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Work Life Balance: A Study of Personality Traits, Time Management, and Technology Factors in Millennials and Generation Z

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Abstract

Work can impact the balance between personal and professional life, especially when someone has to face long working hours and excessive workloads. In addition, increasing demands from work or family roles can also trigger conflicts between the work domain and personal life, which in turn can cause stress and even disrupt daily life stability. This study aims to examine the relationship between the variables Personality Traits, Technology, and Time Management on Work-Life Balance in Generation Z and Millennials, with the goal of gaining an understanding of how to improve life balance and create a healthy and productive work environment. This study was carried out using quantitative methods in the DKI Jakarta area to investigate the relationship between these three variables and the level of Work-Life Balance in both generations. A total of 220 respondents from various industry sectors in Indonesia participated by filling out questionnaires. The results show an R-Square value of 0.648 for the three variables (Personality Traits, Technology, and Time Management). The Technology variable had the most dominant influence with a coefficient of 0.906 (T = 13.411; p = 0.000), while Time Management had a negative influence with a coefficient of -0.143 (T = 2.681; p = 0.007), while Personality Traits had a very small and insignificant effect (T = 0.178; p = 0.859). Bootstrap Multigroup Analysis (MGA) with SmartPLS showed no significant difference between Millennials and Generation Z in the relationship between the variables tested. Work-Life Balance is determined by time management effectiveness and proportional technology use. Appropriate technology use can support work flexibility, but without good time management, it can cause fatigue and reduce an individual's well-being.

Keywords: *Work Life Balance, Millennials, Gen Z, Personality Traits, Technology, Time Management, SmartPLS.*

INTRODUCTION

Technological developments have brought about major changes to remote working systems. The flexibility of time offered has both positive and negative impacts on users (Bhatia 2023). A person's lack of time

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management skills will cause technological advancements to have a negative impact on life balance, which can lead to fatigue and even stress. (Hossain *et al.* 2024; Murugan and Mohamad 2024). This condition is increasingly evident in remote workers who experience excessive screen time and lack of rest time management. Work flexibility is often accompanied by high expectations and constant connectivity, which can extend working hours, increase stress, and disrupt personal life (Hartner-Tiefenthaler et al. 2025; Mullan et al. 2022). In addition, increasing demands in both work and family roles contribute to conflicts that impact stress and reduce work-life balance (Allen, T. D., *et al.* 2024).

Based on Role Theory, disharmony in performing various roles causes role conflicts that result in stress, fatigue, and reduced psychological well-being (Bello and Tanko 2020). This theory is an important basis for understanding efforts to achieve work-life balance through balanced role management. Meanwhile, Work-Life Balance Theory explains that policies on work and personal life balance can improve the physical, mental, and emotional well-being of employees (Bakar 2024). Research by Wahyuni et al. (2025) also shows that this balance has a positive effect on organizational relationships, especially for millennial employees with gender as a moderating factor, and that role imbalance can increase burnout and decrease job satisfaction (Shafariah & Gofur 2025).

A person's management of time is the most important thing to achieve a balance between work and personal life. In this way, a person can organize their tasks and responsibilities more efficiently, which can reduce stress and increase satisfaction with their work (Kah *et al.* 2020). In addition, personality traits also influence an individual's ability to maintain work-life balance. Traits such as Openness, Extraversion, and Conscientiousness play a role in how a person manages conflicts between work and personal life (Cheema et al., 2024). Understanding these characteristics can help organizations develop appropriate self-development programs. On the other hand, technology also has a dual role in work-life balance. Although communication technology can help improve efficiency and productivity, using it too often can actually cause someone to lose focus, making the line between their work and personal life increasingly blurred (Kumar et al. 2024). Therefore, the wise use of technology is important in maintaining a balance between work and personal life.

