

Research Article

The Effect of Work-Life Balance and Job Satisfaction on the Loyalty of Gen Z Employees in North Toraja Regency

Ellyn Patadungan^{1*}, Marniati², Fhany Octavia³

¹⁻² Tourism Study Program, Universitas Kristen Indonesia Toraja, Indonesia

³ Management Study Program, Universitas Kristen Indonesia Toraja, Indonesia

*Corresponding Author: ellynpatadungan3485@gmail.com ¹

Abstract. Demographic changes in today's workforce show an increasing proportion of Generation Z employees, born between 1997 and 2012. Gen-Z employees value work-life balance, flexibility, and meaningful work, but are often perceived as less loyal due to their tendency to change jobs easily. They view work as non-essential, especially when it does not meet their expectations for job satisfaction. When their needs are unmet, they are more likely to seek new opportunities. In North Toraja, understanding the factors that influence Gen-Z loyalty is crucial for managing and retaining young talent. This study examines the impact of work-life balance and job satisfaction on the loyalty of Gen-Z employees in North Toraja Regency. A questionnaire was distributed to 100 Gen-Z employees in the region. Descriptive and verification analysis were used to analyze the data. The findings indicate that work-life balance does not significantly affect employee loyalty, while job satisfaction has a significant influence. Additionally, the simultaneous test shows that both work-life balance and job satisfaction together affect the loyalty of Gen-Z employees in North Toraja Regency.

Keywords: Employee Loyalty; Gen-Z; Job Satisfaction; North Toraja; Work-Life Balance.

1. Backkground Behind

Indonesia is currently experiencing rapid growth in terms of population. Based on data from the Central Statistics Agency (BPS), Indonesia's population is divided into six generations, namely Post Generation Z (Post Gen Z), Generation Z (Gen Z), Millennials, Generation X (Gen-X), Baby Boomers, and Pre-Boomers. This population growth has influenced people's behavior patterns, perceptions, values, and habits. One generation that is currently attracting attention is Generation Z (Gen Z), who were born in the era of digital technology development. This generation is considered to be quicker at receiving information, more adaptable to technology, and better at multitasking than previous generations (Santosa, 2015). However, despite being known for their ability to adapt to technology, many of them experience difficulties in adapting to the workplace, which impacts their declining job loyalty due to the lack of work-life balance in their workplaces (Rondonuwu, Rumawas, & Asaloei, 2018).

Received: October 01, 2025
Revised: November 20, 2025
Accepted: December 06, 2025
Online Available: December 08, 2025
Curr. Ver.: December 08, 2025



Copyright: © 2025 by the authors. Submitted for possible open access publication under the terms and conditions of the Creative Commons Attribution (CC BY SA) license (<https://creativecommons.org/licenses/by-sa/4.0/>)

Work-Life Balance is an individual's ability to balance work obligations and other aspects of life that are not related to work (Kose & Mutiara, 2024). Work-Life Balance is closely related to loyalty, because a balance between work and family life can increase employee commitment (Larastrini & Adnyani, 2019). Research conducted by (Asyani, 2019) supports this, stating that Work-Life Balance allows employees to manage the balance between work and personal responsibilities, which in turn has the potential to increase their loyalty to the company.

With the rapid advancement of technology and changes in social dynamics, Gen-Z is now entering the workforce with characteristics and preferences that differ from previous generations (Marsela & Sari, 2024). Those born between 1997 and 2012 are known as a group that is highly tech-savvy and prioritizes flexibility in work and work-life balance over previous generations. A study by Deloitte (2022) states that around 49% of Gen-Z employees intend to leave their jobs within the first two years, with the main reasons being an imbalance between work and personal life and a lack of flexibility at work. Work-life balance plays a very important role in increasing employee loyalty, as it can create a work environment that supports a balance between personal commitments and work (Aura & Hutahean, 2024).

Employee loyalty can also increase when they feel satisfied with their work. Job satisfaction encompasses employees' attitudes toward various aspects, such as working conditions, relationships with coworkers, compensation received, and other physical and psychological factors (Harjono, 2019). Job satisfaction plays a very important role because it can affect performance, productivity, and organizational success. Employees who are satisfied with their jobs tend to show high loyalty to the organization and are less likely to leave their jobs (Yang, Adriyanti, & Fajar, 2023).

Regarding job satisfaction, Gen-Z tends to view work as not everything unless they can achieve job satisfaction (Chairunissa, 2023). In addition, Gen-Z prioritizes values such as flexible working hours that allow for a balance between personal life and work. If companies cannot meet these expectations, Gen-Z tends to be more likely to move to another workplace. Based on global data, a recent survey by (Lever, 2022) revealed that around 40% of Gen-Z plan to leave their jobs in the next two years. Boredom or job dissatisfaction is one of the three main reasons why young employees choose to leave their jobs.

North Toraja is one of the districts with a high Gen-Z population growth rate. Gen-Z is a generation with a high population growth rate, with 85,994 Gen-Zers recorded since 2020. Generation Z is known as a group that is very familiar with technology and social media, and has high expectations regarding work-life balance (Waworuntu, Kainde, & Mandagi, 2022). However, they also face various challenges, such as difficulties entering the job market and high unemployment. In Indonesia, around 69% of Gen Z workers plan to resign from their current jobs, reflecting low job satisfaction and a mismatch between expectations and reality in the workplace (Fitrah, 2022). In North Toraja, similar challenges are also evident. Even though there are many college graduates, they still find it difficult to find jobs that match their skills and expectations.

