


The Influence of Work-Life Balance and Job Satisfaction on the Productivity of Generation Z Employees in Startup Companies

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Article Info	ABSTRACT
<p>Keywords: Work-Life Balance, Job Satisfaction, Employee Productivity, Generation Z, Startup Companies</p>	<p>This study explores the influence of work-life balance and job satisfaction on the productivity of Generation Z employees in startup companies in Jakarta. The rapid growth of startups provides opportunities for innovation and flexible careers, yet it also creates challenges related to workload and employee well-being. A quantitative explanatory approach was applied, involving Generation Z employees working in Jakarta-based startups. Data were collected using a structured questionnaire and analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) through SmartPLS software. The findings show that both work-life balance and job satisfaction positively affect employee productivity, with job satisfaction emerging as the stronger determinant. Employees who feel satisfied with their job are more motivated and engaged, while those who experience balance between work and personal life are better able to maintain focus and well-being. The study suggests that enhancing job satisfaction and supporting work-life balance are essential strategies for sustaining productivity in startup environments.</p>
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INTRODUCTION

The rapid growth of startup companies in Indonesia has significantly reshaped the dynamics of the labor market. Startups, characterized by innovation, agility, and disruptive potential, have attracted a large portion of Generation Z into their workforce. As of January 2024, Indonesia recorded 2,566 startups, ranking sixth globally and the highest in Southeast Asia (Nugroho, 2025). This fast-growing ecosystem provides Generation Z with opportunities to pursue flexible, technology-driven, and creative careers, aligning with their digital native characteristics and preference for meaningful work (Nainggolan & Purba, 2024).

However, despite these opportunities, startups also present challenges related to sustainability and employee well-being. Generation Z often shows lower job loyalty compared to previous generations, with many intending to leave their jobs within one to three years (Syal, Rosnani, Daud, Kalis, & Hendri, 2024). High turnover and reduced organizational commitment have become pressing issues, threatening productivity and long-term

competitiveness of startup firms. Dissatisfaction with work conditions, imbalance between professional and personal life, and lack of supportive organizational practices are among the main triggers for this phenomenon (Sidiq & Poerwita, 2025).

Work-life balance (WLB) has emerged as one of the most critical factors influencing the productivity and retention of Generation Z employees. A supportive balance between personal life and work responsibilities reduces stress, enhances motivation, and contributes positively to both employee performance and satisfaction (Zega & Zona, 2024). Conversely, poor balance often leads to burnout, absenteeism, and turnover, especially in the dynamic yet unstable culture of early-stage startups (Pusparani & Tandelilin, 2025). This is consistent with evidence that Generation Z places strong emphasis on flexibility, psychological well-being, and work environments that align with their values (Nainggolan & Purba, 2024; Waworuntu, Kainde, & Mandagi, 2022).

In addition, job satisfaction plays a crucial role in shaping employee productivity. Job satisfaction refers to the emotional state resulting from the appraisal of one's job and work environment, including relationships with colleagues, compensation, and organizational support (Lestari & Setyaningrum, 2024). Satisfied employees are more committed, engaged, and productive, while dissatisfaction fosters disengagement and a higher intention to leave (Sidiq & Poerwita, 2025). Empirical studies confirm that job satisfaction significantly mediates the relationship between work-life balance and employee outcomes such as performance, retention, and psychological well-being (Syal et al., 2024; Waworuntu et al., 2022).

Recent studies in Indonesian startups reinforce these arguments. Nugroho (2025) demonstrated that work-life balance positively influences both performance and satisfaction in startup environments. Tanzilah, Askolani, Ahman, and Santoso (2025) further revealed that job satisfaction is a key driver of productivity through the concept of workplace happiness. Similarly, Sidiq and Poerwita (2025) confirmed that work-life balance and job satisfaction jointly reduce turnover intention among Generation Z employees. These findings indicate that both variables are highly relevant in addressing the challenges of workforce management in startup ecosystems.

