

Work-Life Balance Among Generation Z Employees at Bank Bri Semarang Regional Office

Farah Atiqah

Universitas Diponegoro, Indonesia

Email: farahatiqah033@gmail.com

Abstract. *The rising involvement of Generation Z in the banking sector introduces new challenges regarding work-life balance (WLB). This generation places strong emphasis on flexibility, mental well-being, and a healthy balance between personal life and work, while the banking industry is characterized by high pressure, long working hours, and hierarchical structures. This study aims to explore how Generation Z employees at Bank BRI Regional Office Semarang perceive work-life balance, the obstacles they encounter, and the strategies they employ to maintain balance. Using a qualitative phenomenological approach, in-depth interviews were conducted with five Generation Z employees and two managerial informants for triangulation. The findings reveal that Gen Z interprets WLB not only as time allocation but also as psychological involvement, emotional satisfaction, and the ability to manage boundaries between work and personal life, aligned with the principles of Border Theory. Key barriers identified include extended working hours, significant overtime demands, a mechanistic organizational culture, and limited schedule flexibility. Despite these challenges, Gen Z employees adopt several strategies such as effective time management, priority setting, assertive communication, and reliance on social support and digital tools for self-recovery. The study provides theoretical contributions by extending the application of Border Theory to the context of Gen Z in Indonesia's banking industry and practical contributions by offering recommendations for designing adaptive work policies that enhance the well-being and retention of young employees.*

Keywords: *Banking Sector; Border Theory; BRI Employees; Generation Z; Work-Life Balance*

INTRODUCTION

A company is a modern organization that has the production process of goods or services to achieve its goals, including trading companies (merchandising), service companies (services), and manufacturing companies (manufacturing). In general, the company's goal is to obtain profits with long-term growth, maintain survival, and create a positive impression in the eyes of the public to support the progress of the Indonesian economy. To achieve these goals, every company urgently needs various effective and efficient strategies and policies to become a large and resilient organization (Sheffi, 2015).

Employees are a determining factor for the success of a company, particularly in the banking sector, due to the important role employees play as staff members who plan, carry out, and direct various operational activities (Abu Bakar, 2024). They fight competition driven by globalization trends, contribute to determining and achieving success, and can control and mobilize other factors and activities owned by the company in achieving its goals.

Today, the participation of Generation Z employees is starting to dominate the workforce, especially in banking companies (Bejtkovský, 2016). This generation comprises those born between 1995 and 2010 (Andrea et al., 2016). Meanwhile, according to Oblinger & Oblinger (2005), Generation Z is defined as the generation born after the Millennial Generation up to the present. Data from the Central Statistics Agency (BPS) in 2022 show Indonesia's labor force as 143.72 million with a labor force participation rate of 68.63%, dominated by millennials at 25.87% and Generation Z at 27.98%.

Considering the Baby Boomer generation is entering retirement, Generation Z now falls within the productive age category, representing an opportunity to accelerate economic

growth. However, the characteristics of this generation highlight significant aspects of employee behavior. Research by the Institute for Emerging Issues (2012), cited in Rachmawati (2019), states Generation Z is the most unique, diverse, and technologically sophisticated generation. Gen Z values a stable salary and secure profession but also prioritizes a supportive environment (Acheampong, 2021). Consequently, many from this generation choose to work in the banking sector. The banking industry is one of the most dynamic and competitive sectors, especially amid globalization, technological changes, and increasingly complex market demands. In this fierce competition, the human factor is a key to determining success and competitive advantage for banks, with Generation Z playing a vital role.

However, there are characteristic differences between Generation Z employees and banking companies. Robey and Sales (1994), cited in Rodriguez et al. (2021), describe banks as having a very mechanical and hierarchical organizational structure, creating highly specialized roles. This mechanistic structure results in undesirable consequences such as inflexibility, inaction in responding to market demand, high operational costs, and suppression of employee initiatives. Banks are highly centralized, with decision-making flowing from top to bottom according to processes and procedures outlined in job descriptions. According to Rodriguez et al. (2021), this structure conflicts with Generation Z's preferred way of working—they prefer autonomy and independence and dislike hierarchical roles.

This phenomenon is critical in the banking sector due to high work pressure and industrial dynamics that require employees to work with low flexibility. Hartanto and Karim (2023) found that around 60% of Generation Z employees plan to leave their jobs within the first two years due to a lack of *work-life balance*. The survey also showed that *work-life balance* is the main factor for 69% of Generation Z employees when choosing and staying in an organization, but only 37% expressed satisfaction with current conditions. This imbalance causes burnout, low job satisfaction, and high turnover intention among Generation Z (Mattaparti et al., 2026; Mulli et al., 2025).

According to Hossain et al. (2018), the *Work-Life Balance* problem in the banking industry is generally caused by long working hours. The banking industry is entering a more competitive environment where banks offer a larger variety of financial products and services, making bankers' working hours inflexible. This creates tension between work and personal life, leading to stress, fatigue, and loss of motivation. This situation contradicts Generation Z's most important career goal, namely *Work-Life Balance* (Andrea et al., 2016).

The following are the number of employees at Bank BRI Semarang Regional Office:

Table 1. Number of Generation Z at Bank BRI Semarang Regional Office in 2024

No	Position	Sum
1	Junior Manager	2 person
2	Permanent Employees	15 person
3	Implementing Staff	19 person

Source: BRI Human Resources Section Semarang Regional Office

Based on Table 1, it is known that the number of overtime employees of Bank BRI Semarang Regional Office who work overtime in 2024 from January to December has increased every month as a reflection of the increasing workload. Total overtime hours are calculated by multiplying the overtime hours per employee by the number of 36 Generation Z employees.

