

## Work-Life Balance and Flexible Working Arrangement as Determinants of Psychological Well-Being among Generation Z Gig Workers in Jakarta's Online Transportation Sector

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### ARTICLE INFO

*Keywords:* Work-Life Balance, Flexible Working Arrangement, Psychological Well-Being, Gig Economy, Generation Z

*Received :* 20, May

*Revised :* 22, June

*Accepted:* 25, July

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### ABSTRACT

This study examines the influence of work-life balance and flexible working arrangement on the psychological well-being of Generation Z gig workers in Jakarta's online transportation sector, addressing a gap in research linking these constructs among platform-mediated workers in Indonesia. Using a quantitative, causal, cross-sectional design, data were collected from 180 respondents through purposive and snowball sampling and analyzed using PLS-SEM in SmartPLS. Descriptive results show work-life balance (71%) and flexible working arrangement (69%) rated good, while psychological well-being (66%) was fairly good. Both predictors significantly and positively influenced psychological well-being, with flexible working arrangement showing the larger effect (0.468 vs. 0.417), jointly explaining 45.2% of its variance, offering practical implications for platform companies and policymakers.

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## INTRODUCTION

The digital transformation associated with Industry 4.0 has given rise to a global gig economy in which work is mediated through platforms rather than long-term employment contracts (Taneja, 2024). Generation Z, the cohort born between the late 1990s and the early 2010s, has embraced this shift disproportionately: a recent industry report indicates that 58 percent of Generation Z hold a favourable view of gig work, with 45 percent of those engaged in gig activities earning more than USD 2,500 per month, a pattern attributed mainly to scheduling and locational freedom (Bank of America Institute, 2024). Yet this flexibility narrative remains contested; while some scholars argue that the autonomy and income-generating opportunities of gig work enhance workers' quality of life (Lin et al., 2025), others contend that the absence of stable contracts and predictable income exposes gig workers to chronic precarity (Baum et al., 2020; Lamberton, 2018).

In Indonesia, Generation Z constitutes the largest demographic cohort, representing 27.94 percent of a population of approximately 270.20 million people, and increasingly forms the backbone of the gig workforce (Badan Pusat Statistik [BPS], 2024). Empirical evidence from the Indonesian organizational context reveals that Generation Z employees are characterized by a notably higher propensity to switch employers compared with preceding cohorts, with job satisfaction emerging as the key predictor of their retention decisions (Putra et al., 2024); this mobility-sensitivity makes understanding the antecedents of Generation Z's psychological well-being in non-traditional work settings an empirically urgent priority. Nearly 60 percent of the national labour force, or roughly 83 million workers, is now informal or gig-based, with transportation the single largest gig sector, employing an estimated 1.23 million workers as of 2019 (Permana et al., 2023); PT GoTo alone reported approximately 3.1 million registered driver-partners by the end of 2023. Jakarta was purposively selected as the research locus for its high per-capita penetration of gig employment and its standing as Indonesia's principal hub of digital economic activity. Despite these apparent opportunities, welfare outcomes remain uneven, with Sakernas figures for February 2024 placing the national informal workforce at 84.13 million, or 59.17 percent of all employed persons (BPS, 2024), and the absence of clear regulation leaving platform drivers in an ambiguous partnership status with limited access to wage protection (Saputra et al., 2020; Dermawan et al., 2021, as cited in Dian et al., 2023).

These structural conditions intersect with a generation already reporting elevated psychological vulnerability: a collaborative survey by Universitas Gadjah Mada, the University of Queensland, and Johns Hopkins University found that 26.7 percent of younger Generation Z respondents in Indonesia exhibited symptoms of anxiety (compared with 5.3 percent reporting depression), and mental health ranks as the second most pressing national concern for this cohort, cited by 51 percent of respondents (IDN Media, 2024). Generation Z workers overwhelmingly prioritise work-life balance, with 92 percent rating it as important (JakPat & Statista, 2024), yet international evidence suggests gig-platform flexibility is frequently illusory: 38 percent of gig workers

