z workers. The results of this study are expected to provide theoretical contributions to the development of HR management and organizational behavior literature, especially in the context of cross-generational worker characteristics. Practically, this study provides strategic guidance for HR practitioners and company management in designing effective work flexibility policies and mental health programs to increase young talent retention in the modern era.

RESEARCH METHODS

This study uses a quantitative approach with a causal explanatory design that aims to test and analyze the effect of *Work-Life Balance* (WLB) and *Flexible Work Arrangements* (FWA) on *burnout* and its implications for *turnover intentions* in Generation Z workers (Hair et al., 2019). The population in this study includes all Generation Z workers (born 1997–2012) who work in the financial services and technology sectors. The sampling technique used is *non-probability sampling* with a *purposive sampling* method (Sekaran & Bougie, 2016). The sample criteria include Generation Z workers who have worked for at least 1 year in companies that implement flexible work schemes. The collected sample size is 210 respondents, which has met the sample ratio adequacy limit for structural model analysis (Hair et al., 2017). Primary data collection was carried out in a structured manner using an online questionnaire (*Google Forms*) with a 5-point Likert Scale instrument, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Data processing and analysis in this study used *Structural Equation Modeling* based on *Partial Least Squares* (SEM-PLS) techniques through SmartPLS 4.0 software (Ringle et al., 2022). The data analysis stage began with an evaluation of *the outer model* (measurement model) to test construct validity

and reliability. Convergent validity was assessed based on *outer loading* (> 0.70) and *Average Variance Extracted* ($AVE > 0.50$), discriminant validity was tested using the *Heterotrait-Monotrait Ratio* ($HTMT < 0.90$), while reliability was measured using *Composite Reliability* and *Cronbach's Alpha* (> 0.70) (Hair et al., 2019). Next, an evaluation of *the inner model* (structural model) was conducted to assess the model's predictive power through measurements R^2 (*R-squared*), f^2 (*effect size*), and Q^2 (*predictive relevance*), as well as testing path coefficients using a *bootstrapping* procedure with 5,000 subsamples at the significance level $\alpha = 5\%$ (t -statistics > 1.96 and p -value < 0.05) (Sarstedt et al., 2020).

Based on the *Conservation of Resources* (COR) *Theory* and *Self-Determination Theory*, this paragraph formulates a research hypothesis that tests the causal relationship and mediation effects as follows: 1). **H1:** *Work-Life Balance* (WLB) has a negative and significant effect on *burnout* in Generation Z workers. 2). **H2:** *Flexible Work Arrangements* (FWA) have a negative and significant effect on *burnout* in Generation Z workers. 3). **H3:** *Burnout* has a positive and significant effect on *turnover intentions* in Generation Z workers. 4). **H4:** *Burnout* mediates the influence of *Work-Life Balance* (WLB) and *Flexible Work Arrangements* (FWA) on *turnover intentions* in Generation Z workers.

RESULT AND DISCUSSION

Results

Respondent Profile

Research data was collected from 210 Generation Z worker respondents in the financial services and technology sectors who had at least 1 year of work experience and implemented a flexible work system.

Table 1
Demographic Characteristics of Respondents (N = 210)

Profile	Category	Frequency	Percentage (%)
Gender	Man	94	44.76%
	Woman	116	55.24%
Age	18–22 years	62	29.52%
	23–27 years	148	70.48%
Industrial Sector	Financial Services / Banking	98	46.67%
	Technology / Startup / IT	112	53.33%
Years of service	1–2 years	126	60.00%
	> 2–4 years	84	40.00%
Work system	Hybrid Working	135	64.29%
	Full Remote Working	75	35.71%

Based on Table 1, the majority of respondents were aged 23–27 (70.48%), with a predominance of work in the technology/startup sector (53.33%) and financial services (46.67%). Most respondents

employed a *hybrid* work pattern (64.29%), reflecting the demographic characteristics of Generation Z in digital-oriented industries (Chillakuri, 2020).

Evaluation of the Measurement Model (*Outer Model*)

Outer model evaluation was conducted to test the validity and reliability of measurement instruments including *Work-Life Balance* (WLB), *Flexible Work Arrangements* (FWA), *Burnout* (BUR), and *Turnover Intentions* (TI) (Hair et al., 2019).

Convergent Validity and Construct Reliability

Convergent validity is met if the *outer loading* value is > 0.70 and $AVE > 0.50$. Reliability is measured using *Cronbach's Alpha* and *Composite Reliability* with a threshold of > 0.70 (Sarstedt et al., 2020).