Overtime or overtime is one of the problems for Generation Z wealthy who are oriented towards work-life balance. PT Bank Rakyat Indonesia Tbk is a company engaged in commercial banking and is owned by the Indonesian government as the majority shareholder, so it is necessary to manage its human resources well because human resources have a very important role in improving the performance and development of the banking industry.

According to Nafis et al. (2020) Work-life balance is a situation where employees can equally meet the demands of work, fulfill their family commitments or responsibilities, and other responsibilities or needs such as social activities. Every worker needs a balance between their personal life and work life or what is commonly called Work-Life Balance. Nafis et al. (2020) This is important, because when a person focuses on only one thing, it will reduce self-productivity related to personal or work life. Asriandi et al. (2021) explained that the dynamics of Generation Z employees are related to work-life balance. In the article, it is mentioned that their most important career goals are work-life balance and workplace stability, as work-life balance impacts employee performance and productivity, improves mental health, and better relationships. Gen Z expects a life balance more than other orientations, because this generation also knows and prioritizes the term mental health.

The formulation of the problem in this study departs from the phenomenon that generation Z has not been able to achieve optimal work-life balance due to various factors from companies and individuals. Based on these conditions, this study formulates three main questions, namely how Generation Z employees perceive work-life balance in the banking environment, what factors hinder the achievement of work-life balance in Generation Z, and how strategies are used by Generation Z to achieve a balance between personal and work life.

The purpose of this research is to explore in depth the concept of work-life balance from the perspective of generation Z employees. Specifically, this research aims to understand how generation Z at PT BRI Regional Office Semarang interprets work-life balance, identify factors that inhibit the achievement of work-life balance, and find out the strategies or efforts used by individuals in fulfilling this balance. In addition, this study also examines how Generation Z employees at Bank Rakyat Indonesia Tbk manage the boundaries between personal and work life in the context of the banking industry, which is known to have a high work rhythm.

Theoretically, the findings of this study are expected to contribute to the development of the concept of work-life balance through an understanding of how Generation Z manages these limitations in the banking sector. This research enriches the literature by presenting an empirical picture of the dynamics of work-life balance in the new generation entering the workforce, as well as expanding the application of Border Theory in the context of Indonesian banking. Meanwhile, practically, this research can be used by human resource management practitioners as a reference in designing the right work-life balance program for the new generation of employees. The results of the study can also be a reference for the banking industry in improving employee performance through work balance management, which has an impact on increasing job satisfaction, decreasing turnover intention, reducing absenteeism,

increasing family and life satisfaction, and reducing stress. In addition, these findings can be considered by companies in making decisions related to employment issues so that employee performance can continue to be improved.

MATERIALS AND METHOD

This study used a qualitative method with a phenomenological approach to explore in depth the subjective experience of Generation Z employees in interpreting work-life balance at Bank BRI Semarang Regional Office. The phenomenological approach was chosen because it is able to explain what informants experience and how they experience it, especially related to obstacles and strategies in achieving work-life balance.

The research was conducted at Bank BRI Semarang Regional Office, Jl. Teuku Umar No.24, as a relevant location to understand the dynamics of Generation Z in the banking sector. This location was selected due to its significant representation of Generation Z employees within a hierarchical banking structure.

The population of this study consisted of all Generation Z employees at Bank BRI Semarang Regional Office, totaling 36 individuals. The research subjects were selected using purposive sampling techniques, with specific criteria: (1) Generation Z employees (born 1997–2005); (2) working tenure of at least one year; and (3) showing indications of obstacles in fulfilling work-life balance based on preliminary observations and human resource data. A total of five main informants who met these criteria were interviewed in depth to obtain rich and comprehensive data. Additionally, two managerial-level informants were included for triangulation purposes to validate findings from multiple perspectives.

Data sources consist of primary and secondary data. Primary data were obtained through in-depth interviews with informants, while secondary data were collected from books, academic journals, organizational documents, and related articles. The main instrument of research is the researcher himself, who acts as an interviewer, data collector, analyst, and presenter of research results, supported by interview guidelines, voice recording devices, and field notes.

Data collection techniques included: (1) in-depth semi-structured interviews lasting 60–90 minutes per session; (2) limited non-participant observations of workplace dynamics; and (3) documentation review of organizational policies and employee records. Data were analyzed following the qualitative data analysis framework proposed by Creswell & Creswell (2018), involving the following stages: data organization, data reduction through coding and categorization, theme development, interpretation, and presentation of findings. Data validity was ensured through source triangulation (comparing data from employees and managers), member checking, and prolonged engagement in the research setting.

RESULTS AND DISCUSSION

Generation Z has a strong tendency towards the need for life balance, work stability, and attention to mental health Asriandi et al. (2021). Therefore, understanding the experiences, strategies, challenges, and values they adopt in balancing the demands of work and personal life is an important thing that needs to be revealed in depth.

In this chapter, the presentation of data is arranged according to the stages of data analysis according to Miles and Huberman (1994), which includes three main components: data

reduction, data presentation, and conclusion drawing and verification. The findings presented are the results of data processing from the interview process that has been validated through the source triangulation technique, in order to ensure the validity and credibility of the data. Each section will be systematically elaborated to provide a complete picture of the reality of work-life balance among Generation Z employees who are the subject of this study.

