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External factors as mediators of work-life balance for generation Z

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ABSTRACT

The contemporary landscape of human resource management has witnessed work-life balance (WLB) emerging as a critical strategic concern, particularly for Generation Z employees entering today's evolving work environment. The progression of digitalization, increasing productivity expectations, and individual aspirations for well-being have intensified the relevance of examining WLB. This study investigates how technological and psychological dimensions influence WLB and explores the mediating function of external factors in that relationship. Employing a quantitative methodology anchored in Structural Equation Modeling with Partial Least Squares (SEM-PLS) analysis, complemented by qualitative insights drawn from Gen Z employees' workplace experiences across various Indonesian firms. The findings reveal that psychological variables exert the strongest impact on WLB, both directly and through external mediating factors. In contrast, technological aspects have a limited direct effect and show insignificant mediation. The novelty of this study lies in conceptualizing external conditions such as social support networks and adaptive organizational culture as intermediaries connecting technological and psychological influences on WLB, a perspective rarely explored among Indonesia's younger workforce. The results highlight the importance of psychosocial-oriented strategies in addressing WLB challenges amid the digital era.

INTRODUCTION

Within contemporary human resource management discourse work-life balance (WLB) has progressively transformed into a paramount strategic consideration, gaining particular significance as Generation Z begins to enter the workforce (Barck-Holst et al., 2022; Garcia et al., 2020; Metselaar et al., 2023). The reconfiguration of occupational structures catalyzed by digital advancement, coupled with escalating performance benchmarks and heightened individual expectations surrounding quality of existence, has rendered WLB increasingly pertinent for scholarly investigation. The disharmony between professional obligations and personal domains possesses substantial capacity to precipitate occupational stress, psychological exhaustion, and diminished organizational effectiveness (Barck-Holst et al., 2022; Chafi et al., 2022; Metselaar et al., 2023).

One of the biggest challenges in attaining WLB is the massive use of technology. On the one hand, technology facilitates efficiency and provides flexibility; on the other, it blurs the distinction between professional and personal spaces, thereby extending working hours and increasing psychological strain (Bocean et al., 2023; Irfan et al., 2023; Metselaar et al., 2023). Furthermore, external factors such as familial and social support alongside internal psychological dimensions, including motivation, resilience, and job satisfaction, also play crucial roles in determining the quality of WLB (Abdul Jalil et al., 2023; Khan et al., 2023; Lamane-Harim et al., 2023).

Although numerous studies have examined the aspects of technology and psychology on WLB, few have positioned external factors as mediators that connect the response of technology and psychological factors on WLB. This study focuses on young professionals, particularly Generation Z in Indonesia, where such research remains limited (Al Riyami et al., 2023; Bencsik & Juhasz, 2023; Clark, 2000; Filippi et al., 2024; Irshad et al., 2021). Based on this research gap, several questions arise: Can external factors become significant mediators in the relationship between technology and psychological factors on WLB? How does technology affect work-life balance? How do psychological factors shape work-life balance? Do external contextual factors mediate the technological framework and WLB relationship? Furthermore, do external contextual factors mediate the psychological characteristics and WLB relationship? The objectives of this research are to examine how technological framework factors influence the WLB of Generation Z, to analyze the impact of psychological factors on WLB, to examine the mediating function of external contextual factors within the technological and WLB relationship framework, and to evaluate the intermediary role of external contextual factors in connecting psychological characteristics with WLB outcomes.

LITERATURE REVIEW

Theoretical: To contribute to the development of WLB literature, particularly from the perspective of external factor mediation. Practical: To provide strategic recommendations for organizations to create a work environment that supports the life balance of young employees.