Despite the growing body of literature, studies directly examining the simultaneous influence of work-life balance and job satisfaction on the productivity of Generation Z employees in startup companies remain limited, particularly in the Indonesian context. Most prior works emphasize turnover, burnout, or retention, leaving a gap in exploring how these factors concretely drive productivity outcomes (Adi & Sary, 2025; Pusparani & Tandelilin, 2025). Addressing this gap is crucial, as productivity is not only a determinant of organizational competitiveness but also a foundation for Indonesia's long-term economic aspirations, especially in the era of "Golden Indonesia 2045" where Generation Z will dominate the workforce (Nainggolan & Purba, 2024).

Therefore, this study is designed to investigate the influence of work-life balance and job satisfaction on the productivity of Generation Z employees in startup companies. By integrating theoretical perspectives from the Job Demands-Resources Model and Affective Events Theory, this research contributes to both academic discourse and practical strategies for human resource management. The findings are expected to provide insights for startup

companies in fostering a supportive work environment that enhances employee satisfaction, well-being, and ultimately productivity.

METHODS

This research employed a quantitative explanatory design to examine the influence of work-life balance and job satisfaction on the productivity of Generation Z employees in startup companies. The study was conducted in Jakarta, which has become one of the central hubs of Indonesia's startup ecosystem, making it an appropriate setting for capturing the characteristics of young digital-native employees. Quantitative explanatory research was chosen because it enables systematic testing of causal relationships between variables using statistical modeling, and Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS was applied as the primary data analysis technique. This method is widely considered appropriate for studies involving human resources, particularly when sample sizes are moderate and the constructs are latent variables measured by multiple indicators (Lestari & Setyaningrum, 2024; Sidiq & Poerwita, 2025).

The population of this study consisted of employees belonging to Generation Z, defined as individuals born between 1997 and 2012, who are currently working in startup companies located in Jakarta. Given the high representation of this generation in the Indonesian workforce, especially in digital-based startups, they provide a relevant sample for understanding how personal and organizational factors influence productivity (Nainggolan & Purba, 2024; Nugroho, 2025). From this population, a total of 100 respondents were selected using purposive sampling. The criteria for inclusion required that respondents were Generation Z employees, worked full-time in a startup environment in Jakarta, and had at least six months of work experience in their current company. This criterion was designed to ensure that participants had sufficient exposure to organizational culture and work dynamics, allowing them to provide reliable evaluations of work-life balance, job satisfaction, and productivity (Syal, Rosnani, Daud, Kalis, & Hendri, 2024).

The study involved three main constructs: work-life balance, job satisfaction, and employee productivity. Work-life balance was measured through indicators that reflect the extent to which professional demands interfere with personal life and vice versa, as well as the degree to which work and personal life enhance one another. This measurement follows established dimensions of WLB frequently applied in employee studies, including in Indonesian startup contexts (Zega & Zona, 2024). Job satisfaction was assessed based on employees' emotional responses to various aspects of their work, including compensation, supervision, relationships with colleagues, and opportunities for personal growth, which are critical determinants of satisfaction among Generation Z (Lestari & Setyaningrum, 2024). Employee productivity was self-reported and focused on aspects such as efficiency, output quality, timeliness, and willingness to exert extra effort, which are highly relevant to the performance expectations within startups (Tanzilah, Askolani, Ahman, & Santoso, 2025). All constructs were measured using multi-item Likert scales ranging from 1 (strongly disagree) to 5 (strongly agree).

Table 1. Operationalization of Variables

Variable	Operational Definition	Indicators	References
Work-Life Balance (X1)	An individual's ability to manage time, energy, and attention between work and personal life proportionally without role conflict.	a. Work Interference with Personal Life (WIPL) b. Personal Life Interference with Work (PLIW) c. Personal Life Enhancement of Work (PLEW) d. Work Enhancement of Personal Life (WPLE)	Zega & Zona (2024); Sidiq & Poerwita (2025); Nugroho (2025)
Job Satisfaction (X2)	A positive emotional state resulting from an employee's appraisal of their job, including compensation, supervision, relationships, and growth opportunities.	a. Satisfaction with salary/benefits b. Satisfaction with supervision c. Satisfaction with colleagues d. Satisfaction with promotion/career opportunities e. Satisfaction with the job as a whole	Lestari & Setyaningrum (2024); Syal et al. (2024); Waworuntu, Kainde, & Mandagi (2022)
Employee Productivity (Y)	The extent to which employees can achieve effective and efficient work outcomes, reflected in quality, timeliness, and extra effort.	a. Timeliness in completing tasks b. Quality of output c. Ability to solve problems d. Efficiency in task completion e. Willingness to exert extra effort	Tanzilah et al. (2025); Adi & Sary (2025)