The workforce in Indonesia in 2025 will be dominated by Millennials and Generation Z. Millennials will be the largest workforce with a global proportion of 34%, while Generation Z will occupy the second position with a proportion of 27% (Economics Insider, 2025). DKI Jakarta, as a metropolitan city, reflects complex and stressful work dynamics, characterized by a competitive work culture, high workloads, and intense professional expectations (Utami *et al.*, 2021). DKI Jakarta is a business and economic center, where employees face different challenges in maintaining a balance between their personal and professional lives (Rahajeng & Handayani, 2022). Younger generations,

such as Millennials and Generation Z, show greater sensitivity to work-life balance issues, demanding flexible work environments that support mental health and are enabled by technology that allows autonomy and enhances productivity (Retnowati et al., 2022). Furthermore, Trifan and Pantea (2023) emphasized that employees from both generations view flexible working hours and the option to work from home as very important. Their research also shows that when someone is unable to balance their work and personal life, it actually leads to fatigue and a desire to quit. This condition tends to be more pronounced among Generation Z, who are generally more idealistic in the work they do.

A person's management of time is very important in bridging the relationship between individual character and the balance between work and individual life (Shaikh et al., 2023). Millennials and Gen Z show great concern for work time flexibility, a supportive work environment, and opportunities for self-development as an integral part of job satisfaction and employee performance, where both Millennials and Gen Z consider flexible working hours, annual leave without workloads, and remote working systems as important elements in maintaining a balance between work and personal life (Waworuntu et al., 2022). Therefore, it is crucial to thoroughly study how generational characteristics, personality traits, time management, and technology use influence work-life balance, especially in large cities like Jakarta, which face high levels of work-related challenges. In addition, metropolitan cities such as Jakarta, which are characterized by high work pressure, a competitive work culture, and rapid advances in digital infrastructure, have made research on work-life balance increasingly popular (Pratama and Setiadi 2021). With this approach, the study aims to explore the complex relationship between time management, personality traits, technology, and work-life balance among Millennials and Generation Z. Understanding this relationship will help improve work-life balance and create a healthy and productive work environment.

This study aims to identify and gain a deeper understanding of the factors that influence work-life balance among Millennials and Generation Z in Jakarta in terms of the balance between work and personal life. By identifying the simultaneous influences of time management, personality traits, and technological factors, this study is expected to provide broader knowledge on how these factors can influence each other. The results of this study are expected to be taken into consideration by individuals and organizations in managing time, understanding personality traits that support work-life balance, and how technology can be used effectively. Thus, this study will not only contribute academically, but also provide solutions that can be applied in everyday life to improve individual well-being and organizational productivity.

LITERATURE REVIEW

Work-Life Balance

According to Inggamara et al. (2022), work-life balance is a condition in which individuals are able to balance their time, energy, and commitment between work and non-work life, which ultimately has a positive impact on work engagement. Additionally, Alameddine et al. (2023) emphasize that work-life balance does not have a single universal definition, but is generally understood as the ability to perform various roles (work and personal) in a balanced manner, without causing significant conflict. According to Mashavira et al. (2023), work-life balance is emphasized as an employee's ability to manage and balance the demands of their work with their individual life, so that they can feel satisfied with both. Then, Opatrná & Prochazka (2023) describes work-life balance as a state of equilibrium between work and personal life. This balance is very important in order to prevent excessive stress, increase job satisfaction, and avoid fatigue.

According to Maszura & Novliadi (2020), there are three dimensions used to measure the balance between an individual's work and life, including:

Work Interference with Personal Life (WIPL): Discusses the extent to which work can interfere with a person's personal activities. It is possible to say that a person has a low work-life balance if they find it difficult to make time for their personal life because of their work.

Personal Life Interference Work (PLIW): This dimension is the opposite of WIPL, which explains how a person's personal life activities interfere with their work. The work becomes inefficient and ineffective and can interfere with productivity.

Work-personal life enhancement (WPLE): This dimension shows that there is a balance between personal life and work, and vice versa, which has a positive impact. An example is having a happy personal life. This feeling of happiness has a positive impact on their work because it changes how they work

Time Management

Previous research conducted by Ghafar (2023) explains that time management is a fundamental aspect of human life because time is limited and affects individual productivity and well-being. This emphasizes that time management plays a very important role as it is one of the main foundations in maintaining work-life balance, especially for Millennials and Generation Z who live in the modern digital-based work era. Time management consists of various interrelated dimensions. The first dimension is time planning. Ambrož (2021) states that time planning includes the ability to strategically schedule and allocate time, which is important for improving employee and organizational performance. The second dimension relates to the use of various media to manage time. Using devices such as phones and supportive applications can help someone manage their time more flexibly, while also increasing productivity and maintaining a balance between work and

their individual life (Rahmani & Embi 2025). These findings emphasize that time management plays an important role because it affects how someone maintains balance between work demands and their individual life. This is becoming increasingly relevant for Millennials and Generation Z, who work with high flexibility and rely on technology.