in Asia report that schedule flexibility is constrained by platform-driven demand (McKinsey & Company, 2021), and 46 percent of Generation Z workers globally report burnout linked to work-life imbalance (Deloitte, 2023). Most existing studies, however, examine work-life balance, flexible working arrangement, and psychological well-being in isolation, within conventional organisational settings, or using theoretical frameworks (e.g., Ryff, 1989; McDonald & Bradley, 2005) developed for traditional, employer-bound work rather than the boundary-blurring conditions of platform-mediated gig work, leaving the joint influence of these constructs among Generation Z online transportation gig workers in Indonesia empirically untested. This study therefore examines the influence of work-life balance and flexible working arrangement on the psychological well-being of Generation Z gig workers in Jakarta's online transportation sector, with the aim of determining the prevailing levels of each construct and the magnitude of their individual and joint influence on psychological well-being.

## **LITERATURE REVIEW**

### ***Work-Life Balance***

Work-life balance (WLB) is broadly defined as the degree to which an individual experiences the work and personal-life domains as satisfying, free of conflict, and mutually reinforcing (PMC PubMed Central, 2020), or as the temporal congruence between professional and personal life (Tran & Tran, 2024). This study follows the three-dimensional framework of McDonald and Bradley (2005, as cited in Rusdi & Suryatni, 2022): time balance, the proportional allocation of time between work and personal domains; involvement balance, the psychological engagement sustained in both work and non-work roles; and satisfaction balance, the equivalence of satisfaction derived from each domain.

### ***Flexible Working Arrangement***

Flexible working arrangement (FWA) refers to work structures that grant employees discretion over when, where, and how their work is performed (Çivilidağ & Durmaz, 2024), enabling closer alignment between professional and personal obligations (Davidescu et al., 2020). This study operationalizes FWA using Çivilidağ and Durmaz's (2024) three dimensions: flexible time, the latitude to determine working hours; flexible task, the autonomy to select assigned work; and flexible workplace, the freedom to perform work from varied locations.

### ***Psychological Well-Being***

Psychological well-being (PWB) reflects the subjective evaluation an individual makes of their own life and overall sense of flourishing (Diener et al., 2018), encompassing positive intra- and interpersonal functioning, relational connectedness, and self-directed mastery and growth (Burns, 2016; Ryff, 1989). This study adopts Tang et al.'s (2019, as cited in Dudija & Apriliansyah, 2024) three-dimensional operationalization: hedonic happiness, satisfaction from immediate pleasure and accomplishment; eudaimonic happiness, meaning and purpose derived from self-realization; and resilience, the capacity to regulate emotion and recover from adversity. The empirical relevance of the resilience

dimension in the Indonesian work context is corroborated by Kuntha et al. (2024), who examined 150 Indonesian Air Force procurement personnel using SEM-PLS and found that employee well-being directly and significantly influences personnel resilience, while digital technology positively enhances employee well-being—underscoring the foundational role of psychological well-being in sustaining resilience under high-pressure occupational conditions.

### ***Work-Life Balance and Psychological Well-Being***

Harmony between work and personal-life roles reduces inter-role conflict and supports the autonomy, mastery, and purpose dimensions central to psychological well-being (Ryff, 1989). Among gig workers, Zulkefli and Omar (2023) found that work-life balance, mental health, and income jointly shape job satisfaction, while Haar et al. (2014) showed that WLB extends to life satisfaction and mental health more broadly. Several Indonesian studies report a positive association between WLB and work outcomes (Izzati et al., 2021; Asari, 2023; Christy & Indiyati, 2025), and Nwanzu and Babalola (2023) found a favorable relationship between WLB and the psychological well-being of public-service employees, while Zhang et al. (2024) showed WLB positively influences psychological capital among nurses. Whether this relationship holds among Generation Z gig workers operating under the boundaryless conditions of online transportation work in Indonesia, however, remains empirically untested.

H1: Work-life balance has a positive and significant effect on the psychological well-being of Generation Z gig workers in Jakarta's online transportation sector.