Scholarly discourse surrounding WLB has undergone significant evolution paralleling transformations in global workforce composition, particularly with Generation Z's emergence as a predominant labor market participant (Barck-Holst et al., 2022; Bocean et al., 2023; Chafi et al., 2022; Metselaar et al., 2023). One important factor frequently studied is psychological factors (Argus & Pääsuke, 2021; Obeng et

al., 2021; Pranata et al., 2022; Ugwu et al., 2023). They state that aspects such as intrinsic motivation, emotional resilience, and self-efficacy play important roles in maintaining balance between work demands and personal life. Young workers who have good emotional regulation tend to be able to manage work and home role conflicts more effectively, thus having higher WLB (Borowiec & Drygas, 2023; Kumar et al., 2021; Pranata et al., 2022; Susanto et al., 2022).

Besides psychological aspects, technology has become an important focus in WLB discussions, especially since the COVID-19 pandemic which changed work patterns to become more flexible and digital (Bocean et al., 2023; Chafi et al., 2022; Daraba et al., 2021; Metselaar et al., 2023). Information technology indeed facilitates work efficiency, but at the same time has the potential to cause connectivity pressure that blurs the boundary between work time and personal time. Excessive use of technology can disrupt WLB if not balanced with personal control and supportive work culture (Al Riyami et al., 2023; Ferdous et al., 2023; Filippi et al., 2024; Haar & Brougham, 2022; Tijani et al., 2022).

Nevertheless, technology does not always serve as a connector between individual psychological conditions and WLB. In several studies, it was found that technology only serves as a facilitating tool, not the main mediator. Its effectiveness is highly dependent on external context, such as company policies, supervisor support, and organizational culture. This opens room for examining external factors as potentially more significant mediators (Barck-Holst et al., 2022; Bocean et al., 2023; Koon, 2022; Lamane- Harim et al., 2023; Metselaar et al., 2023; Petrou & Xanthopoulou, 2021).

External factors such as social support, healthy work relationships, and family support have been extensively proven in meta-analyses to confirm that perceived organizational support contributes greatly to creating WLB. Young workers across cultures also show that an inclusive work environment and positive interpersonal relationships can reduce the negative effects of work stress on overall life satisfaction (Barck-Holst et al., 2022; Borowiec & Drygas, 2023; Filippi et al., 2024; Lott & Wöhrmann, 2023).

Previous research combining psychological, technological, and external factors is still relatively limited, especially those using an integrated approach (Abdul Jalil et al., 2023; Al Riyami et al., 2023; Khan et al., 2023; Lorentzon et al., 2024; Tønnessen et al., 2021). Even in the Indonesian context, literature examining mediation models involving external factors among young generations remains scarce. Therefore, this research attempts to fill this gap by testing how external factors can mediate between psychological factors and WLB, while comparing it with the mediating potential of technology. Through a mixed- method approach, this research provides a more comprehensive picture of WLB dynamics among Generation Z.

- H1: Technology factors have a significant effect on the work-life balance of Generation Z.
- H2: Psychological factors have a significant effect on the work-life balance of Generation Z.
- H3: Technology factors mediating the relationship between psychological factors and the work-life balance of Generation Z.
- H4: Technology factors moderating the relationship between psychological factors and the work-life balance of Generation Z through technology

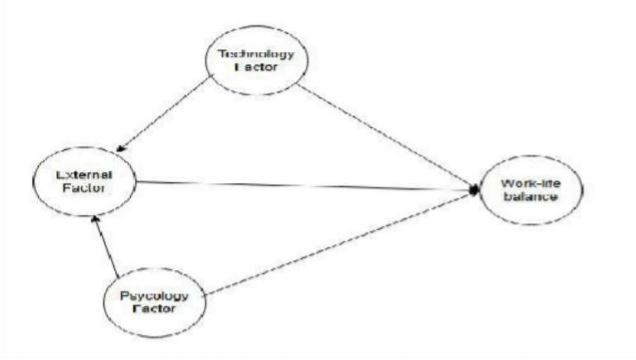

Figure 1. Conceptual Framework

METHODS

This research employs an integrated mixed-method design synthesizing quantitative and qualitative analytical approaches to comprehensively explore WLB dynamics.

