QUIET QUITTING AS A MEDIATOR OF WORKLOAD, JOB STRESS, AND FLEXIBLE WORKING ARRANGEMENTS ON WORK-LIFE BALANCE OF GEN-Z EMPLOYEES

FINAL PROJECT

To Fulfill the Requirements for Obtaining
a Bachelor's Degree

NOLA ANGELIKA ONENESTI
NIM. B1024221016

MANAGEMENT STUDY PROGRAM
FACULTY OF ECONOMICS AND BUSINESS
TANJUNGPURA UNIVERSITY
PONTIANAK
2026

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2026

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QUIET QUITTING SEBAGAI MEDIATOR PENGARUH BEBAN KERJA, STRES KERJA, DAN PENGATURAN KERJA

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ABSTRAK

Penelitian ini bertujuan untuk memeriksa pengaruh lingkungan kerja non-fisik, beban kerja, dan stres kerja terhadap niat pergantian di antara pekerja Generasi Z di Indonesia, dengan mediasi kepuasan kerja. Penelitian ini menggunakan metode kuantitatif, menggunakan survei online yang disampaikan kepada 210 pekerja Generasi Z di industri ritel Indonesia. Strategi sampel yang digunakan adalah pengambilan sampel yang bertujuan, dan analisis data dilakukan dengan SEM-PLS. Temuan mengungkapkan bahwa lingkungan kerja non-fisik secara signifikan mengurangi niat pergantian dan meningkatkan kepuasan kerja. Beban kerja tidak memiliki efek yang signifikan pada niat pergantian tetapi secara positif mempengaruhi kepuasan kerja. Stres kerja tidak secara langsung mempengaruhi niat pergantian, namun, itu secara positif mempengaruhi kepuasan kerja. Kepuasan kerja secara signifikan mempengaruhi niat pergantian dan sepenuhnya memediasi hubungan antara lingkungan kerja non-fisik dan niat pergantian, tidak memediasi efek beban kerja, dan sebagian memediasi hubungan antara stres kerja dan niat pergantian.

Kata Kunci: *Quiet Quitting, Beban Kerja, Stres Kerja, Pengaturan Kerja Fleksibel, Generasi Z, Keseimbangan Kehidupan-Kerja.*

QUIET QUITTING AS A MEDIATOR OF WORKLOAD, JOB STRESS, AND FLEXIBLE WORKING ARRANGEMENTS ON WORK-LIFE BALANCE OF GEN-Z EMPLOYEES

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ABSTRACT

This study aims to examine the effects of workload, job stress, and flexible working arrangements (FWA) on work-life balance among Generation Z employees in the informal sector in Pontianak, with quiet quitting serving as a mediating variable. This study adopts the Job Demands–Resources (JD-R) framework and applies a quantitative explanatory approach using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected through an online survey involving 281 Generation Z employees working in the informal sector in Pontianak. The findings indicate that workload and job stress significantly increase quiet quitting behavior among Generation Z employees. In addition, job stress significantly reduces work-life balance, whereas workload shows a significant positive relationship with work-life balance. Flexible working arrangements do not significantly affect quiet quitting, but they demonstrate a significant negative effect on work-life balance. Furthermore, quiet quitting significantly affects work-life balance and serves as a significant mediator in the relationships between workload, job stress, and work-life balance. These findings indicate that quiet quitting may function as a coping mechanism for Generation Z employees in response to excessive job demands and psychological pressure. This study contributes to the development of the Job Demands–Resources (JD-R) framework by providing insights into disengagement behavior and employee well-being in contemporary work environments.

Keywords: *Quiet Quitting, Workload, Job Stress, Flexible Working Arrangements, Generation Z, Work-Life Balance.*

FINAL PROJECT SUMMARY

Quiet Quitting as a Mediator of Workload, Job Stress, and Flexible Working Arrangements on Work-Life Balance of Gen Z Employees

1. Background

The modern workplace has undergone significant transformation, particularly following rapid digitalization and evolving work patterns after the COVID-19 pandemic. These changes have reshaped how work is performed, as well as employees' expectations regarding flexibility, well-being, and the overall meaning of work. This shift is especially evident among Generation Z employees, who tend to place greater emphasis on mental health, personal fulfillment, and maintaining a healthy work-life balance compared to previous generations.

