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Effects of Working Hours and Workload on Work-Life Balance Via Stress

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Abstract
Purpose: This study examines how job demands (workload and working hours) influence the work-life balance of early-career Generation Z employees in Indonesia, focusing on the mediating role of work stress.
Methodology/approach: UA quantitative survey was conducted with 212 Gen Z employees (6 months–5 years of experience) across various industries. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software.
Results/findings: Working hours did not directly affect work-life balance, possibly due to flexible arrangements or effective time management. In contrast, workload significantly disrupted work-life balance. Both working hours and workload increased work-related stress. Stress significantly mediated the relationship between job demands and work-life balance, showing that their negative impact occurs mainly through stress.
Conclusion: Workload and working hours affect work-life balance indirectly through stress. Addressing workplace stress is crucial for sustaining employee well-being and long-term performance.
Limitations: The study is limited by its modest sample size, reliance on self-reported survey data, and data collection within a specific timeframe, which may affect generalizability.
Contribution: The study highlights stress as a key mediator of job demands and work-life balance among Gen Z employees in Indonesia. Findings provide insights for organizations, HR, and policymakers to improve workload management, reduce stress, and enhance well-being and productivity.

Keywords: *Generation Z, Workload, Working Hours, Work-Life Balance, Work Stress.*

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1. Introduction

Work-life balance is a critical factor influencing employee well-being and productivity (Hakim, 2023). Companies increasingly recognize the importance of enhancing welfare, retaining talent, and improving performance, making employee quality a strategic priority. This issue is particularly relevant for Generation Z, who experience heightened stress due to environmental uncertainty (Larasati, 2023). IDN Media (Siantita Novaya, 2024) reported that Gen Z (20–24) works 42 hours/week, exceeding millennials (40 hours), signaling an early career burden. According to Detik.com, 95% of Gen Z considers work-life balance crucial for well-being, enhancing personal development (69%), mental health (67%), and physical health (55%). GoodStats data further show that 50.1% of Gen Z define work-life balance as a manageable workload and 20% as avoiding overtime.

Work-life balance reflects how individuals allocate time and energy between work and their personal lives (Isa & Indrayati, 2023). Organizations support this balance by offering flexible working hours, paid leave, effective communication, and recreational activities for employees and families (Rabiul,

Yean, Patwary, & Hilman, 2022). However, workload and working hours remain the primary challenges. Excessive workload and prolonged hours often lead to stress, disrupting balance and lowering productivity (Bokhove, Jerrim, & Sims, 2023). Therefore, stress functions as a key mediator between workload, working hours, and work-life balance (Rashid, Abdul Subhan, & Imran, 2022). The Indonesian Ministry of Health has warned that long working hours increase stress, workplace accidents, and health issues. Prior research confirms two outcomes of workload: (1) excessive workload causes stress and fatigue, harming mental and physical health, while (2) well-managed workload enhances productivity, balance, and overall work quality (Hernández-López, Cepeda-Benito, Díaz-Pavón, & Rodríguez-Valverde, 2021).

One of the main motivations for this study stems from the inconsistency found in previous research regarding the impact of working hours on the work-life balance. For instance, Kevin (Natanael et al., 2023) found a negative but insignificant effect of working hours on work-life balance, mediated by work stress among employees of PT Perkebunan Nusantara XIII, Indonesia. Conversely, Badri et al. (2022) observed the direct and indirect effects of working hours on employee well-being through job satisfaction among public sector workers in Abu Dhabi. These conflicting results highlight a research gap, especially concerning the interplay of working hours, workload, and mediating variables such as stress. Furthermore, there is a lack of studies on early career Generation Z employees in Indonesia. Therefore, this study investigates how working hours and workload affect the work-life balance of Gen Z employees in Indonesia, with work-related stress as a mediator.

This study applies the Job Demands-Resources (JD-R) Theory, which classifies workload and long working hours as job demands. Without adequate resources, these demands increase stress and weaken the work-life balance (Bakker, Demerouti, & Sanz-Vergel, 2025). Thus, stress is proposed as a mediator between workload, working hours, and work-life balance. This study focuses on early career Generation Z employees in Indonesia, unlike previous research on the general employee population. Its novelty lies in applying the JD-R framework locally, providing insights into how stress mediates the relationship between job demands and work-life balance.

Despite growing attention to work-life balance, research on workload and working hours for early career Generation Z employees in Indonesia is limited, especially regarding stress as a mediator. This study addresses this gap by exploring the following research questions: (1) How do working hours and workload influence Gen Z employees' work-life balance? (2) To what extent does stress mediate these relationships The findings aim to guide organizations in managing workload, reducing stress, and fostering healthier work environments.

2. Literature Review and Hypothesis Development

2.1 Literature Review

2.1.1 Working hours

Working hours refer to the duration employees spend performing their job tasks according to company policies and labor regulations (Klepalova Yulia Igorevna, 2024). Work-life balance is influenced by several factors, including working hours, work schedule flexibility, employee well-being, and family and demographic factors (Komari, 2023). Some companies implement longer working hours than occupational health standards, which can negatively impact employee well-being (Magnavita, Tripepi, & Chiorri, 2021). To better understand these effects, researchers have examined various indicators related to extended working hours, such as physical and mental fatigue, health and well-being impacts, limited personal and leisure time, and increased mental burden due to full work schedules (Trevor Peckham et al., 2022).

Interestingly, the literature reflects both positive and negative perspectives. Ingstad and Haugan (2024) argue that structured working hours may offer employees a sense of stability that supports balance. However, Badri et al. (2022) stressed the trade-offs, such as reduced personal time and increased mental strain. Taken together, these studies reveal that the relationship between working hours and work-life balance is not linear but context-dependent, shaped by factors such as work intensity, flexibility, and individual resilience. This conceptual understanding underscores the need to view working hours not

merely as “time spent at work,” but as a complex variable that can either facilitate or hinder employee well-being depending on its interaction with organizational practices and personal circumstances.