Quantitative Approach

This research involves 165 young employees from Generation Z working in various companies. Based on demographic data (Table 1), the majority of respondents are female, have high school education, and have less than three years of work experience. This condition reflects that Gen Z in this study is still in the early career stage, which is greatly influenced by external factors in maintaining WLB. Therefore, factors such as work flexibility, social support, and adaptive work environment become very important as mediators in shaping their work-life balance.

Table 1. Demographic Data

Category	Subcategory	Count
Gender	Men	72
	Women	93
Education	Diploma	16
	High School	93
	Under Graduate	53
	Master	2
	Graduated	1
Work Duration	< 1 Year	54
	1-3 Years	72
	3-6 Years	20
	> 6 Years	19

Empirical data acquisition utilized questionnaire instruments constructed upon 5-point Likert scaling methodology, wherein participants evaluated their agreement levels with statements reflecting psychological variables, technological infrastructure, external contextual factors, and WLB perceptions. The scaling continuum extended from 1 (indicating strong disagreement) to 5 (signifying strong agreement), enabling researchers to quantitatively capture nuanced variations in respondent perspectives and preferences (Chatterjee et al., 2023; Zhang et al., 2021).

Collected empirical data underwent processing and analysis through Structural Equation Modeling (SEM) methodology, operationalized via SmartPLS version 4.0

software (Hair et al., 2013; Sarstedt et al., 2022a, 2022b). This analytical approach was selected based on its capacity to simultaneously evaluate relationships among latent constructs, including mediation model assessment, which demonstrates high relevance for elucidating external factors and technology as mediating variables. This framework enables researchers to identify direct and indirect influence pathways between constructs while empirically evaluating relationship strength and statistical significance.

Qualitative Approach

As a complement to the quantitative approach, this research also adopts a qualitative approach to gain a deeper understanding of WLB dynamics among Generation Z (Alam, 2021; Alenizi, 2023; Hapsari et al., 2022). Three informants were purposively selected based on age criteria (20-21 years) and varying work tenure, ranging from 3 months to 2 years 3 months, at different companies in the Jabodetabek area (Table 2).

Table 2. Informant Data

Informant Name	Age	Tenure	Company
Sherly	21	2 years 3 months	PT. Fortuna Teknindo Nusantara
Valencia	20	< 1 year	PT. Media Artha Persada
Nicolas	20	3 months	Kalbe Farma

Qualitative data was collected through in-depth interviews designed to explore their perceptions regarding the role of technology, external factors (such as social and family environment), and psychological conditions in influencing the balance between personal life and work. This approach allows researchers to explore nuances of personal experiences and contexts that may not be reached through quantitative surveys. Interview results were analyzed using thematic coding techniques, which allow data grouping based on key themes that emerge repeatedly. This technique helps identify patterns and hidden meanings in informant narratives, and supports the validity of quantitative findings by strengthening or contrasting the results (Image 2). Through the integration of these findings, a richer and more comprehensive picture of how Generation Z forms, interprets, and navigates their work-life balance in the modern era is obtained.

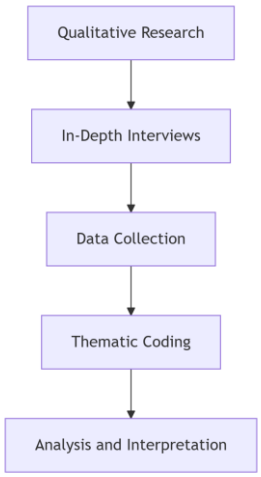

Figure 2. Qualitative Approach Flow

RESULTS AND DISCUSSION

Based on the loading factor results from confirmatory analysis (CFA), it can be seen that all indicators of the External Factor, Psychology, and WLB constructs have loading values above 0.7, which means they are valid and strongly represent their respective constructs. Indicators FE1 to FE3 show significant contributions to External Factor (0.776- 0.853), while PS1 and PS2 reflect the Psychology construct very well (0.870-0.904). Similarly, indicators WLB2 - WLB4 also show high correlation with the WLB construct, where the highest loading value reaches 0.912, strengthening the validity of this construct in measuring WLB.