Personality Traits

Ningsih & Rijanti (2022) shows that a person's personality traits have a significant and very prominent effect on their sense of comfort at work, and this influence works through work-life balance. People with positive personalities are generally better able to maintain both their work and personal lives, resulting in greater satisfaction at work. Research conducted by Putri & Ferli (2024) emphasizes the importance of personality traits in understanding individual behavior, especially among Generation Z. The results show that personality has a strong influence on how this generation makes decisions and responds to pressure, reflecting how personality shapes a person's mindset and behavior. The five Big Five Personality traits are useful for measuring personality quantitatively and have been used in various contexts, including education, work, and social relationships (Pongoh *et al.*, 2024). Personality traits play an important role in this study because they determine how individuals respond to work pressure and maintain boundaries between their professional and personal lives. Individuals with high levels of conscientiousness tend to be more disciplined, organized, and capable of managing their emotions, making it easier for them to achieve a stable work-life balance. On the other hand, individuals with high agreeableness tend to build positive relationships both at work and at home (Quinn & Hartland-Grant, 2024).

Technology

As part of the working world, various digital tools, systems, and platforms have increased productivity, efficiency, and flexibility. Research by Keshwani & Patel (2023) shows that technology enables work processes to be automated, as well as increasing the speed and accuracy of task completion. However, its impact on human quality of life is two-sided. On the one hand, technology creates flexibility and efficiency that allows individuals to balance work and personal life. On the other hand, excessive digital engagement can blur the boundaries between work and rest time, leading to psychological pressures such as stress and burnout. Technology is particularly important in this regard because Generation Z and Millennials are the most digitized groups in the workplace. These two generations grew up alongside the rapid development of the internet, so the way they work, interact, and manage their personal lives is greatly influenced by technology. According to Mao et al. (2020), ICT consists of six main components: hardware, network, software, database, procedures, and employee support. The acquisition, processing, storage, distribution, and use of knowledge are aided by ICT. Additionally, Nurain et al. (2024) highlighted that if time is not managed

well, the use of technology can actually lead to negative effects on individual well-being. This shows that when technology and time management are balanced, technology can be a tool that supports productivity, rather than a source of stress or digital fatigue.

Theoretical Implications and Research Contributions

This study makes a significant theoretical contribution by enriching and challenging existing theories, particularly Role Theory and Work-Life Balance Theory. Role Theory explains that individuals play various roles in their lives, such as roles in work and personal life. When these roles conflict or are unbalanced, role conflict can arise, leading to stress, fatigue, and a decline in quality of life. The results of this study expand the application of this theory by showing that time management, which is often seen as a solution to role conflict, can actually worsen the situation. Time management that is too rigid and inflexible can add pressure on individuals, thereby reducing their ability to manage these roles effectively (Bello, 2020).

In this study, it was found that although good time management is expected to help individuals manage their work and personal lives, in reality, an overly rigid approach can create toxic productivity. This concept explains how individuals who are too focused on time efficiency can become trapped in excessive productivity, sacrificing their mental health and well-being. These findings challenge the more traditional view in time management literature, which often considers strict time management to be the best way to achieve life balance. Bakar's (2024) research shows that flexibility in time management is far more important in creating a healthy balance.

While Role Theory highlights the importance of roles in a person's life, the findings of this study show that rigid time management can exacerbate role conflict, especially when individuals feel pressured to be productive all the time. This conflict can lead to role stress that can undermine the work-life balance that should be achieved. Therefore, this study proposes a new perspective that this theory needs to be updated to account for the importance of flexibility in time management, which can reduce the negative impact of role conflict and improve individuals' psychological well-being (Wahyuni et al., 2025).