### ***Flexible Working Arrangement and Psychological Well-Being***

Flexible working arrangement is theorized to enhance psychological well-being by granting workers a heightened sense of control over their work, reducing stress and cultivating healthier emotional functioning (Çivilidağ & Durmaz, 2024). Syabani et al. (2024) found that work flexibility significantly and positively affects gig workers' welfare, and Aditya (2024) reported elevated levels of both flexible working arrangement and well-being among gig workers in Malang. In a closely related Indonesian context, Firdausi and Indiyati (2025), examining 168 employees at startup companies in Bandung Techno Park using PLS-SEM, found that flexible working arrangements significantly enhanced both work-life balance and employee productivity simultaneously, with work-life balance acting as a significant mediator between the two—a finding that reinforces the proposition that FWA generates cascading benefits not only for direct performance outcomes but also for work-life quality more broadly. Juniwati and Indiyati (2026), examining the influence of flexible working arrangements and job satisfaction on employee performance at Timedoor Indonesia, a technology company, similarly found that both constructs exerted significant positive effects on performance, reinforcing the view that FWA functions as a broad-based enabler of favorable work outcomes spanning productivity, performance, and well-being simultaneously. Shahzadi and Rafiq (2022) and Sari and Yuniasanti (2025) similarly found that flexible working arrangement significantly predicts work-life balance. However, Prestianawati et

al. (2023) found that flexibility, income, and working environment did not significantly affect job satisfaction among gig workers, an inconsistency that underscores the need for a context-specific test among Generation Z online transportation workers in Jakarta.

H2: Flexible working arrangement has a positive and significant effect on the psychological well-being of Generation Z gig workers in Jakarta's online transportation sector.

Building on the relationships above, work-life balance and flexible working arrangement are positioned as parallel, theoretically distinct but practically interrelated antecedents of psychological well-being among gig workers. Access to flexible scheduling has been shown to reduce time pressure and work-life conflict (Ray & Pana-Cryan, 2021), while the absence of a healthy work-life balance heightens vulnerability to burnout (Greenhaus & Allen, 2024). The conceptual framework guiding this study is presented in Figure 1.

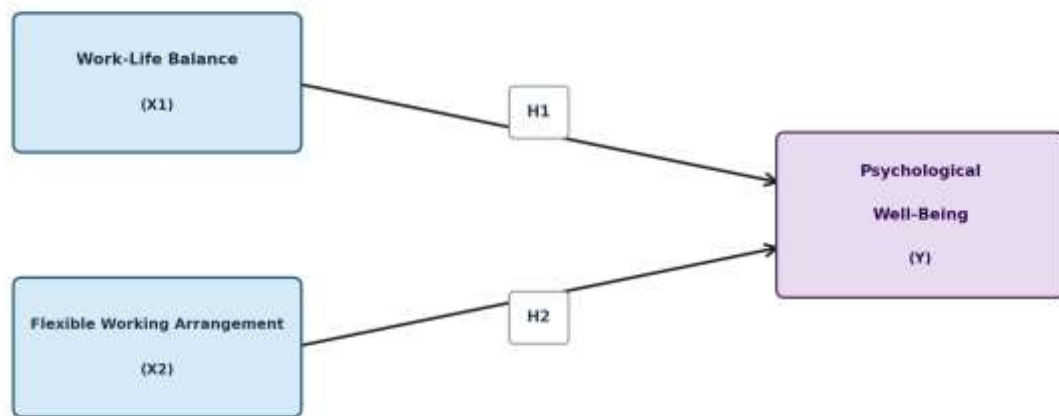


Figure 1. Conceptual Framework

Figure 1. Conceptual Framework

## METHODOLOGY

### *Research Design*

This study adopted a quantitative, causal, cross-sectional design grounded in the positivist paradigm (Rana et al., 2023; Sugiyono, 2022), aiming to test the directional influence of two independent variables, work-life balance (X1) and flexible working arrangement (X2), on one dependent variable, psychological well-being (Y) (Zikmund et al., 2021). The researcher's role was strictly non-experimental, involving observation and measurement of variables as they naturally occurred (Fraenkel et al., 2019).