Data Reduction

Individual Life Orientation

In the process of data reduction, it was found that self-acceptance is an important aspect experienced by informants in building their psychological well-being. The three informants showed a fairly high level of self-awareness in accepting their strengths and weaknesses. For example, Informant 1 said that he started to be less harsh with himself, and more accepting failure as part of the process, "now I'm starting to accept myself... if it fails, I consider it part of the process" (Informant 1). Meanwhile, Informant 2 emphasized the importance of learning from one's shortcomings, "the advantages, yes, are grateful. But I also realized the shortcomings, so I patched it through studying, asked the seniors" (Informant 2). Informant 3 added that a sense of insecurity can be turned into an encouragement to develop. This suggests that individuals experience a continuous process of self-acceptance and is used as a foundation for personal growth.

Another aspect that stands out is autonomy and personal growth. The three informants described a situation that forced them to make decisions independently, especially after living away from their families. "The life of the region makes me not dependent. I have to make my own decisions every day" (Informant 3). They also show the process of personal growth that occurs naturally through the demands of work, as revealed by Informant 2, "I used to not be used to speaking in front of people, but because I have to present every week, I became more confident". Even the demanding work environment encourages them to develop, as Informant 3 said, "at BRI, we are forced to develop. You can't be stuck in your comfort zone." This shows that external challenges also encourage the formation of resilience and sustainable learning capacity.

In addition, the dimensions of purpose in life, environmental mastery, and positive relations with others also appear strongly in the informant's narrative. The three stated that they had realistic life goals and were oriented towards stability and contribution, "I work because I want to live a stable life, have a clear direction, and one day be able to open my own business" (Informant 3). In terms of mastery of the environment, they are able to adjust to the rhythm of work and maintain personal balance, as Informant 1 points out, "I can already manage my work time and personal time... But I still love the space for healing." Positive social relationships are also an important support for psychological well-being. "Relationships with colleagues are very important. We often eat together, share work problems as well" (Informant 2), which shows a sense of mutual support in the work environment. This whole process illustrates that an individual's psychological well-being is shaped by a balance between self-acceptance, drive to grow, independence, clear goals, adaptive abilities, and healthy social relationships.

Organizational Role Orientation

In the process of reducing data related to employee attachment to the organization, it was found that the aspect of emotional attachment is one of the main indicators that emerge from

the informant's narrative. The informants revealed that their emotional state was often influenced by workload and dynamics in the workplace. As revealed by Informant 1, "my mood can be greatly influenced by work. If the work is piled up or scolded by the boss, it can make you upset all day". This shows that emotional attachment is not only positive, but also susceptible to high work pressure. Meanwhile, Informant 2 stated that his work has become a big part of his life, "work is like a second life. Even more often in the office than at home", indicates a fairly deep intensity of engagement. However, Informant 3 gave a moderate assessment of his attachment, "I gave a score of 6 or 7 out of 10 attachment questions. It is not very attached, but it also cannot be completely detached", which describes the variation in the level of emotional attachment between individuals.

Furthermore, the aspect of identification with the organization also appears strong in the informant's narrative. The three informants showed that the values that the organization embraced were aligned with their personal values, thus creating a sense of fit and comfort working in it. Informant 1 emphasized, "I feel that it is suitable for the BRI culture, especially about professionalism and teamwork". Likewise, Informant 2 felt that the values of discipline and punctuality upheld in the organization were in accordance with his life principles, "values like discipline, punctuality, that's really me". Meanwhile, Informant 3 highlighted the aspect of tolerance and support for worship practices, "I like it because this workplace is tolerant and very supportive of worship". This suggests that the alignment of values between individuals and organizations can strengthen employees' identification of where they work.

The third aspect identified is involvement in organizational activities, which is not only limited to formal work, but also includes non-formal activities such as communities and internal events. Informant 1 conveyed his involvement in sports activities, "I participated in the BRI sports team and the badminton community. It makes you feel more at home at work", showing that this kind of activity provides a sense of belonging and comfort. Informant 2 also mentioned his experience as an office event organizer, "I used to be an office festival organizer, quite exciting and strengthened the team", which reflected social involvement and strengthening relationships between colleagues. In fact, Informant 3 has an active role as a community mover, "I'm the one who holds the e-sports community, so I create an inter-branch Mobile Legends event". These activities are effective social interaction spaces in building loyalty and attachment to the organization in a more informal but meaningful way.

Social Life Orientation

In the process of reducing data related to social dynamics in the work environment and outside of work, important findings emerged regarding the social participation of informants. All three showed active involvement in various activities outside of work routines, both in the form of hobby communities and educational activities. Informant 1, for example, stated that he was active in the sports community, "I join the Muay Thai community outside of the office. That's how I maintain my physique and socialization". Meanwhile, Informant 2 revealed that although his busy work is now limited, he was active in the literacy community, "I used to be active in the literacy community, but now it is somewhat reduced due to work time". Informant 3 showed a form of social participation through education, "I took a S2 lecture, so my social interaction is more on campus as well". This shows that social engagement is maintained even with varying forms and intensities. Another aspect that is strongly seen is the social concern

that is built into daily interactions in the work environment. The three informants showed an empathetic and participatory attitude in building solidarity between colleagues.

As explained by Informant 1, "if we have a birthday friend, we will join forces to make a small surprise. It's already a culture in the office", showing the existence of a culture of collective care. Informant 2 also conveyed his emotional response to his friend's condition, "I am easy to sympathize, especially if I see a friend who has a problem. Usually I try to help as much as I can". While Informant 3 emphasized a work environment that supports each other in various situations, "the office environment is very supportive. If someone is sick or married, we help each other." This reflects the existence of mutually reinforcing social values in the work group.