Previous studies have examined the influence of work-life balance and job satisfaction on employee loyalty, particularly among Generation Y and in large urban areas.

These studies generally focus on factors such as work flexibility, interpersonal relationships in the workplace, and rewards received as the main determinants in increasing employee loyalty. However, most of these studies were conducted in urban contexts that tend to be homogeneous in terms of access to technology and employment opportunities. This study reveals unique influences by focusing on Gen-Z employees in North Toraja Regency, an area that is not classified as urban and has different social, economic, and cultural characteristics. This study examines how factors such as work-life balance, job satisfaction, and local culture influence the loyalty of Gen-Z employees, who are known to be more flexible and more likely to change jobs than previous generations (Deloitte, 2022). Based on Social Exchange Theory, this study explains how the reciprocal relationship between employees and organizations can be influenced by various factors, including work-life balance, job satisfaction, and recognition of local culture (Reners, Harahap, & Sugiatri, 2024). Employees who feel that they receive appropriate benefits from the organization, both in material and social terms (e.g., recognition of local culture), will be more loyal to the organization (Pratama, 2024). In this case, this study not only adds to the existing literature but also provides more specific and relevant recommendations for the development of managerial policies and workplace strategies at the local level. The results of this study have the potential to broaden the understanding of the factors that influence employee loyalty in non-urban areas, as well as offer guidance for agencies and organizations to design policies that are more in line with the characteristics and needs of Generation Z employees in North Toraja.

This study aims to analyze the effect of work-life balance on the loyalty of Gen Z employees in North Toraja Regency. The main focus of this study is to determine the extent to which the balance between work and personal life can increase employee loyalty to the company. Furthermore, this study will also examine the effect of job satisfaction on Gen Z employee loyalty in North Toraja Regency. This study aims to identify the factors that influence job satisfaction and its contribution to increasing loyalty, as well as its impact on employee performance and retention. In addition, this study will explore the relationship between work-life balance and job satisfaction on Gen Z employee loyalty in North Toraja Regency. By answering these three questions, it is hoped that this study can provide a deeper understanding of the dynamics of Gen Z employee loyalty and provide practical recommendations for agencies and organizations in North Toraja to create a work environment that supports life balance and job satisfaction.

2. Literature Review

Work Life Balance

Work-life balance is an individual's ability to balance their responsibilities at work and outside of work. This is reinforced by the theory that work-life balance requires equal time and attention to be given to both areas and a commitment to both, thereby creating balance between work and life (Kose & Mutiara, 2024).

For Gen-Z, work-life balance is not just about flexible working hours, but also choosing leave schedules according to their needs. Therefore, the term work-life balance refers to the support of companies/organizations so that employees can determine their

own working hours (flexible working hours) and choose personal/family leave (Pheng & Cuang, 2019).

The more opportunities employees have to manage/control their lives and work, the better they are at achieving/realizing work-life balance (Jaharuddin & Zainol, 2019). A person can live a happy, healthy, and successful life when they experience work-life balance. Work-life balance is an individual's ability to maintain a balance between their obligations at work and their personal needs outside of work.

To measure work-life balance, there are indicators (Rondonuwu, Rumawas, & Asaloei, 2018), namely:

a. Time Balance (Time Balance)

An employee's time balance indicates the amount of time allocated to work and personal life with family, various office activities, home, or other social settings. The time balance achieved by employees indicates that family demands do not reduce the professional time needed to complete work, and vice versa.

b. Involvement Balance (Engagement Balance)

This engagement balance refers to the amount or level of involvement and psychological commitment that an individual has at work and in matters outside of work. Participation balance is achieved by making employees physically and emotionally involved in work, family, and other social activities.

c. Satisfaction Balance (Satisfaction Balance)

This refers to an individual's overall satisfaction with work activities and matters outside of work. If employees feel that the work they have been doing is sufficient for their work and family needs, then satisfaction will come naturally. This can be seen in the conditions that exist within the family, relationships with friends and colleagues, and the quality and quantity of work performed.

Gen-Z

Generation Z (Gen Z) is the term used to describe people born between 1997 and 2012. Generation Z are digital natives, the first generation to grow up with technology as advanced as it is today. This technological development has encouraged companies to continue innovating and gain a competitive edge to achieve their goals.

Despite their ability to seek information from various sources, Gen Z tends to quickly absorb and match information with their feelings. For example, labeling themselves as bipolar, limiting their social interactions due to introversion, and so on. Generation Z sees this as an obstacle to progress. Gen Z is also referred to as the strawberry generation because they seem spoiled and easily depressed.

Gen Z realizes the importance of financial stability in the future. This is in line with survey findings that reveal that Gen Y and Baby Boomers are generations that tend to be more idealistic, especially in the context of work. Gen Z is known as a creative and innovative generation.

As many as 63% of Gen Z are interested in doing various creative things every day. This creativity is shaped by Gen Z's activity in communities and social media. This is relevant to a number of studies that identify Gen Z as a generation that is closely connected to technology (digital natives), as they were born in the era of smartphones, grew up with sophisticated computer technology, and have greater access to the internet

than previous generations. The indicators of Gen Z according to (Santosa, 2015) are as follows:

- a. They have big ambitions for success. Gen Z personalities tend to be positive and optimistic in achieving their dreams.
- b. They tend to be interested in practical and instant solutions to problems; Gen Z does not want to spend a long time studying a problem.
- c. They love freedom and have high self-confidence. This generation greatly values freedom of opinion, freedom of relationships, freedom of expression, and so on.
- d. They tend to like details. This generation is critical in their thinking and detail-oriented in examining issues or phenomena. This is due to their ease in finding information.
- e. They have a strong desire for recognition. Everyone basically wants to be recognized for their efforts and dedication.
- f. Digital and information technology. Gen Z was born when digital and information technology began to develop rapidly. This generation is very adept at using electronic devices such as gadgets and similar devices, as well as utilizing technology in all aspects of daily life.