In the informal sector in Pontianak, these challenges are even more pronounced. Employees often face unstable working conditions, limited organizational support, and restricted access to formal work policies or structured human resource practices. Such conditions can intensify job demands, particularly in the form of excessive workload and job stress, while simultaneously limiting the effectiveness of flexible working arrangements (FWA) as job resources intended to support employee well-being.

At the same time, the phenomenon of quiet quitting where employees intentionally limit their work involvement to formal job responsibilities has gained increasing attention in both academic and practical contexts. While commonly viewed as a form of disengagement, quiet quitting may also represent a self-protective coping mechanism used by employees to manage excessive job demands, reduce psychological strain, and preserve personal well-being in demanding work environments.

Previous studies have generally examined workload, job stress, flexible working arrangements, and work-life balance independently. However, empirical evidence positioning quiet quitting as a mediating mechanism that explains how these workplace factors interact remains limited, particularly among Generation Z employees in informal sectors. Therefore, this study seeks to address this gap by examining the relationships among workload, job stress, FWA, and work-life balance, while also investigating the mediating role of quiet quitting in shaping the work-life balance of Generation Z employees in Pontianak.

2. Research Problems

1) Does workload have a significant effect on quiet quitting behavior among Generation Z employees in Pontianak?
2) Does job stress have a significant effect on quiet quitting behavior among Generation Z employees in Pontianak?
3) Do flexible working arrangements (FWA) have a significant effect on quiet quitting behavior among Generation Z employees in Pontianak?
4) Does workload significantly influence work-life balance among Generation Z employees?
5) Does job stress significantly influence work-life balance among Generation

Z employees?

6) Do flexible working arrangements (FWA) significantly influence work-life balance among Generation Z employees?
7) Does quiet quitting significantly influence work-life balance?
8) Does quiet quitting mediate the relationship between workload and work-life balance?
9) Does quiet quitting mediate the relationship between job stress and work-life balance?
10) Does quiet quitting mediate the relationship between flexible working arrangements and work-life balance?

3. Research Objectives

1) To examine the effect of workload on quiet quitting behavior among Generation Z employees.
2) To examine the effect of job stress on quiet quitting behavior among Generation Z employees.
3) To examine the effect of flexible working arrangements on quiet quitting behavior.
4) To examine the effect of workload on work-life balance.
5) To examine the effect of job stress on work-life balance.
6) To examine the effect of flexible working arrangements on work-life balance.
7) To examine the effect of quiet quitting on work-life balance.
8) To examine the mediating role of quiet quitting in the relationship between workload and work-life balance.
9) To examine the mediating role of quiet quitting in the relationship between job stress and work-life balance.
10) To examine the mediating role of quiet quitting in the relationship between flexible working arrangements and work-life balance.

4. Research Method

This study employed a quantitative explanatory research design using a cross-sectional survey approach. The population consisted of Generation Z employees working in the informal sector in Pontianak, with a total of 281 valid respondents selected through purposive sampling. Data were collected through an online questionnaire distributed via Google Forms using social media platforms such as TikTok, Instagram, and WhatsApp. All variables were measured using a five-point Likert scale ranging from strongly disagree to strongly agree.

The study examined five constructs: workload, job stress, flexible working arrangements (FWA), quiet quitting, and work-life balance. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The measurement model was evaluated using outer loadings, Cronbach's alpha, composite reliability, Average Variance Extracted (AVE), Fornell-Larcker criterion, and HTMT. The structural model was assessed using VIF, R^2, effect size (f^2), and bootstrapping with 5,000 resamples.

5. Research Results

The results indicate that workload and job stress have significant positive

effects on quiet quitting behavior, suggesting that higher job demands encourage disengagement among Generation Z employees. Job stress was found to have a significant negative effect on work-life balance, indicating that psychological pressure reduces employees' ability to maintain balance between work and personal life. In contrast, workload showed a significant positive effect on work-life balance, suggesting that some employees perceive high workload as a challenge that enhances achievement and satisfaction.

Flexible working arrangements did not significantly influence quiet quitting but demonstrated a significant negative effect on work-life balance. This finding indicates that flexibility may blur the boundaries between work and personal life when not properly managed. Furthermore, quiet quitting had a significant positive effect on work-life balance, indicating that disengagement may function as a coping mechanism that helps employees preserve their well-being.

Mediation analysis revealed that quiet quitting significantly mediates the relationships between workload and work-life balance, as well as between job stress and work-life balance. However, quiet quitting does not mediate the relationship between flexible working arrangements and work-life balance.