2.1.2 Workload

Workload is not only defined by the number of tasks and responsibilities to be completed within a specific timeframe Yona Sari, Sari Pascariati Kasman, Permata sari, and Ali (2022) but also by the complexity, pressure, and effort required to perform them (Midha, Maior, Wilson, & Sharples, 2021). Excessive workload has consistently been associated with fatigue and heightened stress, which in turn harm both mental and physical health (R. Hernandez et al., 2021). To capture its multifaceted nature, scholars have operationalized workload through indicators such as mental demand (decision-making complexity, concentration), physical demand, time pressure, effort exerted, and perceived performance outcomes (Xi, Chen, Gama, Riar, & Hamari, 2023). These indicators suggest that workload extends beyond the quantitative measures of task volume, encompassing the qualitative aspects of job demands that directly influence employee well-being.

The consequences of excessive workload become more evident when linked to work-life balance. Research shows that heavy workloads, particularly when paired with extended working hours, create tension between the professional and personal domains. For instance, a survey by SEEK (the parent company of JobStreet and JobsDB) reported that 43% of Indonesian workers expressed concern about their work-life balance (Pangemanan, 2023). On a broader scale, Tokyo Mental Health highlighted the extreme outcome of overwork in East Asia, where suicide rates reached 21,081 in Japan and 13,352 in South Korea, underscoring how an unmanaged workload can escalate into a severe threat to well-being. Together, these findings point to workload not simply as a workplace issue but as a critical factor with societal implications, demanding organizational strategies that balance efficiency and employee health. (Tokyo Mental Health, 2020).

2.1.3 Work Stress

Workplace stress, often referred to as occupational stress, arises from the complex interaction between job-related demands and an individual’s capacity to manage them effectively. This issue has received growing attention because of its significant impact on employees’ mental and physical health and overall job performance (Babapour, Gahassab-Mozaffari, & Fathnezhad-Kazemi, 2022). Occupational stress is commonly defined as a psychological and physiological response that occurs when job demands exceed employees’ coping resources, thereby undermining both well-being and efficiency.

Multiple workplace factors contribute to elevated stress levels, including excessive workloads, limited decision-making autonomy, unclear role expectations, inadequate compensation, and insufficient social support (Arujunan, Ismail, Othman, & Arshad, 2021). Stress is typically measured through indicators such as workload, task ambiguity, unhealthy work environments, lack of support, and job insecurity, reflecting the multifaceted nature of occupational stress and its consequences for employees (Obrenovic, Jianguo, Khudaykulov, & Khan, 2020). For instance, speech-language pathologists have reported that strict deadlines and limited financial incentives increase stress, thereby hindering their performance (Ijaz, Chawla, Shahzad, & Watto, 2022).

Interestingly, some research suggests an inverse relationship between workload and stress, with higher workloads occasionally linked to lower stress levels, potentially due to increased job engagement. However, job dissatisfaction is more consistently associated with elevated stress (Rahman & Shanjabin, 2022; Rahmani, Sargazi, Jalali, Farhadian, & Babamiri, 2024). Moreover, emotional intelligence plays a critical role in managing stress. Employees with stronger emotional awareness and regulation skills are better equipped to cope with workplace pressures, which in turn enhances their job performance (Alsufyani, Aboshaiqah, Alshehri, & Alsufyani, 2022; Lin, Yen, Chuang, Yang, & Chuang, 2024).

2.1.4 Work-life Balance

Work-life balance refers to how individuals allocate and manage their time and energy between work responsibilities and personal lives, which is shaped by personal coping strategies and organizational policies (Isa & Indrayati, 2023). Prior studies have highlighted that supportive corporate practices, such

as flexible working hours, paid leave, transparent communication, and family oriented activities, play a significant role in helping employees sustain this balance (Rabiul et al., 2022). Building on this, work-life balance is often conceptualized as a multidimensional construct, captured through indicators such as work interference with personal life and personal life interference with work, as well as the reciprocal positive influences between these domains (Diehl, Israel, Nelson, & Galindo, 2023).

These perspectives converge on the point that workload and working hours are the central determinants of balance. When workload is excessive or working hours extend beyond healthy limits, employees are more likely to experience stress, which, in turn, undermines both personal well-being and professional performance. Several studies emphasize that stress functions as a key mediator: it not only translates workload and working time into negative outcomes but also explains why the same level of demand may affect individuals differently depending on stress management and organizational support (Bokhove et al., 2023; Rashid et al., 2022). Thus, the literature collectively suggests that effective work-life balance cannot be understood in isolation; it emerges from the interaction of organizational practices, workload, working hours, and the mediating role of stress.

2.2 Hypothesis Development

2.2.1 Working Hour and Work-life Balance

Studies indicate that flexible working arrangements allow employees to manage their time more effectively, ultimately leading to reduced stress and enhanced well-being (Guoqiang & Bhaumik, 2024; Li Qi, Cheok Mui Yee, & Benjamin Chan Yin Fah, 2024). This flexibility is not just a managerial benefit; it directly correlates with workload and overall employee morale (Damaro Olusoji & Ndubuisi, n.d.; Jon C., Messenger, Team Leader of the Working Conditions Group, & ILO's lead technical expert, 2022).

An extensive review conducted by Chan et al. noted that in various Asian contexts, stressors such as workload, family support, and the nature of working hours significantly determine employees' capacity to achieve a healthy work-life balance (Xi Wen (Carys) Chan, Paula Brough, Carolyn Timms, & Sherry S.Y. Aw, 2023). In this vein, the concept of manageable working hours emerges as a critical factor; the reduction of excessive work hours is linked to improved employee work-life balance and lower turnover intentions, particularly in cultures that prioritize work-life integration (Lee, Xu, & Yang, 2021; Nor Sham, Salleh, Sheikh, & Saleem, 2024). Organizations that embrace flexible work arrangements and recognize the importance of work-life balance are likely to foster a more committed workforce (Gill & Siddiqui, 2020).