Employee Loyalty

Employee loyalty is the attitude of loyalty and obedience of employees, reflected in their willingness to continue to provide support, maintain, and defend the organization. Loyalty describes the emotional feelings of individuals as part of the organization. Employee loyalty is a factor that can influence the success of a company, and the level of loyalty affects how employees work. If employees in a company do not have good loyalty, then the company may not run well. This means that employee loyalty will be formed when employees have a sense of belonging. A sense of belonging will lead to concern, attachment, a sense of responsibility, and motivation to empower themselves to the maximum even without any encouragement, because the progress and decline of an organization is also felt by its employees (Kahpi, 2020).

Employee loyalty can be seen from the attitudes and behaviors of employees at work. Employee attitudes toward the company are reflected in their feelings and willingness to carry out all responsibilities assigned by the company, while employee behavior is reflected in all actions taken in carrying out their duties and responsibilities. Loyalty is a tendency for employees not to move to another company, because loyalty can affect the comfort of employees working at a company. Indicators of employee loyalty, (Sutanto and Perdana; 2016) include:

- a. Compliance

Compliance is the ability of employees to obey all applicable regulations, carry out the duties and responsibilities assigned by their superiors, and not violate established rules.

- b. Responsibility

Responsibility is the ability of employees to complete tasks properly and on time, as well as to take responsibility for any risks that arise from their actions.

c. Dedication

Dedication is the contribution of ideas and energy that employees sincerely give to their company. The higher a person's sense of dedication, the higher their level of loyalty.

d. Integrity

Integrity is the ability of employees to provide information, speak, and admit mistakes accurately in accordance with reality.

Job Satisfaction

Job satisfaction is the feeling of pleasure or displeasure that workers experience in viewing and performing their jobs. Job satisfaction is an emotional state in which a person feels happy or unhappy with their job (Anifah & Jhon, 2021). Job satisfaction can also be defined as the emotional condition of employees that indicates the presence or absence of a relationship between the compensation received by employees and the value expected from the company or organization. This compensation can be financial or non-financial.

According to (Julindrastuti & Karyadi, 2024), there are five indicators that can be used to identify the level of employee job satisfaction, namely as follows:

a. Salary

Adequate salary and benefits are very important for employees, especially younger generations such as Generation Z, to feel satisfied at work. Salary is the reward a person receives in proportion to the effort they put in, and it should be fair compared to the wages received by others in the same position.

b. Promotion

Promotion refers to the extent to which there is movement or opportunity for advancement between different levels within an organization. The desire for promotion includes the desire for higher income, better social status, psychological growth, and a sense of fairness in the work environment.

c. The Work Itself

This indicator describes the extent to which the company provides opportunities for individuals to learn, take on responsibility for specific tasks, and face challenges in interesting work. Challenging and meaningful work can increase employee satisfaction with their job.

d. Co-workers

This indicator shows the technical abilities of coworkers and the social support provided in the work environment. For most employees, work is also a means of fulfilling their need for social interaction. Therefore, having pleasant and supportive coworkers can increase job satisfaction.

Hypothesis

Hypothesis: Work-Life Balance and Employee Loyalty

Work-life balance is the equilibrium between work demands and personal life that can influence employee loyalty within an organization (Kose & Mutiara, 2024). When this balance is achieved, employees will feel comfortable, motivated, and highly committed to their work. Based on the results of research conducted by (Marsela & Andika, 2024) on the influence of work-life balance on the loyalty of Generation Z employees in Bandung,

it was found that both variables were in the good category and had a positive and significant relationship. This means that the better the balance between work and personal life, the higher the level of employee loyalty. Thus, work-life balance can be an important factor in fostering employee loyalty among Gen-Z in North Toraja Regency.

H1: Work-life balance affects the loyalty of Gen-Z employees in North Toraja Regency. Hipotesis Work Life Balance dengan Loyalitas kerja karyawan

Hypothesis of Job Satisfaction and Employee Loyalty

Job satisfaction is one of the factors that plays an important role in increasing employee loyalty to the organization. Employees who are satisfied with their jobs will show a positive attitude, have high commitment, and want to stay and contribute to the organization (Yang, Adriyanti, & Fajar, 2023). Regarding job satisfaction, Gen-Z tends to view work as not everything unless they can obtain job satisfaction. Based on the results of research by Titanicko and Pangaribuan (2025), the results show that job satisfaction has a positive and significant effect on Gen-Z employee loyalty. This means that the higher the level of job satisfaction felt by employees, the greater their loyalty to the organization.

H2: Job satisfaction affects the loyalty of Gen-Z employees in North Toraja Regency.