This study also makes an important contribution to Work-Life Balance Theory, which considers the balance between work and personal life to be a crucial aspect of individual well-being. Although this theory acknowledges that technology can support work flexibility, the findings of this study challenge this assumption by showing that technology, especially in the context of Millennials and Generation Z, plays a dual role. Technology, which should make it easier for workers to manage their time and work location, in fact creates expectations of constant connectivity. This has the potential to interfere with personal time and cause digital stress, which undermines the ideal work-life balance (Shafariah & Gofur, 2025). These findings encourage adjustments to

existing theories to incorporate more careful technology management in creating a healthy life balance.

One of the most interesting theoretical contributions of this study is the discovery of the negative impact of time management on work-life balance. This finding provides new insights that have previously been underdiscussed in the literature, namely that overly strict time management can actually create more problems. Conversely, a more flexible and responsive approach to individual needs can be more effective in achieving a healthy balance. This study highlights the importance of an adaptive approach to time management, where individuals are given the freedom to adjust their schedules in order to achieve a balance between work and personal life (WHO, 2022).

The findings also bring novelty by highlighting how the growing use of technology can affect the life balance of the younger generation. Technology, while providing greater flexibility in work, also exacerbates the problem of excessive digital connectivity. Although technology should make it easier for workers to work flexibly, this study shows that technology can also be an obstacle to work-life balance. Therefore, this study reinforces the need for organizations to develop policies that support restrictions on the use of technology outside of working hours and ensure that digital flexibility is used in a way that supports employee well-being (Kahn et al., 2020).

Research Framework

The framework was developed to describe the relationship between the theories, concepts, and variables used in the research. Based on the background and theoretical basis, the research framework is presented as follows:

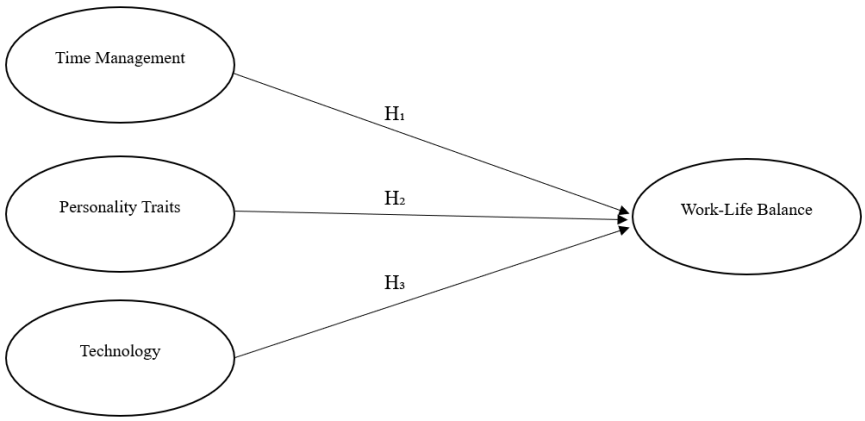

Figure 1. Conceptual Framework

A person's ability to manage time well is a very important key to maintaining a balance between work and personal life. Effective time management has been proven to have a positive effect on work-life balance, especially for young people who are active in the workforce. Those who can divide and manage their time regularly generally find it easier to meet the demands of their work without having to sacrifice their personal life (Putri et al., 2025).

H1: Time Management Affects Work-Life Balance

Personality types, especially the Big Five Personality, have a significant impact on the balance between personal life and work. Individuals with high levels of neuroticism tend to experience more conflict between work and personal life. Conversely, people with high conscientiousness tend to be more disciplined and better able to manage the demands of work and personal life in a balanced manner. Therefore, these findings suggest that developing certain aspects of personality can help individuals achieve a better balance between work and personal life (Swesty et al., 2024).

H2: Personality Traits berpengaruh terhadap Work-Life Balance

Although technological advances make work easier, they also pose challenges to work-life balance. While technology can increase work flexibility, high work pressure and dependence on technology also cause work stress and digital fatigue (technostress), which can disrupt work-life balance. Swesty et al. (2024) explains that organizations need to implement policies that support employees, for example through flexible working hours. Such policies will help employees cope with the demands of technology and maintain a balance between their work and individual life.