Moreover, studies suggest that the interplay between working hours and organizational culture further complicates this relationship. Organizations that promote a supportive culture often see better outcomes in terms of work-life balance because their policies align with employee expectations and personal commitments (Jain, Ripa, & Torres, 2024; Lee et al., 2021). As highlighted in exploratory studies, workforce configuration, such as gender and familial status, plays a pivotal role, with individuals often perceiving flexibility in working hours as advantageous to them. This underscores the need for organizations to consider these demographic factors when devising policies (Barck-Holst, Nilsonne, Åkerstedt, & Hellgren, 2022; LaGraff & Stolz, 2023).

2.2.2 Workload and Work-life Balance

Research indicates that workload significantly influences work-life balance, which, in turn, affects employee satisfaction and work-life balance. A healthy work-life balance is characterized by effective workload management, allowing employees to fulfill their professional responsibilities while maintaining their personal well-being. Sudirman et al. highlighted that a significant aspect of work-life balance for Generation Y employees is their ability to regulate their work rhythm, which correlates with increased engagement and work-life balance (Sudirman, I Nyoman Swedana, & Lahmuddin Hamid, 2023). Yang et al., suggested that organizations have a responsibility to assist employees in managing work pressures alongside their family responsibilities, thereby minimizing role conflicts, and enhancing satisfaction (Lee et al., 2021). Such proactive organizational support can mitigate the adverse effects of

excessive workload, leading to higher employee morale and lower turnover intention (Wang & Wang, 2020).

Unbalanced workloads can precipitate work-life conflicts, adversely affecting employees' psychological well-being and job performance. Oduguwa and Olateju note that an overwhelming workload can lead to increased stress and burnout, subsequently diminishing work-life balance and negatively affecting work relationships (Oduguwa & Olateju, 2021). This sentiment resonates with the findings of Fuadiputra and Novianti, who assert that excessive workload can hinder workload and, correspondingly, work-life balance (Rofida Novianti & Fuadiputra, 2021), highlighting a critical feedback loop in which workload imbalance directly affects life satisfaction and work-life balance. The role of the work environment in moderating these dynamics cannot be overstated. Limatujuh and Perdhana (2023) argued that a supportive work environment fosters a work-life balance, thereby enhancing employee loyalty. This supporting structure is essential, especially in high-pressure sectors, where the risk of work intensification can lead to high turnover rates due to increased dissatisfaction with the work-life balance (Wang & Wang, 2020).

2.2.3 Working Hour and Work Stress

A study conducted in Korea found that workers who logged 49 to 69 hours per week experienced significantly higher stress levels, with those exceeding 70 hours reporting even greater odds of stress complaints (Jeong, Cho, Lee, & Park, 2018). This finding aligns with research indicating that excessive working hours among healthcare staff, particularly nurses, significantly elevate stress levels, especially during high-demand periods, such as the COVID-19 pandemic. Prolonged work hours limit opportunities for sufficient recovery, exacerbating fatigue, and impairing overall health. This phenomenon, referred to as the "recovery paradox" illustrates how inadequate recovery time not only fails to alleviate stress but intensifies it over time (I. Hernandez, 2025; Hoedl, Bauer, & Eglseer, 2021).

The relationship between working hours and stress reflects not only direct outcomes but also moderate contexts. A study on the hospitality industry reported that perceived job control and effective work-life balance practices can mitigate the negative impacts of job demands, suggesting that the context in which work is performed influences stress outcomes (Kim, Kwon, & Wang, 2022). Similarly, findings from other sectors suggest that work stress can mediate the relationship between long working hours and negative outcomes, emphasizing the importance of a balanced work environment for employees' health. For instance, Grab drivers reported experiencing heightened stress levels due to extended working hours, which subsequently impacted their health and safety (Alfiansyah, 2023; Siswadi, Farisi, & Kapten Mukhtar Basri No, 2024). This illustrates how prolonged work demands, when not properly managed, can trigger stress that affects both employees' well-being and job performance.

The stress associated with long working hours can lead to detrimental outcomes, such as increased turnover intention, especially when employees feel overwhelmed by their workload compared to the time available (Desiana, Andrias, & Ahyinaa, 2024). Additionally, research indicates that the physiological and psychological ramifications of sustained work hours include not only stress but also potential long-term health issues, underscoring the importance of managing working hours in contemporary organizational practices (Fadel, Li, & Sembajwe, 2023; Muhlbauer & Tziner, 2017).

2.2.4 Workload and Work Stress

Research indicates that excessive workload is a primary contributor to work-related stress. For instance, Damayanti et al. asserted that high workloads can lead to significant work stress, affecting workload and emotional commitment, especially when emotional management skills are insufficient (Damayanti, Hadiwijaya, & Susilo, 2024). This is further supported by Saedpanah et al., who highlight that work overload can endanger health by inducing job stress (Saedpanah, Ghasemi, Akbari, Amir, & Akbari, 2023). Furthermore, research has emphasized that high workloads are directly related to stress symptoms, particularly when prolonged, indicating that workload is a critical precursor of workplace stress (Dewi Shinta Wulandari Lubis, 2023; Padila & Andri, 2022).

The role of workload and stress is further complicated by external factors, such as job insecurity. For example, Diwyarthi and Prawira indicated that workload, combined with job insecurity, accounts for a significant percentage (76%) of work stress among employees, showing that multiple stressors often compound the effects of workload (Diwyarthi & Prawira, 2024). Similarly, found that teachers subjected to higher workloads during the COVID-19 pandemic experienced increased psychological stress, underscoring the profound implications of workload on mental health in high-demand settings (Jamal, Anwar, Khan, & Saleem, 2021).