6. Conclusion and Recommendations

This study concludes that workload and job stress significantly increase quiet quitting behavior, while job stress negatively affects work-life balance. Workload, unexpectedly, shows a positive relationship with work-life balance. Flexible working arrangements negatively influence work-life balance and do not significantly affect quiet quitting. Quiet quitting plays a significant role as a mediating variable between workload and job stress on work-life balance, indicating that it functions as a coping mechanism among Generation Z employees facing high job demands and psychological pressure. However, it does not mediate the relationship between flexible working arrangements and work-life balance.

Organizations should carefully manage workload and job stress to prevent disengagement and protect employee well-being. Flexible working arrangements should be implemented with clear boundaries to avoid negative impacts on work-life balance. Additionally, organizations should recognize quiet quitting as a signal of employee strain rather than merely a lack of commitment. Future research is recommended to explore additional variables such as organizational support, leadership style, and psychological resilience, as well as to apply broader samples and longitudinal designs for deeper insights

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QUIET QUITTING AS A MEDIATOR OF WORKLOAD, JOB STRESS, AND FLEXIBLE WORKING ARRANGEMENTS ON WORK-LIFE BALANCE OF GEN-Z EMPLOYEES

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ABSTRACT

This study aims to examine the effects of workload, job stress, and flexible working arrangements (FWA) on work-life balance among Generation Z employees in the informal sector in Pontianak, with quiet quitting serving as a mediating variable. This study adopts the Job Demands–Resources (JD-R) framework and applies a quantitative explanatory approach using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected through an online survey involving 281 Generation Z employees working in the informal sector in Pontianak. The findings indicate that workload and job stress significantly increase quiet quitting behavior among Generation Z employees. In addition, job stress significantly reduces work-life balance, whereas workload shows a significant positive relationship with work-life balance. Flexible working arrangements do not significantly affect quiet quitting, but they demonstrate a significant negative effect on work-life balance. Furthermore, quiet quitting significantly affects work-life balance and serves as a significant mediator in the relationships between workload, job stress, and work-life balance. These findings indicate that quiet quitting may function as a coping mechanism for Generation Z employees in response to excessive job demands and psychological pressure. This study contributes to the development of the Job Demands–Resources (JD-R) framework by providing insights into disengagement behavior and employee well-being in contemporary work environments.

Keywords: *Quiet Quitting; Workload; Job Stress; Flexible Working Arrangements; Generation Z; Work-Life Balance.*

INTRODUCTION

The modern workplace has changed significantly due to rapid digitalization accelerated by the COVID-19 pandemic. Organizations increasingly adopt flexible work models such as teleworking, hybrid systems, and FWA, which reshape how work is performed and influence expectations related to well-being, work-life balance, and the meaning of work (Decker et al., 2025; Georgiadou et al., 2025). As a result, employee well-being has become a key concern, particularly in maintaining work-life balance, especially for Generation Z, who place greater emphasis on flexibility, mental health, and quality of life compared to previous generations (Barhate & Dirani, 2022; Jayanandana & Jayathilaka, 2023).

Recent evidence shows increasing workplace challenges for Generation Z. McKinsey & Company (2022) reported high levels of work-related stress (58%), burnout (46%), persistent stress (40%), and long working hours as a major pressure source, with 31% intending to leave their jobs within two years. Gallup (2023) also found low global engagement (23%) and high quiet quitting behavior (59%), alongside negative workplace attitudes (18%). In Indonesia, similar conditions are evident, with youth unemployment at 16.16% (BPS, 2025), while most Gen Z prioritize work-life balance (95%) and appropriate working hours (67%) when choosing jobs (Jakpat & Jangkara Data Lab, 2024). Overall, these findings highlight a clear mismatch between Gen Z expectations and actual working conditions.

Quiet quitting is an emerging phenomenon where employees limit their work involvement to formal job duties as a self-protective response (Ellera et al., 2023; Atiq et al., 2025; Decker et al., 2025; Georgiadou et al., 2025). It is linked to lower organizational citizenship behavior and reduced voice behavior (Geng et al., 2025). Prior studies show that high workload and job stress encourage quiet quitting through psychological withdrawal from work engagement, while FWA may reduce disengagement by enhancing perceived organizational support (Satpathy et al., 2025; Attamimi & Palupi, 2025; Kaushik et al., 2025). However, research on quiet quitting as a mediating mechanism between workplace conditions and work-life balance remains limited, especially among Generation Z employees (Georgiadou et al., 2025; Rastogi & Singla, 2023).