H3: The Use of Technology Affects Work-Life

METHOD

This study uses a quantitative method with a correlational research design. The quantitative method is used because this study measures and analyzes the relationship between variables objectively and uses statistical methods. This correlational design was applied to examine the causal relationship between the three variables (time management, personality type, and technology) and the level of work-life balance in both generations (Millennials and Z).This research was conducted in the DKI Jakarta area because this area is the center of economic activity in Indonesia, where many companies implement various work systems such as Work From Home (WFH), Work From Anywhere (WFA), and Work From Office (WFO). This makes the DKI Jakarta area a suitable location for researching the issue of work-life balance in this study.

The respondents in this study were Millennials and Generation Z who work in companies located in Jakarta. Data was collected online through Google Forms to accommodate the flexibility of the respondents and facilitate a wider reach. This research will be conducted within a time frame that is adjusted to the needs of data collection, starting from the stage of instrument preparation, validity and reliability testing, questionnaire distribution, to data analysis.

The population in this study consists of individuals who fall into the Millennial and Generation Z categories who currently reside or work in the DKI Jakarta area, including those who live in the Jakarta buffer zone (such as Tangerang, Bekasi, and Bogor), and have active work experience as students, part-time/full-time employees, or entrepreneurs. The sampling technique in this study used non-probability sampling,

with a convenience sampling approach. This method was chosen because respondents were selected based on specific criteria (Millennials and Generation Z working in Jakarta and its surroundings) and ease of access in data collection through online platforms. The questionnaire was distributed to 250 respondents online through social media and direct distribution to individuals who met the research criteria. A total of 220 questionnaires were declared valid, while 30 questionnaires were invalid because they did not meet the completeness and consistency of answers, resulting in a response rate of 88%.

RESULTS AND DISCUSSION

The characteristics of the research sample taken in this study, as shown in Table 1, are arranged based on generational groups.

Table 1. Respondent Profile Based on Generation

No.	Generation Category	Number (People)	Percentage (%)
1	Generation Z (1997–2012)	131	59,5%
2	Millennials Generation (1981–1996)	89	40,5%
Total		**220**	**100%**

This study involved 220 participants who were employees from various industries in Indonesia. Of that total, 131 people (59.5%) were from Generation Z, while 90 people (40.5%) were from the Millennial generation.

Table 2. Respondent Profile Based on Gender

No.	Gender	Number (People)	Percentage (%)
1	Male	111	50,5%
2	Female	109	49,5%
Total		**220**	**100%**

In terms of gender, 111 respondents (50.5%) were male and 109 respondents (49.5%) were female.

Table 3. Respondent Profile Based on Gender

No.	Occupation	Number (People)	Percentage (%)
1	Full-time employees	142	64,5%
2	Part-time employees	44	20%
3	Entrepreneurs	34	15,5%
Total		**220**	**100%**

The majority of respondents work as full-time employees (64.5%), followed by part-time employees (20.0%), and entrepreneurs (15.5%).

Table 4. Respondent Profile Based on Work Location

No.	Work Location	Percentage (%)
1	South Jakarta	22,3%
2	Other regions in Indonesia	77,7%
Total		**100%**

Respondents were spread across various work locations, with South Jakarta being the most populous area, accounting for around

22.3% of all respondents. This composition shows that the data obtained is quite diverse and representative in describing the current conditions of the younger generation in the world of work, especially in the context of employee resilience.

The results of the study show that the model used has a good level of feasibility. The R-Square value is 0.648 for the Work-Life Balance variable, meaning that Personality Traits, Technology, and Time Management are able to explain 64.8% of the variation in Work-Life Balance. This value falls into the strong category, so it can be concluded that this research model is quite representative in explaining the Work-Life Balance phenomenon. However, there is still 35.2% of other variation influenced by external factors outside the model that were not analyzed in this study.