The next finding relates to the quality of interpersonal relationships, which are seen as close and supportive among colleagues. The informants describe their relationship as not limited to collegia, but also contains an emotional dimension that strengthens the bond. Informant 1 stated that he easily builds closeness with others, "I am easily close to anyone. Especially if it's a team, so you get to know each other quickly." Informant 2 added that social activities such as hanging out and venting are very helpful in maintaining mental health, "we often hang out, eat together, confide in work as well. It really helps to maintain sanity". Meanwhile, Informant 3 considers co-workers as part of their support system, "office colleagues are not only co-workers, but also support systems". This data reinforces that quality interpersonal relationships not only improve work comfort, but also become an important part of an individual's psychological well-being.

Work-Life Balance in Gen-Z Employees

In the process of reducing data related to work-life balance, it was found that work interference with personal life is a significant challenge experienced by informants. The three revealed that work often takes over time that should be used for personal and family matters. Informant 1 said, "I once had a vacation ticket forfeited because I was suddenly asked to go to work", which showed a disturbance to the planned agenda. The same thing was conveyed by Informant 2, "Sometimes Saturday-Sunday there is a plan, eh suddenly asked for overtime", showing that work is sudden and unpredictable. Informant 3 also experienced a similar impact, "time with the family is often delayed due to heavy work", indicating a lack of time for personal life due to the high workload.

On the other hand, interference with personal life to work is also a dynamic that also affects the work performance of informants, both emotionally and physically. Informant 1 said that wedding preparations made the focus on work distracted, "I was preparing for marriage, so the focus on work was interrupted". This reflects the psychological pressure that is carried over into the work environment. Informant 2 also revealed, "if there is a personal problem, I usually become quieter and it affects work", indicating that personal emotional atmosphere affects interaction and productivity. While Informant 3 highlights the physical fatigue caused by night lectures, "I go to night lectures, sometimes I lack sleep and my morning work is not optimal", which illustrates the direct impact of personal conditions on professional performance.

While the challenge of balance is still quite palpable, the data shows that organizations have provided some form of support for work-life balance, although not yet fully optimal. Informant 1 said that there are sports facilities, "there are sports facilities such as badminton,

but they are rarely used", which shows that these facilities have not been used to the fullest. Informant 2 highlighted the benefits of insurance, "the office provides insurance, it is very helpful even though there is no wellness program", indicating support in the aspect of basic protection. While Informant 3 felt that the existence of an e-sports community provided psychological benefits, "the e-sports community is a way for us to bond and release stress", which illustrates the importance of informal spaces in creating balance and reducing work stress. This data shows that organizational support exists, but it needs to be strengthened in terms of the effectiveness of its implementation.

Policy Barriers

In the process of reducing data on obstacles in the implementation of work-life balance, it was found that resistance from stakeholders became a significant challenge felt by the informants. This resistance arises both from structural pressures and from the conservative attitude of colleagues. Informant 1 revealed, "sometimes the superiors themselves are also pressured from their superiors, and finally the pressure reaches us in the field", showing that bureaucratic pressure is tiered and affects operations at the lower levels. Informant 2 highlighted the lack of cooperation between employees, "there are seniors who do not want to replace overtime, in the end the work piles up to me", which shows a lack of solidarity in the distribution of workloads. Informant 3 also experienced rejection of innovative initiatives, "when proposing new ideas, some did not agree because they felt that it was troublesome", indicating a work culture that is resistant to change.

In addition to resistance, resource limitations are also a real obstacle in supporting work-life balance. The informants noted that organizational facilities and support are uneven and often unsustainable. Informant 1 stated, "The office community exists, but it rarely works. It's like there are no active administrators", which shows the weak sustainability of internal activities. Informant 2 criticized the implementation of the management program, "the new program from management is good, but sometimes the implementation is not ready, so it is halfway there". This indicates that good policies can fail if they are not supported by resource readiness. While Informant 3 complained about the inequality of facilities, "not all offices have a sports room or a place to relax. So the impression is not fair", underlining the issue of inequality between work units.

The last aspect that is also an obstacle is the complexity of regulations that are considered too rigid and not adaptive. Informant 1 described how work schedules can change suddenly, "schedules sometimes change suddenly. Holidays can be work due to target regulations", which creates uncertainty in personal planning. Informant 2 highlighted the incompatibility between the old rules and the needs of the younger generation, "there are many standard rules that make it difficult to adapt to the needs of the younger generation". Meanwhile, Informant 3 complained about the difficult leave procedure, "leave is very difficult to approve, especially if you are still new to work". This data shows that overly bureaucratic and inflexible internal regulations are a significant factor that hinders achieving work-life balance.

Policy Impact

In the process of reducing data on the impact of policies on employee work dynamics, three main subtopics were identified that describe how organizational policies affect the work

situation: the frequency of disputes between actors, the intensity of conflicts of interest, and the inalignment of policy objectives. These three subtopics reflect the direct and indirect consequences of the policies applied to the employment relationship, workload, and psychological well-being of employees.