The research instrument was developed by adapting items from prior studies and then translated into Indonesian to suit the respondents. To ensure clarity and validity, the instrument underwent a process of expert review by two academics in human resource management and one practitioner from a Jakarta-based startup. A pilot test involving 20 Generation Z employees outside the main sample was also conducted to refine the wording of items. After revision, the instrument was distributed through an online questionnaire to facilitate access to respondents across different startup companies in Jakarta. Participation was voluntary and anonymous, and all respondents were informed about the objectives of the study and their right to withdraw at any time.

Data analysis was carried out using SmartPLS version 4.x with a two-step approach. First, the measurement model was evaluated by testing reliability, convergent validity, and discriminant validity. Reliability was assessed through Cronbach's alpha and composite reliability, both of which were required to exceed 0.70. Convergent validity was examined using Average Variance Extracted (AVE), which had to reach a minimum of 0.50, while

discriminant validity was established through the Heterotrait-Monotrait (HTMT) ratio and cross-loading analysis. Once the measurement model was validated, the second step involved testing the structural model. This included assessing collinearity through variance inflation factors (VIF), evaluating path coefficients through bootstrapping with 5,000 resamples, and reporting the significance of relationships using t-values and p-values. Predictive power was examined using R^2 , effect sizes (f^2), and predictive relevance (Q^2). Additionally, the standardized root mean square residual (SRMR) was reported as a model fit index to provide further evidence of the robustness of the model (Adi & Sary, 2025; Waworuntu, Kainde, & Mandagi, 2022).

To address potential common method bias, procedural remedies were applied, including ensuring respondent anonymity and randomizing item order in the questionnaire. Statistical checks such as full collinearity variance inflation factors were also performed to confirm that multicollinearity and common method variance were not serious threats to validity. Ethical considerations were strictly followed, as participation was entirely voluntary, and no personal identifiers were collected during the survey process.