Hypothesis: Work-Life Balance and Job Satisfaction on Employee Loyalty

Work-Life Balance and Job Satisfaction are two important factors that are interrelated in shaping employee loyalty to an organization. When employees are able to balance their work and personal lives and feel satisfied with various aspects of their work, such as compensation, work relationships, career opportunities, and a conducive work environment, a sense of belonging to the company will be created (Situmorang, Hadi, Sinaga, & Sofian, 2025). Employees who feel that their lives are balanced and are satisfied with their work tend to have high commitment, are motivated to contribute more, and are less likely to leave the organization. Based on research (Larastrini & Adnyani, 2019), both work-life balance and job satisfaction have been proven to have a significant effect on employee loyalty. The results of the study show that employees who are able to balance work and personal life and feel satisfied with various aspects of their work tend to have higher commitment, a sense of belonging to the organization, and motivation to contribute maximally. These findings support the hypothesis that improving work-life balance and job satisfaction will have a positive impact on employee loyalty.

H3: Work-life balance and job satisfaction affect the loyalty of Gen-Z employees in North Toraja Regency.

3. Method

Research Design

This study adopts a quantitative approach, which is a method used to conduct research on a specific population or sample. Data collection is carried out through the use of research instruments, while data analysis is conducted quantitatively or statistically, with the aim of describing and testing predetermined hypotheses (Sugiyono 2019).

Population and Sample

The population in this study is all Generation Z individuals working in North Toraja Regency. The target population for this study is Generation Z individuals living in North

Toraja Regency who are currently working, but the exact number cannot be calculated. The sample was determined using the Lemeshow formula [22] with an estimate of 50% and a margin of error of 10%, resulting in 97 respondents, which was then rounded up to 100 respondents. The research method used a questionnaire, and the sampling technique was random sampling, where each member of the population had an equal chance of being selected, namely Gen-Z employees born between 1997 and 2012 in North Toraja who are currently working.

Data Collection Instruments

The research instrument used in this study was a questionnaire, which is a tool used to collect data directly from respondents. The questionnaire was designed based on the research objectives and relevant theories so that the information obtained was accurate and in accordance with the variables being studied (Purwanto, 2018). The data collection technique was carried out by providing a set of written questions or statements to respondents to answer (Sugiyono, 2019). In its implementation, the researcher distributed questionnaires directly to the research subjects consisting of the variables of work-life balance, job satisfaction, and Gen-Z employee loyalty. Respondents were measured using a Likert scale (Sugiyono, 2019), which allowed researchers to assess respondents' attitudes, opinions, and perceptions of social phenomena. The Likert scale used consisted of five response categories, namely Strongly Agree, Agree, Disagree, Strongly Disagree, and Very Strongly Disagree, with scores ranging from 5 to 1, respectively.

Data Analysis Methods

Data analysis in this study used a quantitative approach with the help of SPSS version 25 (Statistical Package for the Social Sciences) software. The analysis was conducted to determine the effect of work-life balance and job satisfaction on Gen-Z employee loyalty.

Before performing regression analysis, validity and reliability tests were conducted to ensure the feasibility of the research instruments. The validity test results showed that all statement items had a correlation value (r) > 0.3 with a significance of < 0.05 , thus declaring them valid (Sugiyono, 2020). Meanwhile, the reliability test results showed a Cronbach's Alpha value > 0.60 , so the instrument was declared reliable and consistent (Siregar, 2017).

Next, a classical assumption test was conducted, which included tests for normality, multicollinearity, and heteroscedasticity to ensure the suitability of the regression model. Data normality can be seen by using the Kolmogorov-Smirnov test, where if the significance value is > 0.05 , the data is normally distributed. A VIF value < 10 indicates that there is no multicollinearity, and the Glejser test result with a significance > 0.05 indicates that there is no heteroscedasticity (Ghozali, 2021).

The model was tested using multiple linear regression analysis to see the effect of independent variables on dependent variables simultaneously and partially (Sugiyono, 2020). The regression model used was:

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

Description:

Y = Employee loyalty

X_1 = Work-life balance

X_2 = Job satisfaction

a = Constant

b_1, b_2 = Regression coefficients

e = Error

The coefficient of determination (Adjusted R^2) is used to determine the contribution of independent variables in explaining the dependent variable. Hypothesis testing is performed using the t-test to examine the partial effect of each independent variable on the dependent variable, and the F-test to examine the simultaneous effect of all independent variables on the dependent variable (Sugiyono 2020).

4. Results and Discussion

Results

Validity Test

Table 1. Validity Test Results.

Variabel	Statement	R Count	R Table	Description
Work Life Balance (X1)	X1.1	0,6902	0.1946	Valid
	X1.2.	0,6984	0.1946	Valid
	X1.3	0,7839	0.1946	Valid
	X1.4	0,7082	0.1946	Valid
	X1.5	0,7164	0.1946	Valid
	X1.6	0,7742	0.1946	Valid
	X1.7	0,6302	0.1946	Valid
	X1.8	0,2201	0.1946	Valid
Job Satisfaction (X2)	X2.1	0,6705	0.1946	Valid
	X2.2	0,6717	0.1946	Valid
	X2.3	0,7708	0.1946	Valid
	X2.4	0,6411	0.1946	Valid
	X2.5	0,5919	0.1946	Valid
	X2.6	0,6009	0.1946	Valid
	X2.7	0,7774	0.1946	Valid
	X2.8	0,7472	0.1946	Valid
	X2.9	0,6575	0.1946	Valid
	X2.10	0,1821	0.1946	Valid
	X2.11	0,5789	0.1946	Valid
	X2.12	0,4905	0.1946	Valid
	X2.13	0,3526	0.1946	Valid
	X2.14	0,5409	0.1946	Valid