This research gap is particularly relevant for Generation Z employees in the informal sector in Pontianak, where job insecurity, limited institutional protection, and restricted access to flexible work policies may intensify job demands and weaken job resources (Wamatadia et al., 2024). Such conditions can strengthen the negative effects of workload and job stress while also influencing the effectiveness of flexible working arrangements. Although prior studies have examined workload, job stress, FWA, and work-life balance, these variables are often analyzed separately, and findings on FWA remain inconsistent (Beckel & Fisher, 2022; Çay & Gürbüz, 2025; Chung & van der Lippe, 2020). In addition, research on quiet quitting as a mediating mechanism is still limited, especially in post-pandemic contexts involving Generation Z (Georgiadou et al., 2025; Rastogi & Singla, 2023). Therefore, this study examines the effects of workload, job stress, and FWA on work-life balance with quiet quitting as a mediator among Generation Z informal workers in Pontianak. It is expected to contribute to the JD-R

framework and provide practical insights for designing work policies that better support Generation Z well-being and work characteristics.

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Job Demands-Resources (JD-R) Theory

The JD-R theory (Demerouti et al., 2001) explains employee well-being through job demands and job resources. Job demands require sustained effort and may cause strain, while job resources support goal achievement, reduce demands, and enhance motivation (Bakker & Demerouti, 2007; Rathi & Kumar, 2022). It operates through two processes: health impairment, where excessive demands lead to exhaustion and disengagement, and motivation, where resources promote engagement and positive outcomes (Schaufeli & Taris, 2014). In this study, workload and job stress are job demands, FWA is a job resource, and quiet quitting represents disengagement mediating their effects on work-life balance.

Workload

Workload refers to the amount, intensity, and complexity of tasks completed within a given time, including physical and psychological demands (Ramadhi et al., 2024; Anjani et al., 2024; Akrima et al., 2023). In this study, it reflects employees' perceived work demands. Within the JD-R framework, workload is a job demand that drains psychological resources through the health impairment process. Excessive workload is linked to higher strain, emotional exhaustion, disengagement, and reduced work-life balance (Tresna, 2023; Kamarullah & Fitriana, 2025; Bezuidenhout et al., 2025).

Job Stress

Job stress is the psychological and physiological response when work demands exceed employees' coping capacity (Urba & Soetjiningsih, 2022), reflected in emotional, cognitive, and behavioral strain due to an imbalance between demands and resources (Haura et al., 2020; Dodanwala et al., 2022). In this study, it represents perceived psychological pressure. Within the JD-R framework, job stress arises from excessive demands and leads to exhaustion, reduced engagement, and lower work-life balance, particularly among Generation Z who are more sensitive to workplace pressure (Rathi & Kumar, 2022; Putri et al., 2025).

Flexible Working Arrangement

Flexible working arrangements (FWA) are policies that allow flexibility in when and where work is performed, such as flexible hours and remote work (Allen et al., 2013; Kumar et al., 2023). In this study, FWA reflects employees' perceived flexibility in time and location. Within the JD-R framework, FWA acts as a job resource that supports autonomy and motivation. Research shows it can improve work-life balance by reducing work–family conflict, but without clear boundaries, it may also increase psychological strain (Chung & van der Lippe, 2020; Herrera-Ballesteros et al., 2025).

Quiet Quitting

Quiet quitting refers to employees limiting their involvement to formal job duties without extra effort (Ellera et al., 2023; Klotz & Bolino, 2022). It represents psychological withdrawal employees remain present but less engaged (Alhammadi et al., 2025). In this study, it is viewed as a response to high demands and limited resources. While it may act as short-term self-protection, prolonged behavior can reduce productivity and overall well-being (Prentice et al., 2025; Atiq et al., 2025).

Work Life Balance

Work-life balance refers to individuals' ability to maintain harmony between work and personal life with minimal conflict (Rashmi & Kataria, 2022). It involves time balance, role satisfaction, and managing psychological demands (Bjärntoft et al., 2020; Chung & van der Lippe, 2020). In this study, it reflects Generation Z employees' perceived ability to meet work demands while maintaining a satisfying personal life, shaped by job demands, job resources, and behaviors such as quiet quitting.

Workload Influences Quiet Quitting

According to the JD-R framework, excessive workload depletes psychological resources and can trigger disengagement as a coping strategy. Prior studies show that higher workload increases quiet quitting, as employees withdraw to protect their well-being (Ramadhi et al., 2024; Akrima et al., 2023; Yuniawan et al., 2025).