### *Population, Sample, and Data Collection*

The population comprised Generation Z gig workers (born 1997–2012) actively operating in Jakarta's online transportation sector through platforms such as Gojek, Grab, or Maxim. Because no formal registry of this population exists, a non-probability strategy combining purposive sampling (active engagement in the sector, Generation Z membership, willingness to participate)

and snowball sampling was used. Following Hair et al.'s (2019, 2021) guideline of five to ten times the number of indicators (36 items across three constructs), the minimum sample size was set at 180 respondents; after screening for completeness, 180 valid responses were retained. Primary data were collected through a structured questionnaire using a five-point Likert scale (Sugiyono, 2022), and secondary data were drawn from peer-reviewed journals and institutional labour-force reports. [Information required from the author: please confirm the procedures used to obtain informed consent and ensure respondent confidentiality during data collection.

### ***Measurement and Data Analysis***

Work-life balance, flexible working arrangement, and psychological well-being were each measured reflectively through twelve indicator items drawn from the dimensional frameworks described above. Data were analyzed in two stages: descriptive analysis, classifying each variable's score against a five-category continuum (very poor to very good), and inferential analysis using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS version 4. The outer (measurement) model was evaluated through convergent validity (outer loadings, Average Variance Extracted), discriminant validity (Heterotrait-Monotrait Ratio, threshold  $< 0.85$ ), and reliability (Cronbach's Alpha and Composite Reliability  $\geq 0.70$ ) (Hair et al., 2021, 2022). The inner (structural) model was evaluated through collinearity (Variance Inflation Factor  $< 5$ ), the coefficient of determination ( $R^2$ ), predictive relevance ( $Q^2$ ), and hypothesis testing via bootstrapping with 5,000 resamples, with paths considered significant at  $t > 1.96$  and  $p < 0.05$ ; effect size was assessed using  $f^2$  (Hair et al., 2022).

### **RESEARCH RESULT**

A total of 180 valid responses were analyzed. Respondents were predominantly male (86.7%) and concentrated in the 21–28 age range (89.4%), distributed across all five administrative areas of Jakarta, with the largest share working in South Jakarta (37.2%), as summarized in Table 1.

Table 1. Respondent Profile (N = 180)

| Characteristic | Category                                      | n                      | %                                |
|----------------|-----------------------------------------------|------------------------|----------------------------------|
| Work area      | South / West / East / North / Central Jakarta | 67 / 39 / 27 / 24 / 23 | 37.2 / 21.7 / 15.0 / 13.3 / 12.8 |
| Gender         | Male / Female                                 | 156 / 24               | 86.7 / 13.3                      |
| Age            | 25–28 / 21–24 / 18–21 years                   | 85 / 76 / 19           | 47.2 / 42.2 / 10.6               |

Descriptive analysis showed that work-life balance and flexible working arrangement were both rated good by respondents, while psychological well-being, the lowest of the three, fell into the fairly good category, as shown in Table 2. This pattern suggests that although respondents manage the temporal and

structural conditions of gig work reasonably well, this has not yet fully translated into an optimal psychological state.

Table 2. Descriptive Results by Variable

| Variable                          | Score (%) | Category    |
|-----------------------------------|-----------|-------------|
| Work-Life Balance (X1)            | 71        | Good        |
| Flexible Working Arrangement (X2) | 69        | Good        |
| Psychological Well-Being (Y)      | 67        | Fairly Good |

Outer model evaluation confirmed that the measurement instruments met the required validity and reliability standards. Outer loadings for the large majority of indicators exceeded 0.70, with three indicators retained at the acceptable 0.50–0.70 range given satisfactory construct-level AVE. Discriminant validity, assessed via HTMT, was confirmed for all construct pairs (ranging from 0.159 to 0.547, all below the 0.85 threshold), and reliability exceeded the required threshold for all constructs, as summarized in Table 3.