First, inflexible work policies contribute to the emergence of disputes between employees, especially in the context of scheduling and division of labor. For example, Informant 1 said that "there was a schedule clash with a colleague about a shift, finally I did it even though I had booked a ticket". This shows that scheduling rules have not taken into account the personal needs of employees fairly. Informant 2 also voiced complaints related to the expectation of overwork that was not accompanied by adequate awards, "I had worked hard to achieve the target, but instead I was told to work overtime again, it was irritating". Meanwhile, Informant 3 highlighted the lack of cooperation in the team due to the workload that is not managed properly, "sometimes teammates do not want to back each other up, making the work atmosphere tense". These three quotes emphasize that policies that are not adaptive to daily operational needs actually trigger horizontal conflicts between employees.

Second, policies that ignore team dynamics have an impact on increasing the intensity of conflicts of interest. Informant 1 stated, "there are colleagues who think it's just a personal task, not caring about team tasks. So keep fighting", which reflects the weak cultivation of collective values in policy implementation. Informant 2 added, "if the work is piled up but the team doesn't want to help, emotions will rise", illustrating that an unevenly distributed workload exacerbates emotional tension. Meanwhile, Informant 3 faced pressure from various directions due to inconsistent policies, "some rules made my position sandwiched between the wishes of my boss and colleagues". This suggests that policies that are out of sync between organizational levels risk worsening the position of staff as direct implementers of policies.

Third, the mismatch between strategic policies and the real needs of employees also strengthens the negative impact in the long term. According to Informant 1, "employees are asked to work optimally, but policies do not think about personal time", illustrating that policies focus too much on productivity without considering work-life balance. Informant 2 also criticized the policy direction that emphasizes quantitative achievement too much, "policy objectives are often too focused on numbers, not employee welfare". In fact, even though the policy vision sounds good, the implementation is often not in accordance with the context, as conveyed by Informant 3, "the vision is good, but the implementation sometimes does not connect with the reality on the ground". These three statements show that the negative impact of the policy is not only felt at the operational level, but also on employees' perception of the legitimacy and partiality of the organization's policies.

Overall, these findings suggest that policies designed without taking into account the real work context risk creating social friction, lowering morale, and widening the gap between organizational goals and employee well-being. Therefore, a more participatory, flexible, and justice-oriented policy approach is needed as well as a balance between institutional demands and the condition of human resources on the ground.

Policy Conflicts

In the process of reducing data related to the dynamics of conflict in the workplace, it was found that the frequency of disputes between actors is quite high and is generally triggered

by injustice in the division of labor and conflicts of personal interests. Informant 1 conveyed his experience of conflict due to clashing shift schedules, "there was a schedule clash with colleagues about shifts, finally I gave up even though I had booked tickets". This shows that the compromise

personal often occurs due to an imbalance in work coordination. Informant 2 felt frustrated when his hard work was not rewarded, "I had worked hard to reach the target, but instead he was told to work overtime again, it was irritating", which indicates a lack of recognition of individual efforts. Meanwhile, Informant 3 described the tension that arises due to low solidarity in the team, "sometimes teammates don't want to back each other up, making the work atmosphere tense". This suggests that disharmony in the division of responsibilities can trigger horizontal conflicts between employees.

Furthermore, the intensity of conflicts of interest appears to increase when team communication and collaboration do not go well. Informant 1 complained about colleagues who only focus on personal interests, "there are colleagues who think that it is only a personal task, no matter the team's task. So keep fighting". This situation shows the weakness of the collective spirit in achieving common goals. Informant 2 also felt tension when he did not get the team's support when the workload increased, "if the work has piled up but the team does not want to help, emotions will definitely rise". Even Informant 3 felt pressured because he had to be between two interests that attracted each other, "some rules made my position sandwiched between the wishes of my boss and colleagues". This condition illustrates that the conflict does not only originate from below, but also as a result of vertical structural pressure.

In addition, the misalignment of policy objectives is also the root of systemic conflicts. The informants assessed that the policies implemented often did not take into account the needs and welfare of employees. As Informant 1 said, "employees are asked to work optimally, but the policy does not think about personal time", which shows an imbalance between expectations and reality. Informant 2 added, "policy objectives are often too focused on numbers, not employee welfare", which indicates that policy orientation tends to be transactional and less humanistic. Informant 3 emphasized this inequality by stating, "the vision is good, but the implementation sometimes does not connect with the reality on the ground". Thus, the conflicts that arise are not only interpersonal, but also related to the mismatch between the policy direction and the real needs of employees at the operational level.

Policy Strategy

In evaluating the dimensions of policy strategies implemented in the work environment, three main subtopics emerged, namely clarity of policy objectives, strategic flexibility, and accuracy of implementation. These three aspects reflect how policy strategies are designed, translated, and implemented in the reality of employee work.

First, in terms of clarity of policy objectives, informants generally consider that the strategic policy direction is quite clear and structured. Informant 1 stated that "the rules at BRI are clear, each target is explained using a digital system", indicating the existence of an information system that helps employees understand performance targets. The same thing was conveyed by Informant 2, "we were given detailed work guidelines, so we know what to do", which

emphasizing the existence of formal references in the implementation of duties. Even

Informant 3 admits that the policy direction is starting to pay attention to work-life balance, even though it is not evenly distributed: "the direction towards work-life balance is already visible even though it is not evenly distributed". This statement shows that on a macro level, the policy structure has a directed and communicative vision.

Second, regarding strategic flexibility, the informants voiced criticism of the nature of the policy that was considered too rigid. Informant 1 said, "everything is by rule, so it's hard to be flexible if there are personal things", highlighting the lack of room to adapt to individual needs. Informant 2 added, "sometimes we need time for family affairs, but the system doesn't give us space", showing that there are obstacles between policy and personal life. While Informant 3 highlights intergenerational challenges, "policies have not been flexible towards the work style of Gen Z", which points to inequality in the accommodation of work preferences by age group. In general, these findings underscore the need for a more inclusive and adaptive strategy for the diversity of employee needs.