However, in the Technology construct, there is an anomaly in the TI3 indicator which only has a loading of 0.494, far below the recommended minimum threshold (0.7), indicating that this indicator is less valid in explaining the technology construct in the context of this research. Conversely, indicators TI1 and TI2 still show fairly good contributions with values of 0.853 and 0.804 respectively, so overall this construct can still be maintained with consideration for revision or removal of TI3 (Mohd Thas Thaker et al., 2021; Sarstedt et al., 2022a, 2022b). Therefore, indicator improvement or redefinition of the Technology dimension needs to be done so that the model's validity becomes stronger and more representative in explaining the relationship with Worklife Balance among Gen Z (Table 3).

Table 3. Outer Loading

Indicator	External Factors	Psychological Factors	Technology Factors	Work Life Balance
FE1	0.776	-	-	-
FE2	0.832	-	-	-
FE3	0.853	-	-	-
PS1	-	0.904	-	-
PS2	-	0.87	-	-
TI1	-	-	0.853	-
TI2	-	-	0.823	-
TI3	-	-	0.494	-
WLB2	-	-	-	0.87
WLB3	-	-	-	0.912
WLB4	-	-	-	0.709

Three main constructs, namely External Factor, Psychology, and Worklife Balance, show good reliability and validity because all Cronbach's Alpha and Composite Reliability values are above 0.7. This indicates that the instruments used are consistent and capable of measuring variables accurately. However, the Technology construct has low reliability because the Cronbach's Alpha value is only 0.589. Although the AVE is still above the 0.5 threshold, indicator evaluation is needed for this construct to be suitable for use in model analysis (Table 4).

Table 4. Construct Reliability and Validity

Construct	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
External Factors	0.757	0.756	0.861	0.674
Psychological Factors	0.731	0.742	0.881	0.787
Technology Factors	0.589	0.684	0.773	0.539
Work Life Balance	0.811	0.824	0.877	0.697

Based on the path significance test results, all relationships between variables in the research model show significant results because p-values < 0.05. The path from Psychology to External Factor (β = 0.658; p = 0.000) and Psychology to Worklife Balance (β = 0.459; p = 0.000) show the strongest and most significant influence, indicating that the psychological aspects of Gen Z play a major role in shaping their WLB both directly and indirectly.

Meanwhile, although the influence of Technology on External Factor (β = 0.134; p = 0.046) and Worklife Balance (β = 0.144; p = 0.031) is relatively weak, it remains statistically significant. This means technology still plays a role in mediating external influences on WLB, although its contribution is relatively small compared to psychological variables (Table 5).

Table 5. Path Coefficients

Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
External Factors → Work Life Balance	0.227	0.224	0.1	2.275	0.023
Psychological Factors → External Factors	0.658	0.656	0.045	14.507	0
Psychological Factors → Work Life Balance	0.459	0.462	0.093	4.918	0
Technology Factors → External Factors	0.134	0.142	0.067	1.992	0.046
Technology Factors → Work-Life Balance	0.144	0.148	0.067	2.155	0.031

Based on the mediation path analysis results, it is known that the Psychology → External Factor → Worklife Balance path has a coefficient value of 0.150 with a p-value of 0.025, indicating statistical significance. This indicates that Gen Z's psychological factors indirectly influence their WLB through the mediating role of external factors. This means positive psychological conditions encourage better perceptions of external factors such as social support, work culture, or flexibility, which ultimately enhance WLB. Conversely, the Technology → External Factor → Worklife Balance path shows insignificant results with a coefficient value of 0.030 and p-value of 0.155. This indicates that although technology contributes to perceptions of external factors, its indirect influence on WLB is not statistically strong enough. In other words, technology use in this context has not been able to effectively bridge the relationship between external environment and WLB for Gen Z.