	X2.15	0,5034	0.1946	Valid
	X2.16	0,406	0.1946	Valid
Employee Loyalty	Y1.1	0,5787	0.1946	Valid
	Y1.2	0,6812	0.1946	Valid
	Y1.3	0,7578	0.1946	Valid
	Y1.4	0,5355	0.1946	Valid
	Y1.5	0,6826	0.1946	Valid
	Y1.6	0,6701	0.1946	Valid
	Y1.7	0,6915	0.1946	Valid
	Y1.8	0,521	0.1946	Valid
	Y1.9	0,7487	0.1946	Valid
	Y1.10	0,5862	0.1946	Valid
	Y1.11	0,617	0.1946	Valid
	Y1.12	0,595	0.1946	Valid
	Y1.13	0,6163	0.1946	Valid
	Y1.14	0,6905	0.1946	Valid
	Y1.15	0,7253	0.1946	Valid
	Y1.16	0,6141	0.1946	Valid

Based on Table 1 above, it can be seen that all statements from the variables are valid. This can be seen in the calculated r for each statement item, which is greater than ($>$) the table r with a significance level for all statement items at 0.05 or 5%.

Uji Realibilitas

Reliability testing was conducted using Cronbach's Alpha statistical test, whereby a construct or variable is considered reliable (valid) if Cronbach's Alpha > 0.60 .

Table 2. Reliability Test Results.

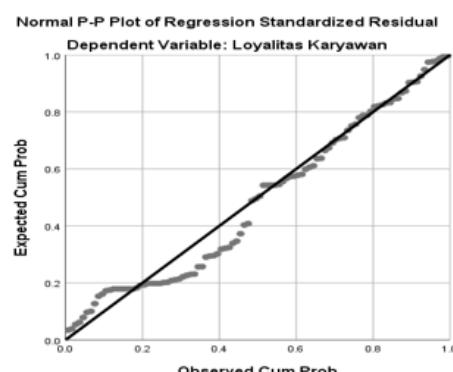
Variable	Cronbach's Alpha Coefficient	Description
Work Life Balance (X1)	0,82	Reliable
Job Satisfaction (X2)	0,87	Reliable
Employee Loyalty (Y)	0,91	Reliable

Based on the test results in Table 2, both variables have Cronbach's Alpha values greater than 0.6. This indicates that the instruments used have a good level of reliability, so both variables can be considered reliable.

Classical Assumption Test Results***Normality Test*****Table 3.** Normality test results, One-Sample Kolmogorov-Smirnov Test.

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	521,762.905
Most Extreme Differences	Absolute	,111
	Positive	,111
	Negative	-,098
Test Statistic		,111
Asymp. Sig. (2-tailed)		,011 ^{c,d}

- a. Test distribution is Normal.
- b. Calculated from data
- c. Lilliefors Significance Correction
- d. This is a lower bound of the true significance

**Figure 1.** Normality Test Results.

The normality test using the One-Sample Kolmogorov-Smirnov statistic was conducted by observing that the sig value was > 0.05 , indicating that the data was normally distributed. Based on the results of the normality test using the Kolmogorov-Smirnov Test, the Asymp. Sig. (2-tailed) value was $0.011 > \text{Alpha } 0.05$, which means that the data was normally distributed.

Multicollinearity Test

Table 4. Multicollinearity Test Results

Coefficients ^a							
Model	Unstandardized		Standardized		Collinearity		
	Coefficients		Coefficients		Statistics		
	Model	B	Error	Beta	t	Sig.	Tolerance
1	(Constant)	45.607	5.137		8.879	.000	
	Work Life Balance	.197	.166	.138	1.186	.239	.630
	Job Satisfaction	.264	.098	.314	2.692	.008	.630
							1.58
							6
							1.58
							6

a. Dependent Variable: Employee Loyalty

Based on the results of the multicollinearity test in Table 4 above, it can be seen that all variables in this study show low VIF values, all of which are below 10 and tolerance values above 0.1. This indicates that the independent variables used in this study show no signs of multicollinearity, which means that all variables can be used.

Heteroscedasticity Test

Table 5. Heteroscedasticity Test Results

Coefficients ^a						
Model	Unstandardized		Standardized			
	Coefficients		Coefficients			
	B	Std.	Beta	Error	t	Sig.
1	(Constant)	15.673	2.702		5.799	.000
	Work lifebalance	-.065	.087	-.088	-.750	.455
	Job Satisfaction	-.062	.052	-.052	-1.200	.235

a. Dependent Variable: Employee Loyalty

Based on the results of the Glejser test analysis, the Work-Life Balance variable sig is $0.455 > \alpha 0.05$, which means that there is no heteroscedasticity, and the Job Satisfaction variable sig is $0.235 > \alpha 0.05$, which means that there is no heteroscedasticity.

Testing the Coefficient of Determination (R2)

Table 6. Coefficient of Determination Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,412 ^a	,170	,153	5,271

a. Predictors: (Constant), work life balance, Job Satisfaction

b. Dependent Variable: Employee Loyalty

Based on the results of the coefficient of determination test in Table 6 above, the R Square (coefficient of determination) obtained was 0.170, which means that the

influence of the variables of work-life balance (X1) Job Satisfaction (X2) on the dependent variable Employee Loyalty (Y) is 17%, with the remaining 83% influenced by other variables not included in the study.

Correlation Coefficient Test

Table 7. Correlation Coefficient Test Results

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,412 ^a	,170	,153	5,271

a. Predictors: (Constant), work life balance, Job Satisfaction

b. Dependent Variable: Employee Loyalty

Based on Table 10 above, the correlation coefficient found to be 0.412 is in the moderate category. Thus, there is a good relationship between the Work Life Balance variable and the Job Satisfaction variable on Employee Loyalty.