Table 3. Measurement Model: Reliability and Convergent Validity

| Construct                    | Loading range | Cronbach's $\alpha$ | CR (pc) | AVE   |
|------------------------------|---------------|---------------------|---------|-------|
| Work-Life Balance            | 0.589–0.855   | 0.936               | 0.945   | 0.590 |
| Flexible Working Arrangement | 0.711–0.923   | 0.957               | 0.963   | 0.685 |
| Psychological Well-Being     | 0.659–0.911   | 0.951               | 0.958   | 0.656 |

Structural model testing confirmed both hypothesized relationships. Work-life balance exerted a positive and significant effect on psychological well-being ( $\beta = 0.417$ ,  $t = 7.339$ ,  $p < 0.001$ ,  $f^2 = 0.311$ , medium effect), supporting H1, and flexible working arrangement exerted a positive and significant effect that was comparatively stronger ( $\beta = 0.468$ ,  $t = 8.915$ ,  $p < 0.001$ ,  $f^2 = 0.391$ , large effect), supporting H2, as shown in Table 4. The two predictors jointly explained 45.2% of the variance in psychological well-being ( $R^2 = 0.452$ ,  $R^2$  adjusted = 0.446), with strong predictive relevance ( $Q^2 = 0.431$ ) and no evidence of multicollinearity (VIF = 1.023 for both predictors).

Table 4. Hypothesis Testing Results

| Path                      | $\beta$ | t-stat. | p     | $f^2$ | Decision  |
|---------------------------|---------|---------|-------|-------|-----------|
| H1: WLB $\rightarrow$ PWB | 0.417   | 7.339   | 0.000 | 0.311 | Supported |
| H2: FWA $\rightarrow$ PWB | 0.468   | 8.915   | 0.000 | 0.391 | Supported |

## DISCUSSION

The finding that work-life balance positively and significantly affects psychological well-being (H1) aligns with Ryff's (1989) conceptualization of environmental mastery as a core dimension of flourishing: a driver who successfully reconciles the temporal and emotional demands of work and

personal life is, by definition, exercising a form of mastery that extends into broader psychological functioning. The result corroborates Nwanzu and Babalola (2023) and Zhang et al. (2024), and is reinforced by Humaira Syabani et al. (2025), whose study of Indonesian gig transportation workers found work-life balance to be a meaningful pathway to improved outcomes under conditions of unpredictable workload similar to those faced by the present sample. Further support for the well-being-resilience nexus is provided by Kuntha et al. (2024), whose SEM-PLS study of 150 Indonesian Air Force procurement personnel found that employee well-being directly and significantly predicts personnel resilience—a mechanism equally relevant to gig workers facing chronic income uncertainty and physical demands, for whom a stronger psychological well-being foundation translates directly into a greater capacity to cope, adapt, and recover. Because online transportation work imposes no fixed shift boundaries, drivers who fail to consciously demarcate work time from personal time risk continuous role bleed, whereas those who achieve balance across time, involvement, and satisfaction are better positioned to replenish the psychological resources that buffer against the chronic stressors documented in the gig-work literature (Apouey et al., 2020; Pathiranage, 2024).

The finding that flexible working arrangement exerts the stronger effect on psychological well-being ( $H2$ ,  $f^2 = 0.391$  versus 0.311 for work-life balance) is consistent with theoretical accounts holding that discretion over the timing, nature, and location of work reduces stress and strengthens a sense of control (Çivilidağ & Durmaz, 2024), and reinforces Syabani et al. (2024), Aditya (2024), and Firdausi and Indiyati (2025), whose PLS-SEM study of startup employees at Bandung Techno Park found that flexible working arrangements simultaneously strengthened both work-life balance and productivity with work-life balance as a significant mediator, and Juniwati and Indiyati (2026), who found that flexible working arrangements and job satisfaction both exerted significant positive effects on employee performance at Timedoor Indonesia—a pattern that collectively underscores the multi-level cascading benefits of FWA on diverse work outcomes in the Indonesian context. This result should, however, be interpreted within the range actually observed, since flexible working arrangement itself scored only in the good category (69%) rather than at an unconstrained extreme; more cautionary literature warns that excessive or insecure flexibility, untethered from income stability, can heighten rather than reduce psychological strain (Apouey et al., 2020; Pathiranage, 2024). Mobility-intensive work in Jakarta's congested urban environment exposes drivers to considerable physical and logistical strain, and the ability to determine login hours, decline unsuitable orders, and select preferred operating areas functions as a direct, real-time coping mechanism, distinguishing flexible working arrangement's more proximal influence from the longer-term, cumulative benefits of work-life balance.