Table 5. Path Coefficient

Relationship	Original Sample (O)	Sample Mean (M)	STDEV	T Statistic	P Values
Time Management → Work Life Balance	-0.143	-0.139	0.055	2.610	0.009
Personality Traits → Work Life Balance	0.010	0.014	0.056	0.177	0.860
Technology → Work Life Balance	0.906	0.904	0.067	13.560	0.000

From the results in the table above, it can be seen that the Time Management variable has a negative effect on Work-Life Balance, which can be seen to produce a value of -0.143. This is interesting because it contradicts research that found a positive relationship between the two variables. Research by Cano *et al.* (2024) shows that effective time management has a positive effect on work-life balance, where an individual's ability to prioritize and manage time efficiently contributes to increased job satisfaction and personal well-being. One possible explanation for this difference in results is that overly rigid time management can create pressure, thereby reducing flexibility and balance in individuals' lives. Excessive time management can also lead to toxic productivity in the context of remote work, which ultimately has a negative impact on employee well-being (Hackney *et al.* 2022). Thus, these negative results expand our understanding that the effectiveness of time management depends on the context and individual perceptions of their control over time.

The analysis results also explain that the Personality Traits variable only has a very small influence, with a value of 0.010. This means that in this study, a person's personality does not directly play a role in creating a balance between a person's work and personal life. Angelini (2023) states that personality types, particularly the Big Five Personality, are more closely related to burnout, stress, and job satisfaction, while their direct influence on Work Life Balance is relatively limited. Thus, the results of this study reinforce the understanding that the influence of personality on Work Life Balance is often indirect and mediated by organizational or work environment factors.

In this hypothesis, the Technology variable has the most dominant influence on Work-Life Balance with a value of 0.906. This proves that

the use of technology has a significant and effective impact on improving work-life balance. Research by Gualano *et al. (*2023) also shows that digitalization supports work flexibility and employee well-being. Therefore, organizations need to ensure that technology is used to strengthen healthy flexibility, not add to the workload.

Evaluation of the Measurement Model

Convergent Validity Test

Figure 1 presents the results of the convergent validity test.

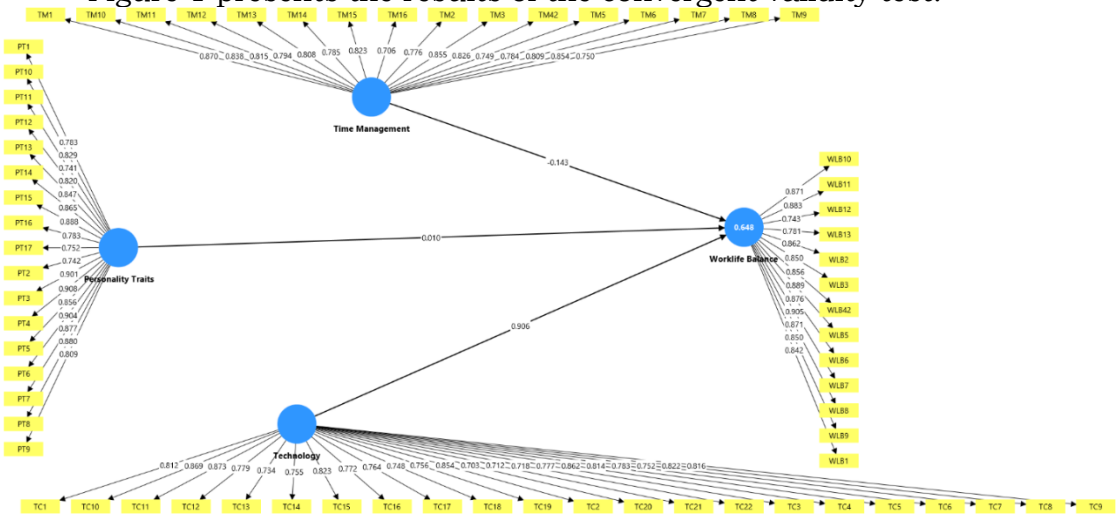

Table 6. Outer Loadings

	Personality Traits	Technology	Time Management	Work-Life Balance
PT1	0.783			
PT10	0.829			
PT11	0.741			
PT12	0.820			
PT13	0.847			
PT14	0.865			
PT15	0.888			
PT16	0.783			
PT17	0.752			
PT2	0.742			
PT3	0.901			
PT4	0.908			
PT5	0.856			
PT6	0.904			
PT7	0.877			
PT8	0.880			
PT9	0.809			
TC1		0.812		
TC10		0.869		
TC11		0.873		
TC12		0.779		
TC13		0.734		
TC14		0.755		
TC15		0.823		
TC16		0.772		
TC17		0.764		