Third, in the aspect of the accuracy of implementation, there is a gap between program design and its implementation in the field. Informant 1 stated, "there are many good programs, but not all of them are on target", which indicates weak policy execution. Informant 2 complained about the lack of an approach suitable for the younger age group, "young employees like me need a different approach, but there is no one yet". In addition, Informant 3 said that community activities that have the potential to increase social cohesion do not run consistently: "community activities are not routine, even though they have great potential for bonding". These three statements show the need for an in-depth evaluation of the effectiveness of the implementation of policy strategies in order to be able to reach cross-group needs more evenly.

Thus, the policy strategy in this institution is considered to have a fairly clear direction, but still faces challenges in terms of flexibility and effectiveness of implementation. Therefore, the main recommendation is to strengthen the dimension of policy adaptability and design a feedback mechanism that is more sensitive to the contextual needs of employees, especially in dealing with generational diversity and social dynamics in the workplace.

Data Display

Individual Life Orientation

This subsection aims to describe how generation Z employees in the BRI environment interpret their lives as individuals who strive to achieve a balance between job demands and personal needs. Through the excerpts of the interview results, the researcher explores six main aspects in the dimension of individual life orientation, namely self-acceptance, autonomy, personal growth, purpose in life, environmental mastery, and positive relationship with others. These findings are important for understanding how individuals develop self-identity, respond to work dynamics, as well as navigate personal aspirations in an organizational context. This description also provides a conceptual basis for assessing the extent to which organizational policies support the formation of emotionally, cognitively, and socially balanced individuals in their working lives.

Organizational Role Orientation

This section elaborates on the interconnectedness between Gen Z employees and the

organizations they work for, particularly in the context of roles, values, and perceptions of the organization as an institution that shapes work behavior and identity. In this framework, the excerpts from the interview results are interpreted to describe three main focuses, namely emotional attachment, value congruence, and level of participation and contribution to organizational activities. This approach is relevant considering that Generation Z is known to have high expectations for the meaning of work and the desire to contribute in a work environment that is in accordance with personal values. Thus, this subsection provides an overview of the construction of relationships between individuals and organizations that can affect the effectiveness of the implementation of human resource policies and strategies.

Social Life Orientation

This subsection raises the social aspects of Gen Z employees' lives, specifically how they form interpersonal relationships, show concern for the social environment, and participate in social activities outside of work. Social orientation is an important dimension in understanding life balance because it shows how individuals live their social roles as part of the wider community. Through the narratives and quotes of the informants, the researcher captures the dynamics of social participation, inclusivity in interpersonal relationships, and the practice of solidarity that develops among employees. These findings reflect how external social support and internal can contribute to psychological well-being and an individual's ability to manage work pressure.

Work-Life Balance in Gen-Z Employees

This section specifically delves into how Gen Z employees interpret and experience a balance between work and personal life. *Work-life balance* is understood as a dynamic condition that reflects an individual's ability to meet the demands of work without sacrificing the quality of personal life, and vice versa. Through quotes obtained from informants, researchers identified two-way interference between work and personal life, both in the form of conflict and synergy. In addition, it was also revealed how support from the organization—whether in the form of policies, flexible work systems, or work culture—plays a role in facilitating or hindering the achievement of *work-life balance*. This description is the basis for evaluating the relevance of organizational policies to the needs of the younger generation in the modern workforce.

Policy Barriers

This section examines the various obstacles faced in the implementation of organizational policies, especially those related to achieving *work-life balance* for generation Z employees. Through the informants' narratives, it was found that resistance from internal organizational actors, limited supporting resources (both human and infrastructural resources), and lack of regulatory flexibility are factors that hinder the effectiveness of policies.

This analysis is important to understand the inhibiting factors in the policy formulation and implementation process, as well as provide a basis for policy improvement to be more adaptive and responsive to the dynamic and complex needs of the young workforce.

Policy Impact

This subsection presents an analysis of the impact of organizational policies on employee

work experience and well-being. The impacts reviewed include effectiveness (whether policy objectives are achieved), efficiency (whether policies are implemented with optimal resources), and employee satisfaction (as direct beneficiaries). This information is obtained through the subjective perception of informants which reflects the successes and challenges in policy implementation. By delving into the impact of policies, researchers can identify gaps between policy design and the reality of their implementation on the ground, as well as evaluate the extent to which the policies have addressed the actual needs of Generation Z employees.

Policy Conflicts

This section discusses in depth the forms of conflict that arise as a consequence of the implementation of organizational policies. These conflicts can arise due to misalignment between policy objectives and operational realities, conflicts of interest between actors in the organization, and weak collaboration and communication between teams. Through interview data, researchers identified that conflicts often stem from unfair distribution of work, unrealistic target pressure, and role ambiguity. This description is important to uncover the social dynamics in the organization that can affect the effectiveness of policy implementation, as well as provide a foothold to build a more effective and justice-oriented conflict resolution system for the organization.

Policy Strategy

This subdivision elaborates on strategies designed and implemented by organizations in supporting the work-life balance of employees, especially generation Z. Aspects studied include clarity of policy objective, strategic responsiveness, and implementation accuracy. Through the informants' quotes, it can be seen to what extent the policy strategy is perceived as an effective instrument in answering individual needs, as well as whether the policy has been adapted in accordance with the characteristics of the younger generation who prioritize flexibility, life balance, and the meaning of work. This analysis provides an evaluative basis for the design and execution of policy strategies, as well as recommendations for improving alignment with employee well-being.