Table 2
Results of Convergent Validity and Construct Reliability Evaluation

Construct	Indicator	Outer Loading	AVE	Composite Reliability	Cronbach's Alpha
Work-Life Balance (WLB)	WLB1	0.835	0.689	0.917	0.887
	WLB2	0.841			
	WLB3	0.812			
	WLB4	0.828			
	WLB5	0.834			
Flexible Work Arrangements (FWA)	FWA1	0.851	0.708	0.924	0.897
	FWA2	0.839			
	FWA3	0.827			
	FWA4	0.846			
	FWA5	0.844			
Burnout (BUR)	BUR1	0.862	0.721	0.928	0.903
	BUR2	0.855			
	BUR3	0.841			
	BUR4	0.838			
	BUR5	0.849			
Turnover Intentions (TI)	TI1	0.871	0.742	0.920	0.884
	TI2	0.865			
	TI3	0.858			

The results in Table 2 show that all *outer loading* values are above 0.70, AVE values are above 0.50 (0.689–0.742), and *Composite Reliability* and *Cronbach's Alpha* values exceed 0.70. This confirms that all variables have very strong convergent validity and reliability (Hair et al., 2017).

Discriminant Validity

Discriminant validity was tested using the *Heterotrait-Monotrait* ratio (HTMT), where all inter-construct values were required to be below 0.90 (Ringle et al., 2022).

Table 3
Heterotrait-Monotrait Ratio (HTMT) Value

Construct	Work-Life Balance	Flexible Work Arrangements	Burnout	Turnover Intentions
Work-Life Balance	-			
Flexible Work Arrangements	0.612	-		
Burnout	0.724	0.685	-	
Turnover Intentions	0.698	0.641	0.782	-

Table 3 confirms that all inter-construct HTMT values are below 0.90, so there are no discriminant validity issues in this model.

Structural Model Evaluation (*Inner Model*)

Determination Coefficient Test (R^2), f^2 , And Q^2

The structural model was evaluated to see the predictive power and the level of contribution between variables.

Table 4
Test Results R^2 And Q^2

Endogenous Variables	R-Squared (R^2)	R-Squared Adjusted	Q-Squared (Q^2)
Burnout (BUR)	0.618	0.614	0.438
Turnover Intentions (TI)	0.654	0.651	0.479

Table 4 shows the values R^2 for *Burnout* was 0.618 (61.8% of the variance in *burnout* was explained by WLB and FWA). Meanwhile, the value R^2 for *Turnover Intentions* of 0.654 (65.4% of the variance in turnover intentions is explained by WLB, FWA, and *Burnout*). The value Q^2 above 0 (0.438 and 0.479) confirms that the model has high *predictive relevance* (Hair et al., 2019).

Table 5
Effect Size Test Results (f^2)

Variable Path	Mark f^2	Effect Category
Work-Life Balance→Burnout	0.385	Big
Flexible Work Arrangements→Burnout	0.241	Intermediate
Burnout→Turnover Intentions	0.492	Big

Hypothesis Testing and Mediation Analysis

Hypothesis testing was conducted through a *bootstrapping* procedure with 5,000 *subsamples* ($\alpha = 0,05$). The hypothesis is accepted if t -statistics > 1.96 and p -value < 0.05 (Sarstedt et al., 2020).

Table 6
Results of Direct Effects Hypothesis Testing

Hypothesis	Relationship Path	Original Sample (β)	Standard Deviation	T Statistics ($ O/STDEV $)	P Values	Decision
H1	WLB→Burnout	-0.482	0.054	8,926	0,000	Accepted
H2	FWA→Burnout	-0.365	0.058	6,293	0,000	Accepted
H3	Burnout→Turnover Intentions	0.564	0.049	11,510	0,000	Accepted

Table 7
Results of Indirect Effects Hypothesis Testing

Hypothesis	Mediation Path	Original Sample (β)	Standard Deviation	T Statistics	P Values	Decision
H4a	WLB→BUR→IT	-0.272	0.038	7,158	0,000	Accepted (Mediation)
H4b	FWA→BUR→IT	-0.206	0.039	5,282	0,000	Accepted (Mediation)

Based on Table 6 and Table 7: 1). **H1 Accepted:** *Work-Life Balance* has a negative and significant effect on *burnout* ($\beta = -0,482, p = 0,000$). 2). **H2 Accepted:** *Flexible Work Arrangements* have a negative and significant effect on *burnout* ($\beta = -0,365, p = 0,000$). 3). **H3 Accepted:** *Burnout* has a positive and significant effect on *turnover intentions* ($\beta = 0,564, p = 0,000$). 4). **H4 Accepted:** *Burnout* significantly mediates the effect of WLB ($\beta = -0,272, p = 0,000$) and FWA ($\beta = -0,206, p = 0,000$) on the *turnover intentions* of Generation Z workers.

Discussion

The Effect of Work-Life Balance on Burnout in Generation Z

The results of the analysis prove that *Work-Life Balance* (WLB) has a negative and significant influence on *burnout* ($\beta = -0,482, t = 8,926$). This shows that the better the balance between work demands and personal life that Generation Z workers feel, the lower the level of emotional and physical exhaustion (*burnout*) they experience.

For Generation Z, work-life integration is not just an added perk, but a key prerequisite for choosing and maintaining employment (Schroth, 2019). This generation is characterized by a high level of mental health awareness. When the boundaries between work and personal space are disrupted due to expectations of excessive working hours, young employees experience rapid resource *depletion* (Maslach & Leiter, 2016). This finding is strongly consistent with *Conservation of Resources* (COR) Theory (Hobfoll et al., 2018), which asserts that organizational failure to help employees maintain

personal resources (such as free time and emotional energy) will lead to chronic stress and mental exhaustion.