RESULTS AND DISCUSSION

Results

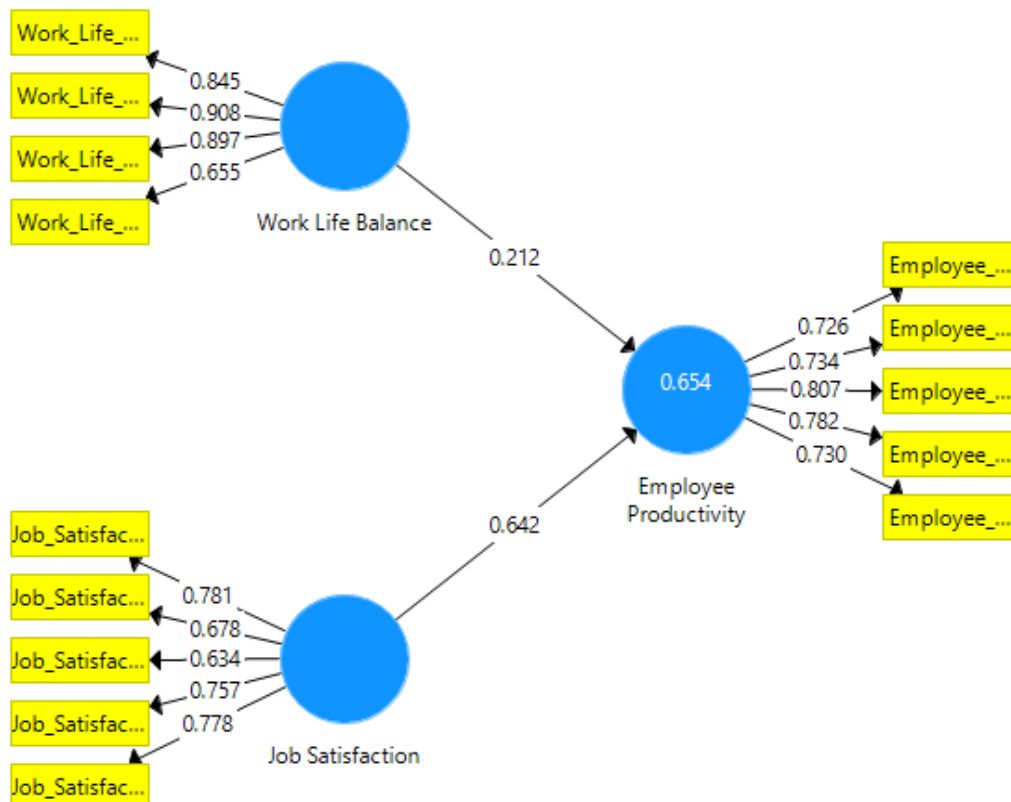


Figure 1. Algorithm Calculate with SmartPLS

The measurement model assessment shows that the indicators used to measure each construct generally meet the required standards. Work-life balance has loading factors

ranging from 0.655 to 0.908, where most indicators are above 0.70 and therefore demonstrate strong reliability, while one indicator slightly below the threshold is still acceptable since the construct maintains adequate convergent validity. Job satisfaction has loading values between 0.634 and 0.781, which also indicates sufficient reliability, with the majority of indicators exceeding the minimum limit. Employee productivity presents the most consistent results, with all indicator loadings ranging from 0.726 to 0.807, clearly surpassing the recommended threshold and confirming the robustness of this construct.

Table 2. Outer Loadings

Csross loading	Employee Productivity	Job Satisfaction	Work Life Balance
Employee_Productivity_1	0,726		
Employee_Productivity_2	0,734		
Employee_Productivity_3	0,807		
Employee_Productivity_4	0,782		
Employee_Productivity_5	0,730		
Job_Satisfaction_1		0,781	
Job_Satisfaction_2		0,678	
Job_Satisfaction_3		0,634	
Job_Satisfaction_4		0,757	
Job_Satisfaction_5		0,778	
Work_Life_Balance_1			0,845
Work_Life_Balance_2			0,908
Work_Life_Balance_3			0,897
Work_Life_Balance_4			0,655

Table 2 presents the outer loadings for each indicator of the three constructs. The results show that all indicators for Employee Productivity meet the recommended threshold, with loading values ranging from 0.726 to 0.807. These values indicate that the items consistently reflect the underlying construct and provide strong evidence of reliability. For Job Satisfaction, the loadings range between 0.634 and 0.781. Although two indicators fall slightly below the ideal cut-off of 0.70, they are still considered acceptable as the overall construct demonstrates adequate reliability and contributes meaningfully to the measurement model. Meanwhile, Work-Life Balance shows loadings between 0.655 and 0.908, with three indicators above 0.84, confirming high reliability, and one indicator slightly below 0.70 but still retained due to its theoretical relevance. Taken together, these results confirm that all constructs are valid and reliable for further structural analysis.

Table 3. Cross Loadings

Csross loading	Employee Productivity	Job Satisfaction	Work Life Balance
Employee_Productivity_1	0,726	0,696	0,605
Employee_Productivity_2	0,734	0,547	0,383
Employee_Productivity_3	0,807	0,614	0,550
Employee_Productivity_4	0,782	0,560	0,495
Employee_Productivity_5	0,730	0,562	0,491
Job_Satisfaction_1	0,580	0,781	0,564

Csross loading	Employee Productivity	Job Satisfaction	Work Life Balance
Job_Satisfaction_2	0,537	0,678	0,462
Job_Satisfaction_3	0,354	0,634	0,398
Job_Satisfaction_4	0,677	0,757	0,544
Job_Satisfaction_5	0,661	0,778	0,625
Work_Life_Balance_1	0,532	0,523	0,845
Work_Life_Balance_2	0,538	0,584	0,908
Work_Life_Balance_3	0,577	0,636	0,897
Work_Life_Balance_4	0,581	0,638	0,655

Table 3 presents the cross-loading values used to assess discriminant validity among the three constructs: work-life balance, job satisfaction, and employee productivity. The results indicate that each indicator has a higher loading value on its corresponding construct compared to other constructs, confirming that the indicators are more strongly associated with the construct they are intended to measure. For instance, the loadings for employee productivity indicators range from 0.726 to 0.807 on their own construct, which are consistently higher than their cross-loadings with job satisfaction and work-life balance. This demonstrates that the indicators effectively capture the dimension of productivity.