These findings reinforce that psychological factors have a dominant role in shaping WLB, both directly and through external mediation (Al Riyami et al., 2023; Duan et al., 2023; Irfan et al., 2023; Obeng et al., 2021; Tønnessen et al., 2021). Therefore, interventions focusing on strengthening mental health, stress management, and psychological empowerment are highly recommended in organizational strategies to support Gen Z's work well-being. On the other hand, technology's role should be strengthened through more flexible and integrated work system innovations (Duan et al., 2023; Irshad et al., 2021; Tønnessen et al., 2021), so it can support mediation more effectively (Table 6).

Table 6. Specific Indirect Effect

Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Psychological Factors → External Factors → Work-Life Balance	0.15	0.147	0.067	2.245	0.025
Technology Factors → External Factors → Work-Life Balance	0.03	0.031	0.021	1.424	0.155

Path analysis results show that External Factor significantly influences Worklife Balance with a coefficient of 0.227 and p-value of 0.023, meaning the more positive the perception of external factors, the better Gen Z's WLB. This relationship indicates that elements such as social support, work environment, and organizational policies play important roles in shaping their work-life quality. The Psychology construct has a strong influence both on External Factor ($\beta = 0.658$; $p = 0.000$) and directly on Worklife Balance ($\beta = 0.608$; $p = 0.000$), showing that individual psychological conditions significantly influence how they respond to external environments and form life balance. This confirms that the healthier Gen Z's mental condition, the more effectively they navigate work pressures and personal life in balance.

Additionally, Technology also shows significant influence on Worklife Balance with a coefficient of 0.174 and p-value of 0.010, although its influence on External Factor is relatively weak but still significant ($\beta = 0.134$; $p = 0.046$). This means technology utilization directly helps Gen Z achieve WLB, especially through flexibility, efficiency, and connectivity offered by digital platforms (Table 7).

Table 7. Total Effect

Path	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
External Factors → Work-Life Balance	0.227	0.224	0.1	2.275	0.023
Psychological Factors → External Factors	0.658	0.656	0.045	14.507	0
Psychological Factors → Work-Life Balance	0.608	0.609	0.057	10.645	0
Technology Factors → External Factors	0.134	0.142	0.067	1.992	0.046
Technology Factors → Work-Life Balance	0.174	0.179	0.068	2.575	0.01

The R-square value for the External Factor construct of 0.488 shows that 48.8% of variation in external factors can be explained by independent variables in the model, particularly Psychology and Technology. This indicates that almost half of the changes in external factor perceptions are influenced by Gen Z's psychological conditions and technology utilization.

Meanwhile, the R-square value for Worklife Balance of 0.471 shows that 47.1% of WLB variability is explained by External Factor, Psychology, and Technology constructs. Thus, this model has fairly good predictive ability in explaining Gen Z's WLB, although the remainder is still influenced by other factors outside the research model (Table 8).

Table 8. R-Square

Construct	R-square	R-square adjusted
External Factors	0.488	0.481
Work Life Balance	0.471	0.461

The structural model diagram (Image 3) shows that Psychology has a strong direct influence on External Factor (β = 0.658) and Worklife Balance (β = 0.459), and indirectly enhances WLB through External Factor mediation (R^2 = 0.488). Meanwhile, Technology has a weaker influence on External Factor (β = 0.134) and Worklife Balance (β = 0.144), with one of its indicators (TI3) being less valid (loading = 0.494). Overall, 47.1% of variation in WLB can be explained by these three main constructs, showing that psychological factors are more dominant than technology in influencing Gen Z's WLB.

