

The Effect of Work-Life Balance, Work Environment, and Career Development on Employee Retention through Work Motivation as an Intervening Variable: A Case Study of Generation Z in a Property Company in Tangerang Regency

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ABSTRACT

This study examines the influence of work-life balance, work environment, and career development on employee retention, with work motivation serving as an intervening variable. The primary issue explored is how property companies can retain employees by analyzing their perceptions of work-life balance, work environment, and career development through work motivation, particularly among Generation Z. The purpose of this thesis is to determine the extent to which these selected variables affect employee retention in property companies in Tangerang, as many Gen Z employees today tend not to stay long when entering the workforce for the first time. This case study employs a qualitative approach using the Structural Equation Modeling (SEM) method on 115 active Gen Z respondents who met the criteria. The results show that work-life balance does not significantly influence employee retention, nor does the work environment. Only career development has a significant effect on retention, as many employees are highly concerned about career growth, which motivates them to remain with the company. These findings provide new insights indicating that, within the real estate/property sector, employee retention is not dependent on work-life balance, as flexible working hours and the work environment tend to be overlooked by Gen Z employees. Instead, Generation Z prioritizes career and positional advancement as the primary factor influencing their decision to stay or leave.

Keywords : Career Development, Employee Retention, Gen-Z, Work-Life Balance, Work Motivation

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INTRODUCTION

Currently, Indonesia holds a demographic advantage reflected in the fact that 70.72% of its total population falls within the productive age group (15–64 years) (Source: IDN Research Institute, 2024). Nearly half of this productive-age population is dominated by Generation Z. Stereotypes circulating among the public often portray Gen Z as lazy workers who use mental health issues as an excuse to avoid workplace responsibilities. In reality, Gen Z has reasonable expectations regarding salary and benefits, a supportive work environment, career development opportunities, a positive corporate culture, and work-life balance.

In relation to these aspects, a survey conducted by the IDN Research Institute (2024) revealed that 51% of Gen Z prioritize the work environment when choosing a career, while 40% desire a balanced work culture that aligns with their personal lives (work-life balance).

The results of the above survey highlight the importance for companies to understand several key reasons behind the high turnover rates or frequent job changes among employees. Therefore, it becomes a challenge for companies to retain employees with high potential. Employee retention refers to the organization's effort to retain competent employees so that they remain within the organization to achieve its goals over a certain period of time (Mathis and Jackson, 2011 in Riyani and Azizah, 2022). Consequently, the level of employee retention among Gen Z can be observed across all industries, including the property sector.

Indonesia's real estate and property industry is believed to be experiencing positive growth, in line with significant demand amid improving purchasing power. This was conveyed by the Head of the Department of Financial Literacy, Inclusion, and Communication at the Financial Services Authority (OJK), Aman Santosa, as reported by Antaranews.com on November 19, 2024. According to Aman, 95 responding banks indicated optimism for increased credit growth in the second quarter of 2024, driven by expectations of economic recovery following the 2024 General Election, the momentum of Eid al-Fitr, and the abundance of public holidays from April to June which boosted consumer spending.

Accordingly, as public demand for home ownership continues to rise, several real estate companies aim to develop and produce landed houses targeted at Generation Z. To achieve this objective, companies need to recruit employees within the Gen Z age range, with the expectation that Gen Z workers can generate innovative ideas and analyses in understanding consumer behavior when choosing homes in the present era.

Gen Z, however, is often perceived as lacking in quality, capacity, and work ethic, primarily due to limited experience and exposure. Gen Z is also the first generation to recognize the importance of work-life balance. This shift is driven by a global trend toward better quality of life, where balance between personal life and work is defined by engaging in meaningful activities that provide purpose, alongside building a sustainable future. The rising standard of living has led society, particularly young people of Gen Z, to demand more. Many among Gen Z interpret work-life balance as a strict separation between work and personal affairs—a perspective often considered unrealistic by older generations. Gen Z emphasizes adherence to working hours, rest periods, and boundaries between professional and personal life, sometimes deviating from the actual concept. Furthermore, they demand a work environment that aligns with their way of thinking, even though workplace environments are inherently shaped by each company's unique culture.

The preference of Gen Z employees, who prioritize jobs offering flexibility, requires a company work system that implements work-life balance, where time, involvement, and satisfaction between work and personal life must remain in equilibrium. This balance can be achieved through the creation of a safe and comfortable work environment. Research conducted by Susilawati (2024) found that work-life balance has a positive and significant effect on employee retention.

In addition, the work environment also influences how Gen Z performs in their jobs, as they expect an effective and supportive environment—whether from the work itself, their superiors, or their team members. The work environment is defined as a combination of all tools and materials used, the workplace setting, work methods, and procedures, both individually and collectively (Sedarmayanti; 2009), the Thus, the work environment encompasses several aspects—physical, social, and psychological—within a company, all of which may impact employee performance.