Similarly, the job satisfaction indicators load more strongly on their respective construct, with values ranging from 0.634 to 0.781, compared to their cross-loadings on employee productivity or work-life balance. Although a few indicators show moderate cross-loading values, the differences are sufficient to meet the criterion for discriminant validity. The work-life balance indicators also display strong primary loadings, ranging between 0.655 and 0.908, which are distinctly higher than their correlations with other constructs. These results collectively confirm that discriminant validity is established, ensuring that each construct is empirically distinct and can be reliably used for further structural model testing.

Tabel 4. Model Fit

Model_Fit		
Fit Summary		
	Saturated Model	Estimated Model
SRMR	0,098	0,098
d_ULS	1,005	1,005
d_G	0,358	0,358
Chi-Square	187,647	187,647
NFI	0,763	0,763

Table 4 presents the results of the model fit assessment. The Standardized Root Mean Square Residual (SRMR) value for both the saturated and estimated models is 0.098, which is slightly above the ideal threshold of 0.08 but still within an acceptable range, indicating that the model demonstrates a reasonable fit. The d_ULS and d_G values, recorded at 1.005 and 0.358 respectively, further support that the estimated model closely aligns with the saturated

model. The Chi-Square statistic of 187.647 also provides additional information regarding the degree of discrepancy between the observed and expected covariance matrices.

The Normed Fit Index (NFI) value obtained is 0.763, which, although below the conventional cut-off of 0.90, still indicates a moderate level of model fit that is acceptable in exploratory research using PLS-SEM. Taken together, these indices suggest that the measurement and structural model used in this study meet the minimum standards of fit, allowing for valid interpretation of the path relationships between work-life balance, job satisfaction, and employee productivity.