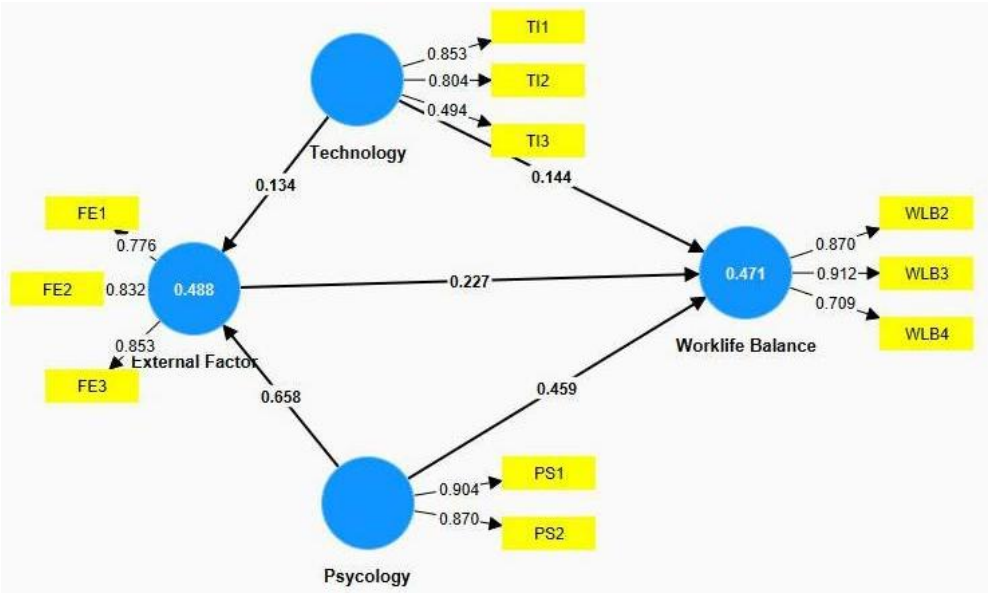

Figure 3. Path Diagram

These findings are reinforced by qualitative interviews with three informants (Table 2): Sherly (21 years old, PT Fortuna Teknindo Nusantara) stated that technology greatly supports her tasks as finance staff, but pressure from superiors and salary incompatibility become psychological barriers. She perseveres because of coworker support and personal motivation. Valencia (20 years old, PT Media Artha Persada) emphasizes the importance of coworker support and adaptive office culture. Technology helps work efficiency, but social involvement has more influence in maintaining her emotional stability.

Nicolas (21 years old, Kalbe Farma) highlights the positive work environment and non- hierarchical atmosphere in his company. He feels advanced technology supports work, but the cheerful and supportive work atmosphere more determines his psychological comfort.

Overall, the data shows that the combination of internal psychological strength and external support becomes the main determinant of Generation Z's success in achieving WLB, while technology remains an important facilitator but not the main connector. The results of this research, which combines quantitative and qualitative approaches, show that psychological factors and external factors are the main

determinants in shaping WLB among Generation Z (Al Riyami et al., 2023; Irfan et al., 2023; Koon, 2022; Obeng et al., 2021), while technology's role is more as a facilitator rather than the main connecting variable (Duan et al., 2023; Metselaar et al., 2023; Tønnessen et al., 2021). The demographic profile of respondents shows female dominance (56.4%), with secondary education background and work experience of less than three years, reflecting Gen Z characteristics in the early career stage. This indicates they still heavily depend on external support and internal psychological strength in balancing work and personal life.

Outer loading analysis shows that the Psychology, External Factor, and Worklife Balance constructs have good convergent validity because all indicators have loading values above 0.7. Conversely, the Technology construct shows weakness, especially in the TI3 indicator which only has a loading value of 0.494. This weakness is reinforced by reliability test results, where Cronbach's Alpha and Composite Reliability values for the Technology construct are below the minimum threshold of 0.7, although the AVE value is still at an acceptable level (0.539). These findings indicate the need for indicator review so technology is more consistent in measuring technology's role among Gen Z.