Novia et al. corroborate this view, showing a statistically significant correlation between workload and stress among employees, where poorer working conditions led to escalated stress levels (Novia, Bakri, Komariah, & Situngkir, 2023). This sentiment is echoed in Kokoroko and Sanda's findings, which illustrate that OPD nurses face increased job stress proportional to their workload, thereby illustrating the occupational safety implications of excessive demands (Kokoroko & Sanda, 2019). Even in different sectors, such as retail and hospitality, the correlation remains strong; for instance, in the context of fast-food workers, the compounded impacts of job insecurity and workload are linked to notable stress outcomes (Naru & Rehman, 2020).

2.2.5 Work Stress and Work-life Balance

Work stress and work-life balance are closely connected, and an imbalance often increases stress. Research consistently shows that work-related stress has a detrimental impact on employees' ability to maintain a healthy work-life balance. For instance, Mandalahi et al. found that flexible work arrangements reduce stress levels and enhance work-life balance, ultimately leading to improved employee performance and overall well-being (Mandalahi, Damayanti, Prasanti, & Maharani, 2024). This is further supported by Dwitanti et al., who reported that a higher degree of work-life balance significantly lowers work stress and contributes positively to employee productivity, particularly in the banking sector (Dwitanti, Danardana Murwani, & Siswanto, 2023).

In addition, several studies have highlighted the mediating role of work stress in the relationship between work-life balance and other job outcomes. For example, Prakosa and Aini emphasized that job stress mediates the effect of work-life balance on job satisfaction, indicating that when balance improves, stress declines, thereby enhancing job satisfaction and overall performance (Adi Prakosa & Qurrotul Aini, 2024). Kartika and Riana further assert that work-life balance can mitigate the adverse effects of workload on employee stress, reinforcing the view that fostering balance is a key strategy for buffering the pressure of job demands (Dian Kartika & Gede Riana, 2024).

The significance of this relationship is also observed in academic and institutional settings in the country. Shaikh and Wajidi (2021) revealed that workplace stress has a substantial negative effect on work-life balance among higher education employees in Pakistan, with stress undermining mental health and job satisfaction. This correlation was further expanded by Saragih et al., who identified that work stress serves as a mediator between work-life balance and turnover intention. Their findings indicate that employees who maintain better work-life balance are less prone to stress, and as a result, are less likely to leave their organizations (Saragih, Prasetio, & Naufal, 2020).

These findings align with models suggesting that excessive work stress disrupts work-life equilibrium, causing conflict and dissatisfaction. This imbalance can lead to reduced employee engagement, burnout, and higher turnover rates. Thus, implementing work-life balance policies, such as flexible scheduling, wellness programs, and workload adjustments, is crucial for employee well-being, job satisfaction, and organizational sustainability.

2.3 Conceptual Framework

The conceptual framework of this study was developed based on the literature review, hypothesis formulation, and interrelationships among variables, as illustrated in Figure 2.1.

1. Working hours influence Work-life Balance.
2. Workload influences Work-life Balance.
3. Working hours influence Work Stress.

4. Workload influences Work Stress.
5. Work Stress influences Work-life Balance.
6. Working Hour influences Work-life Balance through Work Stress
7. Workload influences Work-life Balance through Work Stress

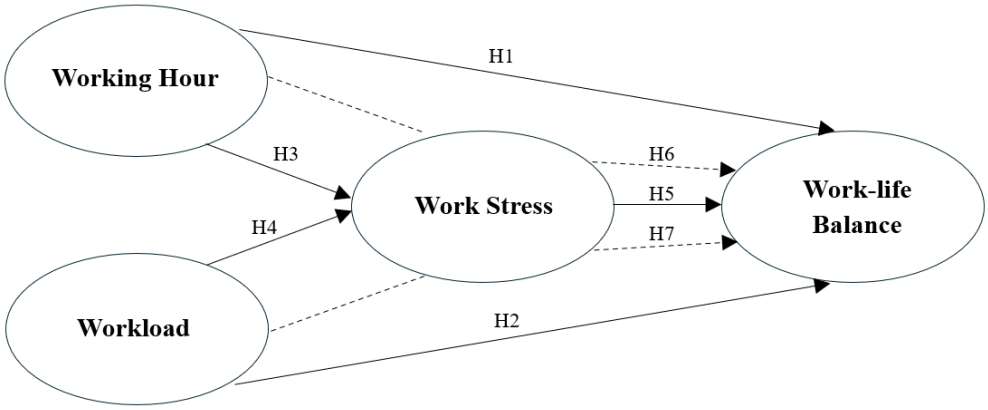

Figure 2.1. Research Framework

3. Research and Methodology

3.1. Type of Research

This study employed a descriptive quantitative research approach using a survey method. According to Sugiono (2021), the survey method is designed to collect data from real-world settings rather than artificial environments while still allowing researchers to implement specific procedures, such as distributing questionnaires, to gather information (Sugiono & Saputro, 2021).

3.2. Population and Sample

This study focused on Generation Z employees who have been working for at least six months to five years, ensuring the inclusion of early career professionals adapting to workplace demands. Data were collected from 212 participants across various industries. This study used two approaches to determine the sample size. First, Roscoe's (2015) Minimum Threshold Theory suggests 100–200 samples are sufficient for basic regression or structural equation modeling (Eileen M. Roscoe, Katurri M. Phillips, Maureen A. Kelly, Rachel Farber, & William V. Dube, 2015). Second, the 10-times rule by Barclay, Higgins, and Thompson (1995) recommends a minimum sample size ten times the number of indicators. With 17 indicators in this study, the minimum required sample size was 170. This rule remains widely applied by researchers, including Hair et al., in recent PLS studies (Barclay, Higgins, & Thompson, 1995).