Taken together, with low collinearity between the two predictors ( $VIF = 1.023$ ) confirming that this difference in magnitude reflects genuinely distinct contributions, the pattern suggests that for workers operating without fixed shifts, the capacity to actively shape one's own working conditions matters more

directly for psychological well-being than the resulting state of balance achieved after the fact: control precedes balance in this occupational context. The model's moderate  $R^2$  (45.2%) alongside its large predictive relevance ( $Q^2 = 0.431$ ) indicates that while more than half of the variance in psychological well-being remains unexplained, likely reflecting factors such as algorithmic management, income predictability, and peer support, the portion the model does explain is predicted with considerable reliability.

## CONCLUSIONS AND RECOMMENDATIONS

This study found that work-life balance (71%) and flexible working arrangement (69%) were both rated good among Generation Z gig workers in Jakarta's online transportation sector, while psychological well-being (66%) was rated fairly good. Both work-life balance ( $\beta = 0.417$ , medium effect) and flexible working arrangement ( $\beta = 0.468$ , large effect) exerted positive and significant effects on psychological well-being, jointly explaining 45.2% of its variance, with flexible working arrangement emerging as the stronger and more proximal predictor. Theoretically, this study extends Ryff's (1989) psychological well-being framework into the algorithmically mediated, boundaryless context of platform-based gig work and offers comparative evidence on the relative explanatory strength of work-life balance and flexible working arrangement, a distinction not previously tested jointly among Generation Z online transportation gig workers in Indonesia.

Practically, because flexible working arrangement was the strongest predictor of psychological well-being, platform companies are encouraged to preserve genuine driver autonomy over scheduling, task selection, and operating location, and to avoid algorithmic policies that penalize reasonable order refusals. Given that psychological well-being scored lowest among the three variables, platform companies may also consider introducing accessible mental health support mechanisms, such as confidential counseling or in-app crisis assistance, tailored to driver-partners' specific stressors. For gig workers themselves, proactively structuring one's own time, despite the absence of fixed working hours, remains a meaningful contributor to psychological well-being, suggesting that time-management literacy can usefully complement platform-level flexibility.

## ADVANCED RESEARCH

This study is limited by its cross-sectional design, which captures perceptions at a single point in time and cannot establish causal precedence with the same rigor as a longitudinal design; its use of non-probability purposive and snowball sampling, which limits statistical generalizability; and its male-skewed sample (86.7%), which restricts generalization across gender. The model's moderate  $R^2$  (45.2%) further indicates that other determinants remain unmeasured. Future research is encouraged to incorporate additional gig-economy-specific predictors such as algorithmic management, job insecurity, and peer social support; to extend this line of inquiry comparatively across other gig sectors (e.g., freelance digital work); and to adopt mixed-methods designs

combining structural modeling with in-depth interviews to capture the more emotionally complex psychological narratives of Generation Z gig workers.

## ACKNOWLEDGMENT

The author expresses sincere gratitude to thesis supervisor, for the invaluable guidance, constructive feedback, and sustained encouragement provided throughout every stage of this research, from problem formulation to manuscript completion. The author also extends appreciation to Head of the Master of Management Program at Telkom University, for the institutional leadership and supportive academic environment that made this work possible. Heartfelt thanks are likewise extended to all lecturers of the Master of Management Program at Telkom University, whose teaching, mentorship, and scholarly engagement shaped the analytical thinking that underpins this study. The author is grateful to all respondents – Generation Z gig workers in Jakarta's online transportation sector – for generously contributing their time and perspectives to the data collection process. Finally, the author thanks all parties who contributed in various capacities to the completion of this research.

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