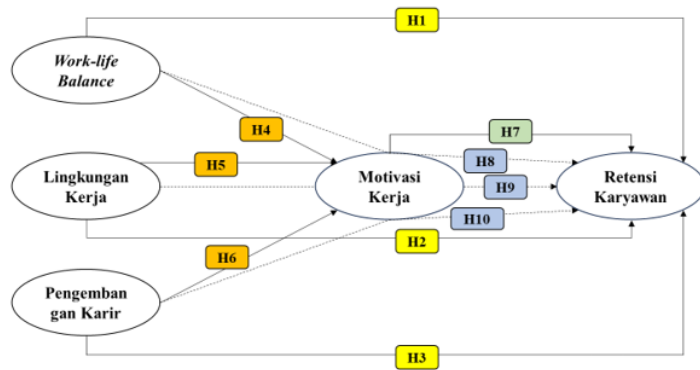
The work environment and clear career development are two key elements that can significantly impact employee retention levels. Meanwhile, structured career development programs provide employees with opportunities to grow and advance, which in turn enhances their loyalty and commitment to the company.

One of the determining factors of employee retention is career development. The greater the abilities possessed by employees, the greater the opportunities they will have for career advancement. A career itself refers to the job or position a person holds throughout their working life, or a professional demonstration of employee development at the individual level within the ranks or positions achieved in an organization (Martoyo, 2007 in Jelita et al., 2022).

Conceptual Framework

This study employs three independent variables: work-life balance, work environment, and career development. Work motivation serves as the intervening variable, while employee retention is the dependent variable. The model tests seven direct hypotheses and three indirect hypotheses.

Figure 1. Research Model



Hypotheses

Based on the theoretical framework presented earlier, the researcher formulates the following research hypotheses:

- H1: Work-life balance has a positive and significant effect on employee retention.
- H2: Work environment has a positive and significant effect on employee retention.
- H3: Career development has a positive and significant effect on employee retention.
- H4: Work-life balance has a positive and significant effect on work motivation.
- H5: Work environment has a positive and significant effect on work motivation.
- H6: Career development has a positive and significant effect on work motivation.
- H7: Work motivation has a positive and significant effect on employee retention.
- H8: Work-life balance has a positive and significant effect on employee retention through work motivation.

H9: Work environment has a positive and significant effect on employee retention through work motivation.

H10: Career development has a positive and significant effect on employee retention through work motivation.

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RESEARCH METHOD

This study was conducted with the unit of analysis on several property companies located in Tangerang Regency. To obtain valid and accurate results as well as representative samples, the data were collected from various divisions categorized under Generation Z. This approach was undertaken to determine how well the sample represents the characteristics of the population relevant to this research, or in other words, to ensure that the sample measurement yields valid results (Cooper and Schindler, 2011).

Population and Sample

This study distributed questionnaires to 223 members of Generation Z working in several property companies in Tangerang Regency. The questionnaires were distributed from February 12, 2025, to March 5, 2025. By early March 2025, the researcher successfully collected 115 respondents who met the predetermined eligibility criteria.

Data Collection

Table 1. Grid/Operationalization of Research Instrument Variables

No	Variable	Variable Concept	Dimension	Indicator / Sub-variable	Questionnaire Code	Reference
1	Work-life Balance	The condition in which employees can satisfactorily balance personal life and work	Work Interference with Personal Life (X1.1)	Long and irregular working hours Difficulty in separating work time and personal time	WLB1 WLB2	(Smith et al., 2020)
			Personal Life Interference with Work (X1.2)	Family problems affecting job performance Influence of personal issues on relationships with colleagues	WLB3 WLB4	
			Personal Life Enhancement of Work (X1.3)	Personal skills applicable to work Perception that personal life helps improve job performance	WLB5 WLB6	
2	Work Environment	Everything surrounding employees that supports them in completing their work	Physical Work Environment (X2.1)	Cleanliness and neatness of the workplace Availability of adequate equipment and technology	LK1 LK2	(Sedarmayanti, 2011)
			Non-Physical Work Environment (X2.2)	Supportive corporate culture and values Effective and open communication between superiors and subordinates	LK3 LK4	