3.3. Data Analysis

The questionnaire covered four key variables, with responses measured using a five-point Likert scale, where participants rated their level of agreement from 1 (Strongly Disagree) to 5 (Strongly Agree). The workload variable was measured using eight items based on five indicators: mental, physical, and demand, and performance (Xi Wen (Carys) Chan et al., 2023). Sample items included: “My job frequently requires me to make difficult decisions,” “I find it challenging to stay focused when handling complex tasks at work,” “My job requires me to remember important details regularly” (mental demand); “My job requires both critical thinking and physical effort,” “My job is demanding in terms of both mental and physical energy” (physical demand); “I struggle to maintain a comfortable work pace because of deadlines” (temporal demand); “My workload causes me stress at the end of the day” (effort); and “I often feel unsatisfied with how well I complete my work tasks” (performance).

The Working Hours variable was assessed using six statements (Trevor Peckham et al., 2022) to capture the physical, mental, and social impacts of extended working hours. Sample items included: “I frequently experience physical and mental fatigue,” “My overall health and well-being are negatively impacted,” “My long working hours prevent me from spending time with family or friends,” “I have

limited opportunities to enjoy personal time and leisure activities," "My mental burden increases when my work schedule is full," and "I often experience stress due to long working hours."

Work-Life Balance was evaluated using four indicators: Work Interference with Personal Life, Personal Life Interference with Work, Improved Work on Personal Life, and Personal Life Improvement to Work (Diehl et al., 2023). Sample items included: "My work responsibilities interfere with my personal life" and "My job negatively impacts my personal time" (Work Interference with Personal Life); "Family issues frequently interfere with my ability to meet work demands" and "Difficulties in my personal life hinder my progress at work" (Personal Life Interference with Work); "My work leaves me too exhausted to improve my personal life" (Improved Work on Personal Life); and "Lack of support from family and friends reduces my motivation at work" (Personal Life Improvement to Work).

Finally, Work Stress was analyzed using five indicators: excessive workload, assignment ambiguity, unhealthy work environment, lack of support, and job uncertainty (Obrenovic et al., 2020). Sample items included: "Completing my tasks feels overwhelming" (excessive workload); "I often feel unsure about what is expected of me in my tasks" (assignment ambiguity); "I often feel discouraged about my work" (unhealthy work environment); "I struggle with my workload due to a lack of support" (lack of support); and "I feel isolated when facing work challenges" (job uncertainty). The collected data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software to explore how work-related stress mediates the relationship between workload, working hours, and work-life balance among early career Gen Z professionals.

3.4 Data Validation

Several data validation techniques were employed to ensure measurement quality. Content validity was established by adapting items from previously validated studies [insert references]. Reliability was assessed using Cronbach's Alpha and Composite Reliability, with values above 0.7 indicating acceptable internal consistency. Construct validity was examined through convergent validity (Average Variance Extracted, AVE > 0.5) and discriminant validity, using the Fornell-Larcker criterion and Heterotrait-Monotrait (HTMT) ratio. These procedures confirmed that the constructs were reliable and valid for subsequent analysis using PLS-SEM.

4. Results and Discussion

4.1 Results

4.1.1 Evaluation of the Measurement Model (Outer Loadings)

Convergent and discriminant validity were assessed to examine the validity of the measurement model using SmartPLS 4 software. As shown in Table 4.1, all indicators met the validity criteria, with factor loadings exceeding the recommended minimum of 0.7 (Cornelia & Nasution, 2024). In addition, the Average Variance Extracted (AVE) values for each latent construct exceeded 0.5, confirming that the constructs fulfilled the requirements for convergent validity.

Table 4.1 Convergent Validity Results

Variable	Indicator	Measurement Item	Loading Factor (0.7)	AVE (>0.5)
Workload	WL1	My job frequently requires me to make difficult decisions	0.926	0.878
	WL2	I find it challenging to stay focused when handling complex tasks at work	0.937	
	WL3	My job requires me to remember important details regularly	0.948	
	WL4	I often feel unsatisfied with how well I complete my work tasks	0.948	
	WL5	I struggle to maintain a comfortable work pace because of deadlines	0.918	

	WL6	My job requires both critical thinking and physical effort	0.939	
	WL7	My job is demanding in terms of both mental and physical energy	0.949	
	WL8	My workload causes me stress at the end of the day	0.929	
Working Hour	WH1	I frequently experience physical and mental fatigue	0.916	0.875
	WH2	My overall health and well-being are negatively impacted	0.94	
	WH3	My long working hours prevent me from spending time with family or friends	0.935	
	WH4	I have limited opportunities to enjoy personal time and leisure activities	0.943	
	WH5	My mental burden increases when my work schedule is full	0.946	
	WH6	I often experience stress due to long working hours	0.932	
Work Stress	WS1	I often feel discouraged about my work	0.947	0.890
	WS2	Completing my tasks feels overwhelming	0.946	
	WS3	I often feel unsure about what is expected of me in my tasks	0.951	
	WS4	I struggle with my workload due to a lack of support	0.938	
	WS5	I feel isolated when facing work challenges	0.936	
Work-life Balance	WB1	My work responsibilities interfere with my personal life	0.928	0.869
	WB2	My job negatively impacts my personal time	0.929	
	WB3	Family issues frequently interfere with my ability to meet work demands	0.944	
	WB4	My work leaves me too exhausted to improve my personal life	0.932	
	WB5	Difficulties in my personal life hinder my progress at work	0.928	
	WB6	Lack of support from family and friends reduces my motivation at work	0.933	

The validity indicators are shown in Figure 4.1 below.