TC18		0.748		
TC19		0.756		
TC2		0.854		
TC20		0.703		
TC21		0.712		
TC22		0.718		
TC3		0.777		
TC4		0.862		
TC5		0.814		
TC6		0.783		
TC7		0.752		
TC8		0.822		
TC9		0.816		
TM1			0.870	
TM10			0.838	
TM11			0.815	
TM12			0.794	
TM13			0.808	
TM14			0.785	
TM15			0.823	
TM16			0.706	
TM2			0.776	
TM3			0.855	
TM42			0.826	
TM5			0.749	
TM6			0.784	
TM7			0.809	
TM8			0.854	
TM9			0.750	
WLB1				0.871
WLB11				0.883
WLB12				0.743
WLB13				0.781
WLB2				0.862
WLB3				0.850
WLB42				0.856
WLB5				0.889
WLB6				0.876
WLB7				0.905
WLB8				0.871
WLB9				0.850
WLB1				0.842

Table 7. Construct Reliability and Validity Construct Reliability and Validity

	Cronbach's alpha	**Composite reliability (rho_a)**	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
Personality Traits	0.973	0.985	0.975	0.699
Technology	0.971	0.972	0.973	0.621
Time Management	0.963	0.967	0.967	0.646

The SmartPLS output above shows that all Outer Loading values between each indicator and its construct are above 0.70 and all Average Variance Extracted (AVE) values for each variable are above 0.50, thus

ensuring that the variable indicators used meet the requirements for Convergent Validity.

Discriminant Validity Test

The results of the discriminant validity test are described in Tables 8, 9, and 10 below:

Table 8. Discriminant Validity – HTMT

	Personality Traits	Technology	Time Management	Work-Life Balance
Personality Traits				
Technology	0.663			
Time Management	0.629	0.815		
Work-Life Balance	0.506	0.819	0.590	

Table 9. Discriminant Validity - Fornell Larcker Criterion

	Personality Traits	Technology	Time Management	Work-Life Balance
Personality Traits	0.836			
Technology	0.664	0.788		
Time Management	0.619	0.789	0.804	
Work-Life Balance	0.523	0.800	0.578	0.853

Table 10. Discriminant Validity-Cross Loadings

	Personality Traits	Technology	Time Management	Work-Life Balance
PT1	0.783	0.604	0.503	0.420
PT10	0.829	0.511	0.527	0.380
PT11	0.741	0.632	0.552	0.685
PT12	0.820	0.489	0.488	0.341
PT13	0.847	0.569	0.475	0.406
PT14	0.865	0.499	0.430	0.340
PT15	0.888	0.549	0.505	0.373
PT16	0.783	0.480	0.413	0.361
PT17	0.752	0.650	0.533	0.503
PT2	0.742	0.603	0.527	0.623
PT3	0.901	0.556	0.561	0.401
PT4	0.908	0.539	0.558	0.386
PT5	0.856	0.410	0.455	0.290
PT6	0.904	0.528	0.550	0.405
PT7	0.877	0.482	0.508	0.328
PT8	0.880	0.521	0.537	0.334
PT9	0.809	0.484	0.472	0.328
TC1	0.538	0.812	0.593	0.677
TC10	0.563	0.869	0.651	0.683
TC11	0.590	0.873	0.721	0.681
TC12	0.477	0.779	0.563	0.658
TC13	0.573	0.734	0.649	0.524
TC14	0.543	0.755	0.653	0.567
TC15	0.600	0.823	0.675	0.598
TC16	0.614	0.772	0.648	0.555
TC17	0.705	0.764	0.649	0.551
TC18	0.391	0.748	0.569	0.631
TC19	0.594	0.756	0.665	0.581
TC2	0.491	0.854	0.598	0.697
TC20	0.491	0.703	0.536	0.665
TC21	0.372	0.712	0.808	0.582