3	Career Development	A series of related job positions held by an individual throughout their life	Career Clarity (X3.1)	Clear promotion opportunities to hold certain positions according to the organizational structure	PK1 PK2	(Sihotang, 2014)
			Self-Development (X3.2)	Opportunities to attend training and education	PK3	(Sihotang, 2014)
			Performance Improvement (X3.3)	Improved teamwork and communication Increased employee motivation	PK4 PK5	(Sihotang, 2014)
4	Work Motivation	Stimuli or incentives provided to employees in carrying out their tasks	Need for Achievement (Z1)	Belief that work supports career development Satisfaction with the work performed	MK1 MK2	(Ilham et al., 2019)
			Need for Mastery (Z2)	Work performed has a positive impact on the organization Achievement of predetermined goals and targets	MK3 MK4	(Ilham et al., 2019)
5	Employee Retention	The length of time employees remain with a company over a long period	Career Opportunities (Y1)	Clear and structured career development opportunities Employees perceive good career prospects	RK1 RK2	(Ilham et al., 2019)
			Rewards (Y2)	Employees feel valued and recognized for their contributions Fair and transparent recognition and rewards	RK3 RK4	(Ilham et al., 2019)

Data Analysis Technique

The analytical technique used in hypothesis testing is the Structural Equation Model (SEM). In this theory, there are five (5) variables with 44 indicators (parameters); therefore, the required minimum sample size is 220 respondents (44 indicators × 5 ratio per variable). Considering the presence of outliers (Hair et al., 2006:605) and the principle that the larger the sample size, the better the results, the minimum sample size obtained for this study was 115 respondents.

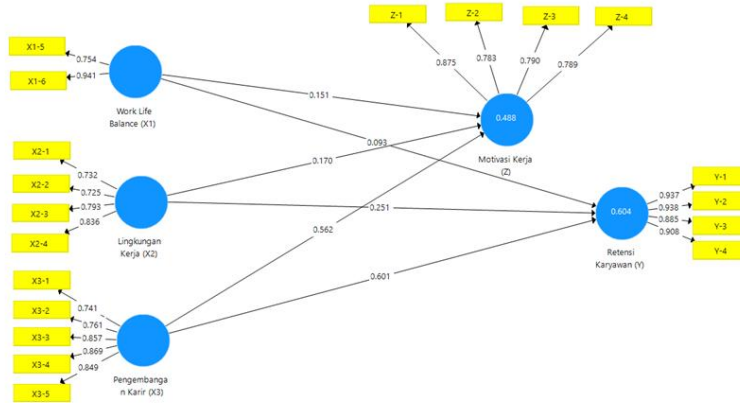
The sampling return technique employed in this research was probability sampling. According to Supranto and Nandan Limakrisna (2013:40), probability sampling is a scientific and objective

sampling technique, or a technique that provides equal opportunities for each element (member) of the population to be selected as part of the sample.

ANALYSIS AND DISCUSSION

Based on these data, the researcher conducted testing in three stages, namely: the Measurement Model Test or Outer Model, the Structural Model Test or Inner Model, and finally, the Hypothesis Testing.

Figure 2. Outer Model



Source: Output SMART-PLS 3

Table. 2 AVE (Average Variance Extracted)

Construct	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Work-Life Balance (X1)	0.603	0.579	0.020	0.306
Work Environment (X2)	0.774	0.782	0.855	0.597
Career Development (X3)	0.875	0.880	0.909	0.667

Source: Output SMART-PLS 3

Based on Table 2 above, the results summarize the internal reliability and convergent validity tests for each research variable. The results are considered valid if the Average Variance Extracted (AVE) is greater than 0.50. The Cronbach's Alpha value for the Work-Life Balance variable (X1) is $0.654 > 0.7$, the Cronbach's Alpha value for the Work Environment variable (X2) is $0.774 > 0.7$, the Cronbach's Alpha value for the Career Development variable (X3) is $0.875 > 0.7$, the Cronbach's Alpha value for the Work Motivation variable (Z) is $0.825 > 0.7$, and the Cronbach's Alpha value for the Employee Retention variable (Y) is $0.934 > 0.7$. From these results, it can be concluded that all variables have values greater than 0.7, indicating a high level of reliability, and are therefore accepted.

Coefficient of Determination (R Square)

R-Square (R^2), or the coefficient of determination, is a measure that indicates the extent to which variance (changes) in the dependent (endogenous) variable can be explained by the independent (exogenous) variables in the research model. It serves as an indicator of the predictive strength of the model.

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	R Square	Note
Work Motivation	0.488	Low
Employee Retention	0.604	Middle

Source: Output SMART-PLS 3

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Based on Table 4.7 regarding the R-Square test, it can be explained as follows:

The R-Square value of Path Model I is 0.488, meaning that the ability of variables X1, X2, and X3 in explaining Z is 48.8% (low).

The R-Square value of Path Model II is 0.604, meaning that the ability of variables X1, X2, and X3 through Z in explaining Y is 60.4% (moderate/middle).

F-Square

F-Square helps researchers understand the magnitude of the influence of an exogenous variable on an endogenous variable when that variable is removed from the model. The following are the F-Square results.