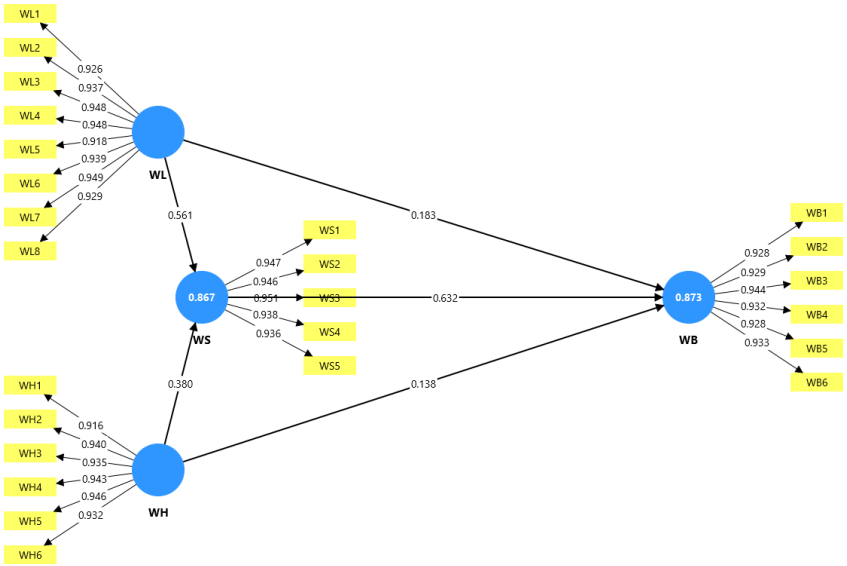

Figure 4.1 Algorithm model result

4.1.2 Discriminant Validity

Table 4.2 Discriminant Validity Cross Loading Test Result

	Workload	Working Hour	Work Stress	Work-life Balance
WL1	**0.926**	0.889	0.864	0.83
WL2	**0.937**	0.888	0.875	0.856
WL3	**0.948**	0.897	0.873	0.846
WL4	**0.948**	0.897	0.882	0.847
WL5	**0.918**	0.876	0.856	0.834
WL6	**0.939**	0.897	0.862	0.846
WL7	**0.949**	0.905	0.881	0.856
WL8	**0.929**	0.895	0.832	0.814
WH1	0.901	**0.916**	0.837	0.807
WH2	0.912	**0.94**	0.864	0.846
WH3	0.9	**0.935**	0.861	0.838
WH4	0.88	**0.943**	0.86	0.84
WH5	0.882	**0.946**	0.866	0.834
WH6	0.875	**0.932**	0.85	0.835
WS1	0.88	0.863	**0.947**	0.879
WS2	0.872	0.869	**0.946**	0.877
WS3	0.876	0.855	**0.951**	0.876
WS4	0.864	0.869	**0.938**	0.871
WS5	0.867	0.863	**0.936**	0.872
WB1	0.84	0.834	0.86	**0.928**
WB2	0.819	0.826	0.861	**0.929**
WB3	0.849	0.839	0.885	**0.944**
WB4	0.825	0.825	0.859	**0.932**
WB5	0.841	0.822	0.853	**0.928**
WB6	0.851	0.838	0.869	**0.933**

The cross-loading test confirmed discriminant validity, showing that each indicator loaded higher on its intended construct. For instance, WL1 loaded highest on Workload (0.926) compared to Working Hours (0.889), Work Stress (0.864), and Work-Life Balance (0.830). Similarly, WH3 loaded highest on Working Hours (0.935), even with a high cross-loading on Workload (0.900). While some indicators within workload, working hours, and work stress showed relatively high and close cross-loadings, suggesting a conceptual overlap common in psychological and organizational research, the loading differences were sufficient for statistical distinction. Thus, the model meets the discriminant validity criteria, although additional methods such as HTMT or Fornell-Larcker are recommended for stronger validation.

4.1.4 Composite Reliability (Outer Model)

The composite reliability of the constructs was evaluated by examining the internal consistency of the indicators associated with each latent variable, in accordance with established statistical practices (Shafira Vanessa & Mardiana, 2023). The analysis demonstrated that all latent variables surpassed the recommended composite reliability threshold of 0.7 (Purba & MD Isa, 2024). Moreover, Cronbach's Alpha values for all constructs exceeded 0.6, reflecting satisfactory internal consistency (Ayodele, 2023). In summary, the reliability assessment confirmed that both composite reliability and Cronbach's alpha metrics met the required standards, reinforcing the strength of the measurement model.

Table 4.3 Reliability Test Result

Variable	Cronbach's alpha	Composite reliability
Work-life Balance	0.970	0.976
Working Hour	0.971	0.977
Workload	0.980	0.983
Work Stress	0.969	0.976

4.1.5 Evaluation of Measurement Model (Inner Model)

The R-squared results demonstrate that the model has a strong explanatory capability. The Work-life Balance variable shows an R-squared of 0.873, indicating that 87.3% of its variability is accounted for by the independent variables included in the model. The adjusted R-squared of 0.871 reinforces the model's robustness after adjusting for the number of predictors. Similarly, the Work Stress variable reports an R-square of 0.867 and an adjusted R-square of 0.866, meaning that 86.7% of its variance is explained by other constructs in the model. These figures highlight the excellent predictive power of the model for the dependent variables.

Table 4.4 R-Square

Variable	AVE	R-square	R-square adjusted
Work-life Balance (WB)	0.869	0.873	0.871
Work Stress (WS)	0.890	0.867	0.866
Average	0.8795	0.870	0.869

4.1.6 Hypothesis Testing

In the SEM-PLS analysis, hypothesis testing was conducted using bootstrapping. The complete indicator values are presented in Table 2 (with the Original Sample as β-value).