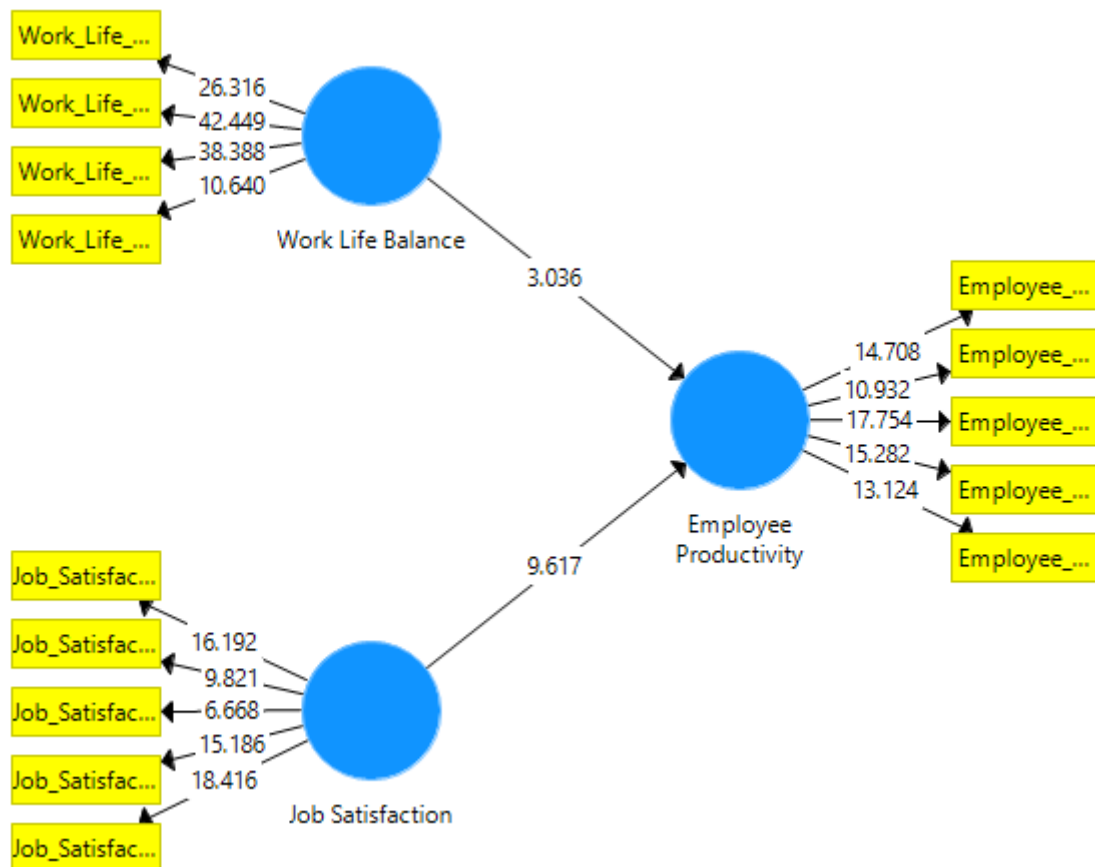


Figure 2. Bootstrapping Calculate with SmartPLS

The bootstrapping results show that both work-life balance and job satisfaction have a significant positive effect on employee productivity. The path from work-life balance to productivity is significant with a t-value of 3.036, while job satisfaction to productivity is highly significant with a t-value of 9.617. These findings indicate that although both variables contribute to enhancing productivity, job satisfaction is the stronger predictor among Generation Z employees in startup companies.

Table 5. Path Coefficients

Path Coefficients	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Mean, STDEV, T-Values, P-Values					
Job Satisfaction -> Employee Productivity	0,642	0,647	0,067	9,617	0,000
Work Life Balance -> Employee Productivity	0,212	0,215	0,070	3,036	0,003

Table 5 presents the results of the path coefficient analysis, including t-statistics and p-values for hypothesis testing. The path from job satisfaction to employee productivity shows a coefficient of 0.642 with a t-value of 9.617 and a p-value of 0.000, indicating a highly significant positive effect. This confirms that job satisfaction plays a dominant role in enhancing employee productivity in startup companies.

Meanwhile, the path from work-life balance to employee productivity yields a coefficient of 0.212, with a t-value of 3.036 and a p-value of 0.003, also significant at the 5% level. Although the effect size is smaller compared to job satisfaction, the result demonstrates that work-life balance remains an important factor influencing productivity. These findings establish that both independent variables have significant positive impacts, with job satisfaction being the stronger predictor among Generation Z employees in Jakarta-based startups.

Discussion

The findings of this study reveal that both work-life balance and job satisfaction significantly influence the productivity of Generation Z employees in startup companies in Jakarta, with job satisfaction showing the stronger effect. This highlights that while balancing work and personal responsibilities remains important, employees' sense of satisfaction with their job is a more dominant driver of productivity in the dynamic and demanding environment of startups. The result resonates with the Job Demands-Resources (JD-R) model, which emphasizes that sufficient job resources, such as supportive supervision and fair rewards, enhance employee motivation and performance (Bakker & Demerouti, 2017).

The significant positive effect of work-life balance on productivity indicates that Generation Z employees value harmony between professional and personal life. This aligns with the findings of Zega and Zona (2024), who demonstrated that work-life balance contributes to psychological well-being among startup employees. When employees can manage their personal and professional roles effectively, they experience lower stress levels, greater motivation, and ultimately higher productivity. Although the coefficient is smaller

compared to job satisfaction, the positive link suggests that startups should not ignore policies that support flexible working arrangements.

On the other hand, job satisfaction emerged as the strongest predictor of productivity, as reflected in the higher path coefficient and t-value. This finding is consistent with the work of Syal et al. (2024), who reported that job satisfaction significantly mediates the relationship between work-life balance and employee retention among Generation Z. Furthermore, Tanzilah et al. (2025) found that job satisfaction, as a component of workplace happiness, directly boosts productivity in startups. This study reinforces those findings by showing that job satisfaction is not only important for retention but also serves as a key driver of employee output.