Multiple Linear Regression

Table 8. Regression Equation Test Results

Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1 (Constant)	45.607	5.137			8.879	.000
Work Life Balance	.197	.166	.138		1.186	.239
Job Satisfaction	.264	.098	.314		2.692	.008

a. Dependent Variable: Employee Loyalty

Based on the results of the Regression Equation Test above, which shows that :

$$Y = a + b_1X_1 + b_2X_2 + e$$

$$Y = 17,002 + 0,181X_1 + 0,723X_2 + e$$

Based on the regression model above, the results of multiple linear regression can be classified as follows:

- The constant value of 45.607 indicates that if there is no Work Life Balance and Job Satisfaction, then Employee Loyalty will be 45.607.
- The Work-Life Balance regression coefficient is 0.197, which means that if the Work-Life Balance value increases by one unit, Employee Loyalty will increase by 0.197. Conversely, if Work-Life Balance decreases by one unit, Employee Loyalty will decrease by 0.197.
- The regression coefficient for Job Satisfaction is 0.264, which means that if Job Satisfaction increases by one unit, Employee Loyalty will increase by 0.264. Conversely, if Job Satisfaction decreases by one unit, Employee Loyalty will decrease by 0.264.

Hypothesis Testing
Partial Testing (T-test)

Table 9. Test Results (Partial)

Model	Coefficients ^a				t	Sig.		
	Unstandardized Coefficients		Beta	Standardized Coefficients				
	B	Std. Error						
1	(Constant)	45.607	5.137		8.879	.000		
	Work Life Balance	.197	.166	.138	1.186	.239		
	Job Satisfaction	.264	.098	.314	2.692	.008		

a. Dependent Variable : Employee Loyalty

Table 9 above shows that the partial test results can be determined by looking at the SPSS output for Coefficients, namely Work Life Balance of 1.186. The significance level uses 5% or 0.005 with the formula for finding the t table is:

$$t_{table} = t(a/2 : n-k-1)$$

Explanation

a = Alpha (Significance Level)

n = Number of Respondents (100 respondents)

k = Number of Independent Variables (2 variables)

$$t_{table} = t(a/2 : n-k-1)$$

$$= 0.05/2 : 100-2-1$$

$$= 0.025 : 97$$

It was found that the t-table value was 1.661, so from the SPSS output in Table 12, hypothesis testing H1 and H2 could be carried out as follows:

a. The effect of Work Life Balance (X1) on Employee Loyalty (Y)

Based on the testing criteria, the calculated t-value = 1.186 < t-table = 1.661, so H0 is accepted and H1 is rejected. Thus, it can be concluded that Work-Life Balance (H1) or the first hypothesis is rejected and H0 is accepted. The significance value is 0.239 > 0.05, so H1 or the first hypothesis is rejected and H0 is accepted. Thus, it can be concluded that Work-Life Balance (H1) does not affect the loyalty of Gen-Z employees in North Toraja Regency.

b. The Effect of Job Satisfaction (X2) on Employee Loyalty (Y)

Based on the criteria, it can be concluded that the t-value of 2.692 > t-table 1.661, so H0 is rejected and H2 is accepted. Thus, it can be concluded that Job Satisfaction (H2) or the second hypothesis is accepted and H0 is rejected. The significance value of 0.008 < 0.05, so H2 or the second hypothesis is accepted and H0 is rejected. Therefore, it can be concluded that Job Satisfaction (H2) is accepted or Job Satisfaction affects Employee Loyalty in North Toraja Regency.

Simultaneous Test (f-test)**Table 10.** Test Results (Simultaneously)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	552.418	2	276.209	9.941	.000b
	Residual	2.695.142	97	27.785		
	Total	3.247.560	99			
a. Dependent Variable: Employee Loyalty						
b. Predictors: (Constant), work life balance, Job Satisfaction						

Based on Table 10 above, it can be seen that the Fcount value obtained is 9.941, while Ftable can be obtained by finding df1 and df2, which are as follows:

$$df1 = k-1 \text{ and } df2 = n-k$$

$$F = (k-1; n-k)$$

Given: df = Degree Of Freedom

F = Calculated F value

n (sample used in the study) = 100 people

k (variables used in the study) = 3 Variables

Therefore, the calculation of the f value is:

$$F = (k-1; n-k)$$

$$F = (3-1: 100-3)$$

$$F = (2: 97)$$

$$F = 3.09$$

Therefore, based on the output results obtained above, it is known that F calculated $9.941 > F$ table 3.09 and sig 0.001 < 0.05, so H1 and H2 are accepted and it can be concluded that Work Life Balance (X1) and Job Satisfaction (X2) simultaneously affect Employee Loyalty (Y). Thus, it can be concluded that H0 is rejected.

Discussion

Based on the analysis conducted, the following can be concluded regarding the influence of work-life balance and job satisfaction on Gen-Z employee loyalty:

The influence of work-life balance on Gen-Z employee loyalty in North Toraja Regency

Based on the results of the multiple linear regression test, where b1 (the regression coefficient value for Work-Life Balance) is 0.197, it shows that the Work-Life Balance variable has an effect on Gen-Z Employee Loyalty. This means that every decrease or increase of one unit of the Work-Life Balance variable will affect Gen-Z Employee Loyalty in North Toraja Regency, assuming that other variables are not examined in this study.