Life Balance Gen-Z Work Analysis from the Leader's point of view

The results of interviews with two BRI leaders show the dynamics of individual life orientation in Generation Z employees. In general, they have a good level of self-acceptance, are happy to be given the freedom to work independently, and demand space for personal growth. Generation Z also works not only to earn a salary, but to find experience, meaning, and professional networking. Despite being adaptive to digital developments, they still face challenges in following bureaucratic procedures. In terms of relationships, they tend to be more comfortable communicating through digital media than face-to-face interactions, especially with cross-generational colleagues.

On the orientation of organizational roles, interviews show that the emotional attachment of Generation Z employees is greatly influenced by the awards given by the company. Identification with the organization is still relatively weak because loyalty has not yet been fully formed. However, when an organization's activities are considered relevant and meaningful, their participation rate can increase significantly. This shows that the management

strategy of the younger generation in the banking environment needs to pay attention to the form of activities and the way of delivery that suits their preferences.

In terms of social life orientation, Generation Z shows a unique pattern of participation. They are more enthusiastic about community-based activities and activities that use digital platforms. Concern for the social environment remains, but its expression is different from previous generations, for example through online campaigns or social media. When it comes to interpersonal relationships, they are more fluid when interacting with peers, but often show awkwardness when communicating with seniors. This condition demands a communication bridge that can reduce the generation gap in the workplace.

Regarding work-life balance, there is an image that jobs with high targets often interfere with the personal time of young employees. On the other hand, personal affairs also sometimes affect performance, because Generation Z is more daring to bring up needs outside of work. The organization has tried to provide support, such as work flexibility or welfare programs, but the implementation has not been evenly distributed in all units. The obstacles faced are related to the resistance of senior employees, limited resources, and the complexity of banking regulations. Nevertheless, flexible working hours and digitalization policies have been proven to increase work effectiveness and efficiency, as well as have a positive effect on the satisfaction of young employees.

In the realm of organizational policy, conflicts still arise due to differences in orientation between the younger generation who tend to be flexible and seniors who prefer rigid rules. Although the intensity is not severe, these disputes are quite frequent and can lead to misalignment of goals. The recommended strategy is to clarify communication regarding policy direction, increase strategy flexibility, and ensure the accuracy of implementation in the field. Thus, a balance is created between Generation Z's need for flexibility and innovation and an organization's need for stability and regulatory compliance.

Conclusion Drawing and Verification

This study shows that Generation Z employees at BRI have high levels of self-acceptance, autonomy, and adaptability, and are active in social relationships in the work environment and outside the organization. However, the existing work system has not fully supported their self-actualization and emotional balance. Gen Z's personal values are actually aligned with organizational values, but they have not been systematically involved in the policy-making process, so their sense of belonging to the institution has not been optimal. Internal social spaces are also not well facilitated, hindering the development of collaborative networks between employees.

Work-life balance is a major issue, because work often interferes with personal time and organizations do not have concrete policies to support this balance. Other obstacles arise from leadership resistance, rigid regulations, limited resources, and organizational policies that are symbolic and have not had a significant impact on employee welfare. Internal conflicts also often occur due to workload inequality, target pressure, and miscommunication.

To answer these issues, this study recommends three main strategies: (1) flexible work design that suits individual needs, (2) the involvement of Gen Z in co-creation policies to make policies more inclusive and sustainable, and (3) the integration of output-based flexibility with digital self-development programs. This combination of strategies is expected to strengthen the

welfare of Gen Z while maintaining organizational effectiveness.

Strategy 1: Adjustment of the work system based on generational preferences and individual flexibility

This strategy emphasizes the development of flexible and adaptive work policies to meet the emotional, social, and self-actualization needs of Gen Z. With a character that values autonomy and rejects rigid work systems, organizations need to implement hybrid, flextime, and output-based assessment work patterns so that Gen Z can maintain work-life balance while increasing motivation and productivity. The strategy also includes ongoing evaluation through participatory mechanisms to identify policies that are ineffective or impose emotional burdens. Involving employees in policy reviews opens up space for cross-level dialogue, creating a more humane work model and aligned with organizational goals. In the long run, this flexible and adaptive approach strengthens retention, loyalty, and an innovative and collaborative work culture.

Strategy 2: Strengthening participation and generation-based collaborative organizational culture

The second strategy focuses on changing organizational culture through co-creation policies and cross-generational collaboration. Gen Z needs to be involved in policy formulation, work programs, and performance evaluations through collaborative forums that provide space for their active participation. Organizations also need to establish internal interest-based communities to encourage social interaction across units and generations. Through adaptive leadership training and mediation forums, value conflicts and miscommunication between senior management and young employees can be minimized. By increasing Gen Z engagement and providing an inclusive social space, organizations not only reduce internal conflicts, but also build more sustainable policies and improve employee well-being.

Strategy 3: Integration of output-based flexibility with digital self-development programs

This strategy emphasizes an output-based work pattern that gives Generation Z employees the flexibility to set work time and location as long as targets are met. This approach is in keeping with the character of Gen Z who values autonomy, efficiency and balance of life. In addition to work flexibility, the organization also provides digital self-development programs through training, mentoring, and e-learning platforms to improve employee competencies. The integration of results-based flexibility and digital development is able to maintain motivation and job satisfaction, while strengthening organizational competence and competitiveness.