Table 4.5 Path Coefficient Results

	Original sample	**Sample Mean**	**Standard deviation**	**T statistics (|O/STDE**	**P values**	**Results**
Working Hour -> Work-Life Balance	0.138	0.147	0.095	1.453	0.073	Rejected
Working Hour -> Work Stress	0.380	0.383	0.088	4.332	0	Accepted
Workload -> Work-Life Balance	0.183	0.201	0.103	1.785	0.037	Accepted
Workload -> Work Stress	0.561	0.559	0.084	6.701	0	Accepted
Work Stress -> Work-Life Balance	0.632	0.605	0.11	5.725	0	Accepted
Working Hour -> Work Stress -> Work-Life Balance	0.24	0.23	0.062	3.858	0	Accepted
Workload -> Work Stress -> Work-Life Balance	0.355	0.338	0.083	4.268	0	Accepted

4.2 Discussion

Hypothesis 1, which proposed that working hours influence work-life balance, was rejected. Early career Gen Z respondents' working hours did not significantly affect their work-life balance. This likely stems from their adaptive time management strategies or manageable current work schedules. Many also reported flexible work arrangements (e.g., remote work, shifts), which reduced the negative effects of extended hours. Basnet (2024) emphasizes that leader and coworker suparert as more critical

determinants than hours alone. Guoqiang & Bhaumik (2024) noted flexibility, not just hours, importantly shapes employees' work-life balance perception (Guoqiang & Bhaumik, 2024).

Jon et al. (2022) highlighted the impact of managerial behavior on support, while Lee et al. (2021) stressed that supportive supervisor behavior (effective management, resource optimization, stronger internal relationships) improves employee well-being (Jon C. et al., 2022; Lee et al., 2021). Barck-Holst et al. (2022) found employees safeguarded personal responsibilities regardless of working hours; control over recovery time and personal demands was more crucial. These findings suggest that workplace support, personal control, and flexibility exert a stronger impact on work-life balance than on working hours (Barck-Holst et al., 2022).

Hypothesis 2, which proposed that workload influences work-life balance, was accepted. Heavier workloads significantly impair employees' ability to balance their personal and professional lives. Many reported difficulties in setting boundaries and managing time when overwhelmed, leading to increased stress and reduced well-being. This aligns with Sudirman (2023), who emphasized the importance of regulating work rhythm to sustain engagement and work-life balance (Sudirman, I Nyoman Swedana, & Lahmuddin Hamid, 2023). Lee et al. (2021) further support the need for organizational support in helping employees navigate work and family demands, reduce role conflict, and enhance satisfaction (Lee et al., 2021).

Oduguwa & Olateju (2021) reported that overwhelming workloads directly cause stress and burnout, negatively affecting workplace relationships and personal balance (Oduguwa & Olateju, 2021). Rofida Novianti & Fuadiputra (2021) similarly found excessive job demands disrupt employees' life satisfaction, reinforcing how heavy workloads compromise work-life harmony (Rofida Novianti & Fuadiputra, 2021). Finally, emphasized a supportive work environment in mitigating these pressures, showing that organizations fostering support help employees sustain work-life balance even under demanding conditions (Limatujuh & Perdhana, 2023).

Hypothesis 3, proposing that working hours influence work stress, was also accepted. Longer or inflexible working hours significantly increase work-related stress among Generation Z employees. Respondents frequently reported mental and physical exhaustion from prolonged work, especially when expected responsiveness extended beyond standard working hours. This aligns with Jeong et al. (2018), who found higher stress for employees working 49-69 hours per week, worsening beyond 70 hours (Jeong et al., 2018). I. Hernandez (2025) emphasizes the "recovery paradox," where insufficient recovery time intensifies fatigue and psychological strain (I. Hernandez, 2025). Hoedl et al. (2021) observed that excessive work hours among healthcare workers, particularly nurses, during peak demand led to critical increases in stress and burnout (Hoedl et al., 2021).

Highlights that gig work, such as Grab drivers, experience heightened stress due to extended hours compromising health and safety without structured rest (Alfiansyah, 2023). Demonstrated that job control and supportive work-life balance practices can moderate the negative effects of long working hours, suggesting that context and autonomy sexperiencess (Kim, Kwon, & Wang, 2022). Finally, Lisnawaty et al. (2022) found that excessive working hours and poor time management can lead to emotional exhaustion and increased psychological strain, especially among younger employees facing early career pressures (Lisnawaty, Annisa Mi'rajul Mustafa, Agnes Mersatika Hartoyo, & Arum Dian Pratiwi, 2022).

Hypothesis 4, which proposed that workload influences work stress, was accepted and strongly supported. The data indicate that employees with heavier workloads are significantly more susceptible to burnout, psychological strain, and heightened anxiety. This aligns with the strain hypothesis, which posits that excessive job demands (e.g., increased workload and tight deadlines) substantially elevate stress levels. Damayanti et al. (2024) emphasized that high workloads, especially with insufficient emotional management, directly contribute to work stress and reduced emotional commitment (Damayanti et al., 2024). Saedpanah et al. (2023) highlighted workload overload as a major factor threatening employee health by inducing significant job stress. The compounding effect of workload

on other stressors is critical. Diwyarthi and Prawira (2024) reported that workload combined with job insecurity accounts for a large proportion of work-related stress.

Jamal et al. (2021) observed teachers experiencing heavier workloads during the COVID-19 pandemic reported increased psychological stress, underscoring mental health risks from sustained high demands. These findings reinforce workload as a key antecedent of work stress, particularly for younger professionals acclimatizing to intense performance expectations (Jamal et al., 2021). These findings reinforce workload as a key antecedent of work stress, particularly for younger professionals acclimatizing to intense performance expectations (Jamal et al., 2021). Overwhelming responsibilities without sufficient resources or support intensify psychological strain and emotional fatigue, reinforcing the role of workload as a key driver of workplace stress (Farhiya, Noermijati, & Waluyowati, 2023).