In addition, the t-test results also show that the significance value for the Work Life Balance variable is $0.239 > 0.05$. The t-value obtained for the Work Life Balance variable is 1.186 and the t-table value is 1.661, which means that $t\text{-value} < t\text{-table}$. Therefore, it can be concluded that H1: Work-Life Balance does not have a significant effect on the loyalty of Gen-Z employees in Toraja Regency. These findings show that even though the regression coefficient is mathematically positive (0.197), the increase in Work-Life Balance is not statistically strong enough to affect the loyalty of Gen-Z employees. From the results

of the tests conducted, it can be concluded that Work-Life Balance does not affect Gen-Z employee loyalty. Thus, the Work-Life Balance value is said to be insignificant for Gen-Z employee loyalty, as can be seen from the respondents' answers to the Involvement indicator (Balance of involvement) statement item "my work does not interfere with my time for rest or energy recovery." Respondents who answered the statement on this indicator disagreed with the statement that work does not interfere with their time for rest and energy recovery. On the contrary, they find it difficult to manage their time for rest and energy recovery. The results of this study are in line with the findings (Aminah, D. S., & Dwiarti, R. 2024), which also show that work-life balance does not have a significant effect on employee loyalty. Conversely, these findings are not in line with the study (Marsela & Andika, 2024), which found that work-life balance has a positive effect on loyalty.

The Effect of Job Satisfaction on Gen-Z Employee Loyalty in North Toraja Regency

Based on the results of multiple linear regression testing, where b_2 (the regression coefficient value for Job Satisfaction) is 0.264, it shows that Job Satisfaction has an effect on Employee Loyalty in North Toraja Regency, meaning that every one-unit increase in Job Satisfaction will affect the Level of Gen-Z Employee Loyalty in North Toraja Regency, assuming that other variables are not examined.

Additionally, the t-test results also show that the significance value for the Job Satisfaction variable is $0.008 < 0.05$. The calculated t-value for the Job Satisfaction variable is 2.692 and the calculated t-table value is 1.661, meaning that $t_{\text{calculated}} > t_{\text{table}}$. Therefore, it can be concluded that H2: Job Satisfaction affects Gen-Z Employee Loyalty in North Toraja Regency.

Job Satisfaction plays an important role in increasing Employee Loyalty because Job Satisfaction reflects a person's attitude toward their job as the difference between the amount of reward received by employees and the amount they expect to receive (Ricki, 2023). This indicates that it is necessary to provide employees with acceptable rewards in order to increase Employee Loyalty at work. From the results of the tests conducted, it can be concluded that Job Satisfaction affects the Loyalty of Gen-Z Employees in North Toraja Regency. The significance of job satisfaction also has a positive effect on employee loyalty, as can be seen from the responses of respondents who gave the highest percentage to the statement "the company provides equal opportunities for all employees to be promoted," with an average score of 4.24, which is categorized as very good. This research is in line with the results of a study conducted by Ricki (2023) where the researcher states that job satisfaction has a positive and significant influence on employee loyalty at PT Gusti Ayu Bersaudara Lulubblinggau and the results of research by Titanicko and Pangaribuan (Titanicko & Pangaribuan, 2025) show that job satisfaction has a positive and significant influence on Gen-Z employee loyalty.

The Influence of Work Life Balance and Job Satisfaction on the Loyalty of Gen-Z Employees in North Toraja

Based on simultaneous testing, it was found that Work Life Balance and Job Satisfaction had an influence, but only the Job Satisfaction variable had an effect on Gen-Z employee Loyalty, where $F_{\text{count}} 9.941 > F_{\text{table}} 3.09$ with a significant value of $0.000 <$

0.05. It can be concluded that Work-Life Balance and Job Satisfaction simultaneously affect employee loyalty.

The results of this study also show that every Gen-Z employee in North Toraja Regency has the motivation to give their best results from the work they have achieved. If employees are able to apply Work Life Balance and obtain job satisfaction in their work appropriately, then the Work Loyalty of Gen-Z Employees will increase (Diyan, 2020). This means that in order to maximize the loyalty of Gen-Z employees working in North Toraja Regency, it is necessary to create good job satisfaction for Gen-Z employees, supported by good opportunities for each employee to manage their time and develop a good career at work. The results of this study are in line with research conducted by (Larastrini & Adnyani, 2019) and (Widiastuti & Baihaki, 2023), which found that both work-life balance and job satisfaction have a significant effect on employee loyalty.

5. Conclusion

Based on the results of the research and analysis conducted, it can be concluded that Work-Life Balance does not have a significant effect on the loyalty of Gen-Z employees in North Toraja Regency, despite having a positive correlation. Conversely, Job Satisfaction has been proven to be an important factor in increasing loyalty, as employees feel more attached to the organization when their expectations regarding their work are met, including fair opportunities for development. Simultaneously, Work-Life Balance and Job Satisfaction influence loyalty, but the greatest contribution comes from Job Satisfaction. These findings confirm that efforts to increase Gen-Z employee loyalty in North Toraja Regency are more effective when done by creating working conditions that can increase satisfaction, while also providing space for employees to manage their time and carry out their responsibilities in a balanced manner.

References

Anifah, & Jhon. (2021). Faktor pengaruh kepuasan kerja dan loyalitas kerja. <https://doi.org/10.31599/jki.v22i3.1231>

Asyani, L. (2019). Pengaruh kepuasan kerja, lingkungan kerja, dan work-life balance terhadap loyalitas karyawan. *Surabaya: Sinta 5*.