H1: Workload affects quiet quitting behavior among Generation Z employees

Job Stress Influences Quiet Quitting

Job stress occurs when work demands exceed coping capacity, leading to exhaustion and reduced engagement. Empirical evidence shows that higher job stress increases quiet quitting as a self-protective response (Veren et al., 2026; Attamimi & Palupi, 2025; Satpathy et al., 2025; Rathi & Kumar, 2022; Hamdali & Liswandi, 2023).

H2: Job stress affects quiet quitting behavior among Generation Z employees.

Flexible Working Arrangements Influence Quiet Quitting

Flexible working arrangements (FWA) influence employees' work involvement and engagement, including their tendency to limit effort beyond formal duties. Prior studies link FWA with engagement, job satisfaction, and organizational commitment, which shape patterns of involvement and disengagement at work (Allen et al., 2013; Gašić et al., 2024; Nainggolan & Purba, 2024; Kaushik et al., 2025; Kumar et al., 2023).

H3: Flexible working arrangements affect quiet quitting behavior among Generation Z employees.

Workload Influences Work Life Balance

Excessive workload limits employees' time and energy to fulfil non-work responsibilities, thereby disrupting work-life balance. Previous studies consistently reported that greater workload is associated with poorer work-life balance because

employees experience greater role conflict and psychological strain (Tresna, 2023; Kamarullah & Fitriana, 2025; Anjani et al., 2024; Bezuidenhout et al., 2025).

H4: Workload affects work-life balance among Generation Z employees.

Job Stress Influences Work Life Balance

Job stress reduces employees' ability to balance work and personal life by increasing emotional exhaustion and work–family conflict. Prior studies consistently show that higher job stress lowers work-life balance, particularly among Generation Z who prioritize psychological well-being (Urba & Soetjiningsih, 2022; Haura et al., 2020; Dodanwala et al., 2022; Rathi & Kumar, 2022; Putri et al., 2025).

H5: Job stress affects work-life balance among Generation Z employees.

Flexible Working Arrangements Influence Work Life Balance

Flexible working arrangements (FWA) are linked to employees' ability to balance work and personal life, studies finding a positive relationship, though its strength depends on implementation and employee experience (Chung & van der Lippe, 2020; Purnamasari et al., 2025; Kumar et al., 2023; Haines et al., 2024; Herrera-Ballesteros et al., 2025).

H6: Flexible working arrangements affect work-life balance among Generation Z employees.

Quiet Quitting Influences Work Life Balance

Quiet quitting reflects reduced work involvement in response to excessive job demands and may negatively affect well-being if prolonged. However, it can also serve as a temporary coping strategy that helps employees preserve work-life balance under demanding conditions (Uygungil-Erdogan et al., 2025; Alhammadi et al., 2025; Prentice et al., 2025; Veren et al., 2026).

H7: Quiet quitting affects work-life balance among Generation Z employees.

Quiet Quitting Mediates The Effect Of Workload On Work Life Balance

Quiet quitting mediates the relationship between workload and work-life balance, where high workload drains psychological energy and triggers disengagement as a coping strategy. This disengagement then lowers work-life balance due to persistent dissatisfaction and role conflict (Ramadhi et al., 2024; Anjani et al., 2024).

H8: Quiet quitting mediates the relationship between workload and work-life balance among Generation Z employees.

Quiet quitting mediates the effect of job stress on work-life balance

where high stress triggers disengagement as a coping response. In the JD-R framework, job stress leads to disengagement through the health impairment process, affecting well-being, especially among Generation Z who may adopt quiet quitting before leaving their jobs (Attamimi & Palupi, 2025; Satpathy et al., 2025).

H9: Quiet quitting mediates the relationship between job stress and work-life balance among Generation Z employees.

Quiet Quitting Mediates The Effect Of Flexible Working Arrangements On Work Life Balance

Quiet quitting mediates the relationship between FWA and work-life balance. As a job resource, FWA can enhance engagement and reduce disengagement, improving work-life balance, but when poorly implemented it may lower perceived support, increase quiet quitting, and weaken work-life balance. In the JD-R framework, insufficient resources reduce engagement and disrupt work-life balance (Nainggolan & Purba, 2024; Kumar et al., 2023; Haines et al., 2024).

H10: Quiet quitting mediates the relationship between flexible working arrangements and work-life balance among Generation Z employees.

Research Framework

The following study framework can be constructed based on the previous description:

Figure 1. Conceptual Framework