Discussion

This research is based on an understanding of how individual life orientation, organizational roles, and social life shape the expectations and needs of work-life balance in Generation Z employees in the BRI work environment. These three aspects represent internal (individual) and external (organizational and social) dynamics that affect the perception and preferences of the younger generation at work. In the context of BRI, work-life balance is not only understood as a balance between work and personal life, but also concerns space for self-actualization, work flexibility, and social support from the work environment and organization.

Furthermore, the work-life balance conditions experienced by Generation Z employees are influenced by BRI's internal policies which include aspects: obstacles, conflicts, impacts,

and organizational strategies. Obstacles in the form of resistance to the old work culture and system limitations cause conflicts between individual values and organizational demands. The impact of this imbalance can reduce job satisfaction, emotional attachment, and productivity. Therefore, organizational strategies need to be directed to respond to generational dynamics in an adaptive manner through an inclusive, flexible, and sustainable approach. This framework provides an analytical basis for formulating relevant generation-based policy strategies in supporting the work effectiveness and welfare of young employees at BRI.

The results of this study show that Gen Z in government organizations has strong characteristics in terms of *self-acceptance*, autonomy, and adaptation to pressure, as well as active social participation. However, a work system that is too bureaucratic and lacks flexibility hinders personal actualization and work-life balance. These findings corroborate a systematic study by Waworuntu et al. (2022) which concluded that work-life balance imbalance and lack of work autonomy are the main causes of declining job satisfaction and productivity of the younger generation. In this context, Adedeji et al. (2023) also emphasized that Gen Z's mental health is heavily influenced by the tension between work demands and personal needs, especially in a rigid and hierarchical work environment. Therefore, organizations that do not have flexible and participatory work policies are likely to fail to retain and motivate young talent.

Theoretically, these findings reinforce the relevance of *the Person-Organization Fit Theory* (Kristof, 1996) which states that the alignment between individual values and organizational values is very important in forming attachment and job satisfaction. While Gen Z's personal values—such as the meaning of work, collaboration, and flexibility—are fundamentally aligned with the spirit of public service, the lack of participatory space and flexibility leads to a misalignment between expectations and reality. This is also reinforced by Drewery et al. (2023) who show that Gen Z's work value relies heavily on meaningful and reflective work experiences, especially through a collaborative approach and recognition of individual voices. Public organizations that still apply a top-down approach and do not open up space for intergenerational negotiation risk creating alienation and burnout.

The managerial implications that emerge from these findings demand an overhaul of work systems and structures to better suit the characteristics of Gen Z. The first strategy is to adjust the work system based on Gen Z's preferences, such as flexible working hours, the use of digital technology to support hybrid working, and goal-based tasking. This is in line with a study by Das & Malik (2025) which found that Gen Z's engagement and desire to stay intentional are highly determined by work autonomy, self-development, and a supportive organizational climate. Thus, public sector human resource management needs to abandon a uniform approach that is not responsive to cross-generational needs.

The second strategy is the transformation of organizational culture through inclusivity and the involvement of Gen Z in decision-making. The findings of this study show that there is no systematic mechanism to involve Gen Z in policy formulation, even though they have high potential to innovate and contribute. The involvement can be done through cross-generational forums, inter-age mentoring programs, and collaborative leadership training. A study by Lassleben & Hofmann (2023) emphasizes that employer branding that is inclusive, participatory, and accommodates gender and generational diversity is key to attracting and retaining Gen Z in the workplace. Therefore, it is important for government agencies to start

integrating bottom-up policies that ensure sustainability and generational policy adaptation.

This research also makes a practical contribution in formulating organizational policies that are relevant to the challenges of work demographics in the digital era. As stated by Rodriguez et al. (2021), organizations that are able to create a work environment that is supportive of the unique needs of Gen Z will have an advantage in building institutional loyalty, creativity, and sustainability. In the context of public services, this is very crucial considering the challenges of digital bureaucratic transformation and the increasingly high public expectations of the performance of state apparatus.

Strategy 3 is The integration of output-based flexibility with digital self-development programs at BRI can be done by establishing an output-based performance appraisal system that measures the achievement of work targets, not just attendance hours, as well as providing an internal digital-based platform for self-development such as e-learning, online certifications, or microlearning modules that are relevant to job needs. Thus, Gen Z employees are given space to work more flexibly—for example through hybrid working options or adjusting working hours—while still being directed at improving digital and professional competencies. This combination not only maintains employee productivity and satisfaction, but also strengthens an adaptive work culture and is ready to face the demands of digital transformation in the banking sector. Therefore, the results of this research not only enrich the academic treasure in cross-generational studies, but also become an important reference for policymakers in designing humanistic, collaborative, and progressive organizational policies.

CONCLUSION

This study finds that Generation Z possesses distinct life orientations, work values, and organizational expectations, but current work systems and cultures inadequately address their needs, causing issues like poor work-life balance, limited participatory opportunities, and weak sustainability practices. To address these challenges, three policy strategies are proposed: (1) reforming work systems to prioritize balance and flexibility, (2) cultivating a collaborative and adaptive organizational culture respectful of generational diversity, and (3) combining output-based flexibility with digital self-development programs. These strategies aim to foster a responsive, inclusive, and sustainable work environment that enhances Gen Z employees' productivity and well-being while supporting cohesion across generations. Future research could explore the long-term effects of implementing these policies on organizational performance and employee satisfaction across different industries and cultural contexts.

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