Aura, R., & Hutahean, E. (2024). Pengaruh work-life balance terhadap kepuasan kerja pada generasi Z. *Journal Of Sharia Economics Scholar (joSES)*.

Chairunissa, F. (2023, Desember 9). Generasi Z: Si kutu lompat minim loyalitas. Retrieved from Kumparan.com: <https://kumparan.com/farasifa-coirunissa/generasi-z-si-kutu-lompat-minim-loyalitas-kerja-21iswOpcKLu>

Deloitte. (2022). The Deloitte Global 2022 Gen Z and Millennial Survey. Deloitte Global.

Diyan, R. (2020). Pengaruh work life balance dan kepuasan kerja terhadap loyalitas karyawan pada PT. Titis Sampurna Inspection-IPT Consortium Duri Bengkalis.

Fitrah, H. (2022). Work-life balance, kepuasan kerja, dan loyalitas karyawan Gen-Z. *Jurnal Manajemen dan Sistem Informasi*.

Harjono. (2019). *Manajemen sumberdaya manusia*. Tangerang Selatan: UINPAM Press.

Jaharuddin, N., & Zainol. (2019). The impact of work-life balance on job engagement and turnover intention. *The South East Asian Journal of Management*, 13, 1-10. <https://doi.org/10.21002/seam.v13i1.10912>

Julindrastuti, D., & Karyadi, I. (2024). Pengaruh iklim organisasi dan kepuasan kerja terhadap kinerja karyawan. *AL Qalam: Jurnal Ilmiah Keagamaan dan Kemasyarakatan*, 11(2), 1124-1239. <https://doi.org/10.35931/aq.v18i2.3399>

Kahpi, H. S. (2020). The role of organizational culture against employee loyalty in the manufacturing industry of musical instrument assembly. *International Review of Management and Marketing*.

Kose, E., & Mutiara, L. (2024). Pengaruh work-life balance terhadap kinerja karyawan perempuan generasi Z di Lubuk Linggau. *Skripsi*.

Larastrini, P., & Adnyani, I. (2019). Pengaruh kepuasan kerja, lingkungan kerja, dan work-life balance terhadap loyalitas karyawan. *E-Jurnal Manajemen*. <https://doi.org/10.24843/EJMUNUD.2019.v08.i06.p14>

Lever. (2022). Great Resignation: The state of internal mobility and employee retention report. 2022. Retrieved from Lever by Employ: <https://www.lever.co/research/2022-internal-mobility-and-employee-retention-report/>

Marsela, G., & Andika, P. (2024). Pengaruh work life balance terhadap loyalitas karyawan pada generasi Z di Kota Bandung. *Bandung*.

Marsela, G., & Sari, P. (2024). Pengaruh work-life balance terhadap loyalitas karyawan pada generasi Z di Kota Bandung.

Pheng, & Cuang. (2019). Work-life balance in construction. *Singapore: E-book Springer Singapore*. <https://doi.org/10.1007/978-981-13-1918-1>

Pratama, I. (2024). Peran gaya kepemimpinan servant, work-life balance, dan kepuasan kerja terhadap loyalitas karyawan: Perspektif social exchange theory. *Equilibrium. Jurnal Ilmiah Ekonomi, Manajemen dan Akuntansi*.

Reners, P., Harahap, P., & Sugiatri, R. (2024). Pengaruh kompensasi, pengembangan karir, dan work-life balance terhadap loyalitas karyawan dengan kepuasan kerja sebagai variabel intervening. *Indonesia Journal of Social*.

Ricki, A. (2023). Pengaruh kepuasan kerja terhadap loyalitas karyawan PT. Gulsti Ayu Bersaudara Lubuklinggau.

Rondonuwu, F. A., Rumawas, W., & Asaloei, S. (2018). Pengaruh work-life balance terhadap kepuasan kerja karyawan pada Hotel Sintesa Pinansula Manado. *Jurnal Administrasi Bisnis*, 7-10.

Santosa, E. T. (2015). *Raising children in digital era*. Jakarta: Elex Media Komputindo.

Situmorang, D., Hadi, A., Sinaga, E., & Sofian, M. (2025). Pengaruh kepuasan kerja, lingkungan kerja dan work life balance terhadap loyalitas karyawan pada KSP CU Mandiri Kota Tebing Tinggi. *Al Kharaj: Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 29(48-64).

Titanicko, & Pangaribuan, C. H. (2025). Investigating the nexus of job satisfaction, transformational leadership, and employee loyalty on Gen-Z employees: Evidence from Jakarta. *Advances in Social Humanities Research*, 429-437. <https://doi.org/10.46799/adv.v3i5.441>

Waworuntu, E., Kainde, S., & Mandagi, D. (2022). Work-life balance, kepuasan kerja, dan kinerja di antara karyawan milenial dan Gen Z: Tinjauan sistematis.

Widiastuti, N. P., & Baihaki, A. H. (2023). Pengaruh work life balance dan kepuasan kerja terhadap loyalitas kerja karyawan di Dinas Sosial Kota Denpasar. *Jurnal Ganea Swara*, 17(2), 478-485. <https://doi.org/10.35327/gara.v17i2.446>

Yang, A., Adriyanti, D., & Fajar, Y. (2023). Faktor loyalitas karyawan generasi Z: Kepuasan kerja sebagai mediasi. *Jurnal Manajemen Maranatha*, 1-14. <https://doi.org/10.28932/jmm.v23i1.7022>