This empirical study reinforces the findings of Haar et al. (2014) and Maloni et al. (2019), which emphasized that Generation Z is much more likely to experience *burnout* than their predecessors when faced with rigid traditional work norms. Organizational support for WLB—such as limiting work communication outside of work hours serves as a *protective buffer* mechanism that maintains the psychological stability of young employees (Sirgy & Lee, 2018).

The Effect of Flexible Work Arrangements on Burnout in Generation Z

The results of statistical tests confirm that *Flexible Work Arrangements* (FWA) have a negative and significant effect on *burnout* in Generation Z workers ($\beta = -0,365, t = 6,293$). Autonomy in determining the location and time of work has been proven to be effective in reducing the level of psychological fatigue in young workers.

As *digital natives*, Generation Z is accustomed to utilizing technology to work from anywhere (*work anywhere culture*) (Chillakuri, 2020). Rigid work arrangements that require daily physical presence in the office often trigger *commuting stress* and feelings of entrapment (Gajendran & Harrison, 2007). Through FWA, employees gain autonomous control over their daily work rhythms. From the perspective of *Self-Determination Theory* (Deci & Ryan, 2008), fulfilling the basic need for autonomy *increases* intrinsic motivation and significantly reduces emotional exhaustion.

These findings support research by Allen et al. (2013) and Chung and van der Lippe (2020), which showed that flexible work provides employees with the space to independently restore physical and mental energy. However, implementing FWA among Generation Z requires clear boundaries to prevent it from turning into *invisible work hours* or an *always-on* phenomenon, which could potentially trigger *technostress* (Schoellbauer et al., 2022).

The Influence of Burnout on Turnover Intentions in Generation Z

This study shows that *burnout* has a positive and very dominant influence on *turnover intentions* in Generation Z workers ($\beta = 0,564, t = 11,510$). The higher the level of emotional exhaustion and depersonalization felt by young employees, the stronger their intention to resign or move to another company.

Unlike previous generations who tended to stay with one organization for long-term financial stability, Generation Z has a lower tolerance for *toxic* work environments or those that trigger psychological depression (Goh & Okumus, 2020; Iorgulescu, 2016). When experiencing *burnout*, Generation Z views resignation as the most rational form of self - preservation to preserve their mental health (Edú-Valsania et al., 2022).

These results align with the findings of Deery and Jago (2015) and Ozkan and Solmaz (2015), who stated that *burnout* is the strongest direct predictor of *turnover intentions* among young workers. Management's inability to reduce the triggers of mental exhaustion directly impacts high *turnover rates* in high-pressure sectors such as financial services and technology startups.

The Mediating Role of Burnout (Indirect Effect)

SEM-PLS analysis confirms that *burnout* plays a significant role as a mediating variable (*indirect effect*) in the relationship between WLB and *turnover intentions* ($\beta = -0,272, p = 0,000$) and FWA on *turnover intentions* ($\beta = -0,206, p = 0,000$).

These findings explain the causal mechanism *in* which the provision of WLB and FWA not only directly reduces turnover intentions, but also works gradually by healing or preventing the onset of *burnout* first. Referring to the *Conservation of Resources* (COR) *Theory* (Hobfoll, 1989), WLB and FWA act as resource *replenishment*. When employees' psychological resources are maintained, *burnout* can be avoided, which ultimately turns off the urge to leave the company (*turnover intentions*) (Halbesleben et al., 2014; Wright & Cropanzano, 2004).

CONCLUSION

Based on the results of data analysis and discussion, this study concludes that *Work-Life Balance* (WLB) and *Flexible Work Arrangements* (FWA) are proven to have a negative and significant effect on *burnout*, while *burnout* has a positive and significant effect on *turnover intentions* in Generation Z workers. This finding confirms that the higher the support for work-life balance and flexibility provided by the company, the lower the level of emotional exhaustion experienced by young workers. In addition, *burnout* is proven to play a significant role as a partial mediating variable that bridges the relationship between WLB and FWA to reduce turnover intentions *in* Generation Z.

Theoretically, the results of this study strengthen the existence of *Conservation of Resources* (COR) *Theory* and *Self-Determination Theory* in explaining the dynamics of organizational behavior in workers across generations. WLB and FWA support function as instruments for psychological resource recovery (*resource replenishment*) and fulfill the need for work autonomy which is very crucial for Generation Z. The availability of these two factors has been proven to be able to withstand the draining of emotional energy of young employees, thereby preventing the emergence of *burnout* which has been the main trigger for the urge to leave the company.

Practically, company management and human resource practitioners are recommended to transform traditional work arrangements into a structured, *outcome-based hybrid* work environment. Companies need to establish digital work boundary regulations (*the right to disconnect*) to maintain employee work-life balance, as well as provide integrated mental health programs to mitigate the risk of psychological burnout. This mental well-being-oriented strategy is not only effective in reducing *turnover rates* but also key to retaining competitive young talent in the digital era.

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