Hypothesis 5, which proposed that work stress influences work-life balance, was accepted. Elevated stress levels significantly disrupt employees' ability to maintain a healthy balance between their professional and personal lives. Respondents reported emotional exhaustion and decreased quality time with family and friends, reinforcing the negative cycle between stress and life imbalance. This finding aligns with prior studies that emphasize the mediating role of work-life balance in managing stress and workload. highlighted that employees who achieve a better work-life balance experience reduced stress and improved performance (Dwitanti et al., 2023). Priandari and Adnyani (2023) showed that work-life balance mediates the relationship between workload and work stress, helping employees cope effectively.

Identified work stress as a mediator between work-life balance and job satisfaction/performance, suggesting that reduced stress through balanced living enhances overall job outcomes (Adi Prakosa & Qurrotul Aini, 2024). Ingstad and Haugan (2024) demonstrated that extended working hours negatively impact both work-life balance and workload, establishing a direct link between occupational stress and deteriorating personal life quality. This reinforces the fact that failing to maintain work-life balance can intensify stress, ultimately reducing performance and increasing workload (Ingstad & Haugan, 2024). Finally, Farkhan and Pareke (2024) emphasize that a well-maintained work-life balance leads to higher job satisfaction by mitigating stress. Collectively, these studies confirm that managing stress is crucial for sustaining a positive work-life balance and fostering better employee well-being and productivity (Farkhan & JS Pareke, 2024).

Hypothesis 6, proposing that Working Hours influence Work-life Balance through Work Stress, was supported. Although working hours do not directly affect work-life balance, they indirectly impact it by increasing work stress. Extended or inflexible working hours raise stress levels, which disrupt employees' ability to balance their work and personal lives. Thus, work stress serves as a mediator, revealing the indirect but significant effect of long working hours on work-life balance. Priandari & Adnyani (2023) highlight how stressful job conditions such as workload and lack of schedule control worsen work-life imbalance (Priandari & Adnyani, 2023). Urba and Soetjiningsih (2022) emphasized the role of work stress in mediating the relationship between job demands and personal life disruption (Urba & Soetjiningsih, 2022). Göktaş (2023) supports this perspective by demonstrating the indirect effects of extended working hours on the work-life balance through elevated stress levels. These findings validate the structural model used in this study (Göktaş, 2023).

Hypothesis 7, proposing that workload influences Work-life Balance through Work Stress, was also accepted. The analysis indicates that excessive workload significantly increases stress levels, which, in turn, hampers an individual's ability to maintain a healthy balance between professional and personal life. Respondents commonly reported feeling overwhelmed by the volume and intensity of their responsibilities, resulting in diminished personal time and increased emotional fatigue. This finding confirms the mediating role of work stress, illustrating how workload pressure is indirectly translated into work-life imbalance. These results align with Ebrahimi (2021), who found that increased workload during the COVID-19 pandemic negatively affected quality of life, particularly when stress levels were not buffered by sufficient social support (Ebrahimi, Jafarjalal, Lotfolahzadeh, & Kharghani Moghadam, 2021).

5. Conclusions

5.1 Conclusion

Six of the seven hypotheses (H2–H7) were accepted, while H1 was rejected, indicating that Working Hours do not directly influence Work-Life Balance among Gen Z employees. This suggests that long or irregular hours alone may not disrupt the balance, as employees often manage their leisure time effectively. The accepted hypotheses reveal key relationships: Workload and Work Stress significantly reduce Work-Life Balance, while both Working Hours and Workload increase Work Stress. Notably, Work Stress mediated the effect of Workload on Work-Life Balance but not the effect of Working Hours. Theoretically, these findings contribute to the literature on work-life balance among Gen Z in Indonesia. They emphasized Work Stress as both a direct influencer and mediator, showing that a heavy workload directly lowers balance and indirectly worsens it through increased stress.

5.2 Implications

5.2.1 Theoretical Implications

This study contributes to the literature on work-life balance by highlighting the mediating role of Work Stress among early career Gen Z employees. This validates the interconnectedness of workload, working hours, stress, and balance, providing a nuanced understanding of how job demands influence work-life outcomes in younger generations.

5.2.2 Practical Implications

Organizations should focus on managing workloads and mitigating work stress to enhance employees' work-life balance. Implementing strategies such as realistic task allocation, flexible work arrangements, and employee support programs can help reduce stress and improve productivity.

5.2.3 Policy Implications

Policymakers and HR managers should consider developing guidelines for workload distribution and stress management, particularly among early career employees. Policies that encourage balanced work schedules, mental health support, and proactive monitoring of employee stress can foster a healthier workforce.

5.3 Limitation and Recommendation

5.3.1 Limitation

The study's limitations include a sample limited to 212 Indonesian Gen Z respondents, potentially affecting generalizability. It exclusively used a quantitative survey, lacking qualitative insights, and collected data during a specific period, making future results susceptible to changing variables. Future research should expand the population, use mixed methods, explore cultural influences on stress and work-life balance, and build on these findings to understand the evolving workplace expectations of Gen Z.

5.3.2 Recommendation For Stakeholder

Workload and working hours significantly affect Gen Z's work-life balance, mainly through work stress. To address this, employers, HR, and leaders should intervene. Recommendations include monitoring workload, limiting excessive hours to prevent burnout, promoting stress-reduction programs, and fostering supportive environments. Flexible work arrangements (e.g., remote options, adjustable schedules) can also empower Gen Z's balance, leading to a healthier, more satisfied, and productive workforce.

5.3.3 Recommendation For Future Research

Future research should broaden this study with a larger, diverse sample across generations, industries, and regions to understand how workload, hours, and stress impact the work-life balance. Investigating other mediating/moderating factors (e.g., resilience and organizational support) would offer deeper insights. Longitudinal studies can track evolving dynamics, whereas qualitative methods (e.g., interviews) provide richer experiences. Finally, evaluating specific organizational interventions (e.g., flexible policies and stress management programs) could determine optimal strategies for enhancing work-life balance and reducing stress.

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