The results also corroborate the systematic review by Waworuntu, Kainde, and Mandagi (2022), which concluded that both work-life balance and job satisfaction positively affect performance among millennials and Generation Z employees. However, the current study extends the evidence by focusing specifically on productivity outcomes in startups, which often demand rapid adaptation, innovation, and resilience. This suggests that while previous generations may have valued stability, Generation Z employees thrive when their satisfaction is nurtured alongside a balanced lifestyle.

Theoretically, these findings strengthen the relevance of Affective Events Theory (AET), which posits that workplace events trigger emotional responses that subsequently influence attitudes and behaviors (Weiss & Cropanzano, 1996). In this study, the satisfaction derived from fair treatment, growth opportunities, and supportive relationships shapes positive emotions that translate into higher productivity. Similarly, the ability to manage work-life boundaries contributes to emotional stability, which allows employees to perform their tasks more effectively. From a managerial perspective, the findings imply that startups must prioritize strategies that enhance job satisfaction. As shown by Lestari and Setyaningrum (2024), satisfaction with supervisors, colleagues, and career opportunities is central to Gen Z's perception of job quality. Therefore, investing in leadership training, fair reward systems, and clear career pathways could significantly improve satisfaction levels. When employees feel valued and see prospects for growth, they are more likely to contribute productively despite the challenges inherent in startup environments.

At the same time, policies that foster work-life balance should not be underestimated. Sidiq and Poerwita (2025) observed that poor balance increases turnover intention among Generation Z. In the context of startups, where workloads are often unpredictable, providing flexible scheduling, mental health support, or opportunities for remote work can help employees manage their dual responsibilities. While job satisfaction is the stronger predictor, work-life balance operates as a foundational condition that sustains employee well-being and prevents burnout (Pusparani & Tandelilin, 2025).

The combination of job satisfaction and work-life balance explaining 65.4% of the variance in productivity underscores their joint importance. This aligns with Nugroho (2025), who found that work-life balance enhances both performance and satisfaction in startups. It also suggests that while other factors such as leadership style, organizational culture, or

rewards may contribute to productivity, satisfaction and balance remain the primary levers in managing Generation Z employees.

The implications of this study are twofold. From an academic standpoint, it contributes to the literature by bridging the gap between turnover-focused studies and performance-oriented outcomes. Prior research on Generation Z often emphasized loyalty and retention (Syal et al., 2024; Sidiq & Poerwita, 2025), whereas this study shows that productivity is equally influenced by the same antecedents. From a practical perspective, startup companies should view job satisfaction and work-life balance not as separate HR concerns but as integrated strategies for achieving sustainable growth. Finally, these findings suggest that policymakers and HR practitioners in startups need to adopt a holistic approach in managing Generation Z employees. Strengthening job satisfaction through transparent rewards, career development, and supportive leadership, combined with initiatives that enable work-life balance, will not only reduce turnover but also elevate productivity. As Indonesia moves toward its Golden 2045 vision, where Generation Z will dominate the workforce, ensuring that this generation remains satisfied and balanced in their work life will be critical to driving innovation and maintaining global competitiveness.

CONCLUSION

This study examined the influence of work-life balance and job satisfaction on the productivity of Generation Z employees working in startup companies in Jakarta. Using a quantitative explanatory design with PLS-SEM analysis, the findings confirmed that both variables significantly affect productivity, with job satisfaction emerging as the stronger predictor. Employees who are satisfied with their job, through fair compensation, supportive supervision, career opportunities, and positive relationships, demonstrate higher motivation, engagement, and performance. At the same time, work-life balance also contributes positively to productivity by reducing stress and maintaining employees' well-being, although its effect is relatively smaller compared to job satisfaction. The results strengthen theoretical perspectives such as the Job Demands-Resources Model and Affective Events Theory, which explain that job resources and emotional experiences shape performance outcomes. Empirically, this research extends prior studies by showing that the same factors often linked to retention and turnover intention are also critical in predicting productivity. The practical implication for startups is clear: improving job satisfaction through transparent rewards, growth opportunities, and supportive leadership should be prioritized, while ensuring flexible policies that promote work-life balance. Together, these strategies will help startups sustain productivity, reduce turnover risks, and foster innovation among Generation Z employees who represent the backbone of Indonesia's future workforce.

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