	Work Life Balance (X1)	Work Environment (X2)	Career Development (X3)	Employee Retention (Y)	Work Motivation (Z)
Work-Life Balance (X1)				0.021	0.044
Work Environment (X2)				0.116	0.041
Career Development (X3)				0.676	0.456
Work Motivation (Z)					
Employee Retention (Y)					

Source: Output SMART-PLS 3

Source: Output SMART-PLS 3

Based on Table above, it can be concluded that the direct and indirect effects of each exogenous variable on the endogenous variable can be explained as follows:

1. The direct effect of Work–Life Balance (X1) on Employee Retention (Y) is 0.021 (small or poor). This is in accordance with the criteria proposed by Cohen (1955), which state that an F^2 value of 0.02 indicates a small or poor effect.
2. The direct effect of Work Environment (X2) on Employee Retention (Y) is 0.116 (moderate). This is consistent with the criteria proposed by Cohen (1955), which state that an F^2 value of 0.15 indicates a moderate effect.
3. The direct effect of Career Development (X3) on Employee Retention (Y) is 0.676 (large). This is in line with the criteria proposed by Cohen (1955), which state that an F^2 value of 0.35 indicates a large or good effect.
4. The direct effect of Work Motivation (Z) on Employee Retention (Y) is 0.00 (not detected). This effect does not appear in the F-Square data.
5. The indirect effect of Work–Life Balance (X1) on Employee Retention (Y) through Work Motivation (Z) is 0.044 (small or poor). This is in accordance with the criteria proposed by Cohen (1955), which state that an F^2 value of 0.02 indicates a small or poor effect.
6. The indirect effect of Work Environment (X2) on Employee Retention (Y) through Work Motivation (Z) is 0.041 (small or poor). This is consistent with the criteria proposed by Cohen (1955), which state that an F^2 value of 0.02 indicates a small or poor effect.

7. The indirect effect of Career Development (X3) on Employee Retention (Y) through Work Motivation (Z) is 0.456 (large). This is in line with the criteria proposed by Cohen (1955), which state that an F^2 value of 0.35 indicates a large or good effect.

Discussion

The direct effect of Work-Life Balance (X1) on Employee Retention (Y) shows an original sample value of 0.093, which indicates a weak effect, with a P-Value of 0.155. Since the P-Value > 0.05 , the effect is not significant. This shows that Work-Life Balance does not have a meaningful impact on Employee Retention.

The direct effect of Work Environment (X2) on Employee Retention (Y) shows an original sample value of 0.251, which indicates a positive and aligned effect, with a P-Value of 0.000. This signifies a positive and significant effect, categorized as moderate, meaning that the better the work environment, the higher the level of employee retention.

The direct effect of Career Development (X3) on Employee Retention (Y) shows an original sample value of 0.601, which indicates a strong positive effect, with a P-Value of 0.000. This signifies a highly positive and significant effect, categorized as high. This indicates that career development programs are the most dominant factor in improving employee retention.

The indirect effect of Work-Life Balance (X1) on Work Motivation (Z) shows an original sample value of 0.151, with a P-Value of 0.085. Since the P-Value > 0.05 , the effect is not significant. Work Motivation (Z) does not mediate the relationship between Work-Life Balance (X1) and Employee Retention (Y).

The indirect effect of Work Environment (X2) on Work Motivation (Z) shows an original sample value of 0.170, with a P-Value of 0.065. Since the P-Value > 0.05 , the effect is not significant. Work Motivation (Z) does not mediate the relationship between Work Environment (X2) and Employee Retention (Y).

The indirect effect of Career Development (X3) on Work Motivation (Z) shows an original sample value of 0.562, with a P-Value of 0.000. Since the P-Value < 0.05 , the effect is significant. Work Motivation (Z) mediates the relationship between Career Development (X3) and Employee Retention (Y).

CONCLUSION

Based on the test results, it can be concluded that there is no positive effect of work-life balance on employee retention; therefore, the hypothesis is rejected. The relationship between work environment and employee retention shows a positive, direct, and significant effect. This is supported by the original sample value of 0.251 and a P-Value of 0.000 (< 0.05); therefore, the hypothesis is accepted.

Furthermore, the effect of career development on employee retention shows a very strong, positive, and direct influence. This is indicated by the original sample value of 0.601 and a P-Value of 0.000 (< 0.05). Thus, career development programs are identified as the most dominant factor in improving employee retention.

The final conclusion is that work-life balance and work environment have little to no positive effect on employee retention. Instead, career development emerges as the dominant factor for Generation Z in their ability to remain in a company. This provides the basis that not all factors are capable of influencing the dependent variable.

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