Path coefficient analysis shows that the Psychology construct significantly influences External Factor directly ($\beta = 0.658$, $p = 0.000$) and Worklife Balance ($\beta = 0.608$, $p = 0.000$), and also indirectly through the External Factor → Worklife Balance mediation path ($\beta = 0.150$, $p = 0.025$). Meanwhile, the External Factor → Worklife Balance path is also significant ($\beta = 0.227$, $p = 0.023$), confirming that external factor mediation role is quite strong. Conversely, Technology's influence on External Factor ($\beta = 0.134$, $p = 0.046$) and Worklife Balance ($\beta = 0.174$, $p = 0.010$), although statistically significant, is relatively weak in effect value. Even the indirect mediation path Technology → External Factor → Worklife Balance is not significant ($p = 0.155$), causing hypotheses H3 and H4 to be empirically unacceptable.

R-square values of 0.488 for External Factor and 0.471 for Worklife Balance show that this structural model can explain approximately 47-48% variability of each construct. This reflects good model predictive adequacy, with psychology and external dominance as more significant factors compared to technology. Thus, hypotheses H1 and H2 are accepted, while H3 and H4 are rejected because they are not statistically supported.

These findings are reinforced by qualitative interviews. Sherly (21 years old, PT Fortuna Teknindo Nusantara) stated that technology indeed greatly helps with financial tasks, but pressure from superiors and salary incompatibility become significant psychological challenges (Dos Santos, 2020; Rasool et al., 2021; Stankevičiūtė & Kunskaja, 2022; Ugwu et al., 2023). She perseveres because of coworker support and personal motivation—illustrating that psychological strength and external social factors are more dominant in shaping WLB. Valencia (20 years old, PT Media Artha Persada) highlights the importance of social involvement and adaptive work culture as emotional balance, although technology facilitates work. Nicolas (21 years old, Kalbe Farma) underlines work comfort determined by non-hierarchical and supportive atmosphere, creating psychological stability despite very adequate technology.

Overall, these research results confirm that WLB among Generation Z is more determined by the combination of individual psychological strength and adaptive work environment support. Technology remains important in facilitating work activities, but is not strong enough to become the main bridge in the relationship between

psychological factors and life balance. Therefore, company efforts in building optimal WLB for Generation Z need to be directed toward psychological strengthening, supportive work culture formation, and functional and empowering technology integration.

Novelty

This research provides new contributions to WLB studies among Generation Z by combining quantitative approaches based on structural models (SEM-PLS) and qualitative approaches based on real work experience narratives. The main novelty lies in testing the mediating and moderating roles of external factors and technology in the relationship between psychological factors and WLB, which has not been extensively explored in previous literature, especially among Gen Z populations in Indonesia. Additionally, the finding that technology only serves as a direct facilitator and not as the main mediator adds a new perspective that achieving WLB success is more determined by psychological strength and social support rather than technological advancement itself.

MANAGERIAL IMPLICATION

These research results provide important implications for human resource management and organizations seeking to optimize Gen Z employee productivity and well-being. First, organizations need to prioritize interventions supporting individual psychological strength, such as stress management training, mental coaching, and personal empowerment. Second, creating a supportive, non-hierarchical work environment with a high social involvement culture can strengthen positive external factors that encourage WLB. Third, technology must be used strategically to support work flexibility and efficiency, but should not replace interpersonal relational roles in organizations. This understanding is important for organizations oriented toward digital transformation but still wanting to maintain the mental health and life balance of their workers.

CONCLUSION

This research concludes that WLB among Generation Z is significantly influenced by psychological factors and external factors, with the most dominant influence coming from individual psychological conditions. External factors play a significant partial mediating role, while technology only provides weak direct influence and is not proven as a mediator or moderator in that relationship. The integration of quantitative data and qualitative narratives from respondents reinforces that social involvement, supportive work atmosphere, and personal motivation and psychological resilience are the main pillars in maintaining Gen Z's WLB. Therefore, future organizational strategies should balance digital transformation with psychological and social aspect strengthening, to respond to complex and dynamic young generation needs.

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