TC22	0.432	0.718	0.482	0.708
TC3	0.555	0.777	0.519	0.654
TC4	0.534	0.862	0.693	0.668
TC5	0.530	0.814	0.627	0.648
TC6	0.363	0.783	0.573	0.638
TC7	0.461	0.752	0.559	0.573
TC8	0.575	0.822	0.654	0.657
TC9	0.568	0.816	0.638	0.581
TM1	0.526	0.670	0.870	0.543
TM10	0.536	0.731	0.838	0.547
TM11	0.590	0.656	0.815	0.449
TM12	0.591	0.676	0.794	0.474
TM13	0.372	0.712	0.808	0.582
TM14	0.548	0.626	0.785	0.405
TM15	0.611	0.637	0.823	0.436
TM16	0.441	0.485	0.706	0.314
TM2	0.513	0.539	0.776	0.424
TM3	0.452	0.639	0.855	0.499
TM42	0.462	0.629	0.826	0.470
TM5	0.420	0.606	0.749	0.497
TM6	0.413	0.611	0.784	0.433
TM7	0.472	0.578	0.809	0.416
TM8	0.564	0.682	0.854	0.462
TM9	0.497	0.589	0.750	0.358
WLB10	0.467	0.738	0.558	0.871
WLB11	0.462	0.682	0.507	0.883
WLB12	0.563	0.565	0.448	0.743
WLB13	0.547	0.579	0.485	0.781
WLB2	0.409	0.695	0.494	0.862
WLB3	0.416	0.682	0.493	0.850
WLB42	0.385	0.664	0.493	0.856
WLB5	0.413	0.711	0.495	0.889
WLB6	0.474	0.727	0.504	0.876
WLB7	0.442	0.718	0.475	0.905
WLB8	0.433	0.697	0.481	0.871
WLB9	0.395	0.707	0.490	0.850
WLB1	0.451	0.683	0.497	0.842

The SmartPLS output above shows that all Heterotrait-Monotrait Ratio of Correlations values between the two constructs are below 0.90. In addition, based on Fornell Larcker, it can be seen that the square root of the Average Variance Extracted (AVE) value is greater than the highest correlation with other constructs. Supported by the Indicator Loading value of each item with its construct being higher than the Cross Loading value, it can be confirmed that the indicators and variables used in this study have met the requirements of Discriminant Validity.

Reliability Test

The results of the construct reliability test are described in Table 11 below:

Table 11. Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Personality Traits	0.973	0.985	0.975	0.699
Technology	0.971	0.972	0.973	0.621
Time Management	0.963	0.967	0.967	0.646
Work-Life Balance	0.969	0.971	0.972	0.728

The SmartPLS output above shows that all Cronbach's Alpha and Composite Reliability values for each variable are above 0.70, ensuring that the variables used meet the reliability requirements.

Structural Model Evaluation (Inner Model)

The coefficient of determination (R Square) values is shown in Table 12 below:

Table 12. R Square

	R-square	R-square adjusted
Work-Life Balanc	0.648	0.644

The Determination Coefficient results in the SmartPLS output above show that the R Square value for Work-Life Balance is 0.648, which means that 64.8% of the variables Personality Traits, Time Management, and Technology can explain the variation in the Work-Life Balance variable, while the remaining 35.2% is explained by other variables outside the study.

Table 13. Effect Size Test (F^2)

	Personality Traits	Technology	Time Management	Work- Life Balance
Personality Traits				0.000
Technology				0.764
Time Management				0.021
Worklife Balance				

The effect size (f^2) is calculated to determine the contribution of each predictor variable to Work-Life Balance. Based on the SmartPLS calculations above, it can be seen that the Personality Traits variable has an effect size of 0.000, which reflects a small effect. For the Technology variable, the effect size is 0.764, which reflects a large effect. And for the Time Management variable, the effect size is 0.021, which reflects a small effect. The practical rule for interpreting f values shows that 0.02 is for a small effect, 0.15 is for a moderate effect, and 0.35 is for a large effect (Hair *et al.* 2022).

Hypothesis Testing

The results of the hypothesis testing obtained through SmartPLS analysis are presents in Table 14.

Table 14. Hypothesis

	Hypothesis	Path Coefficients	T-Statistics	P-Values	Information
H1	Time Management-> Work-life Balance	-0.143	2.681	0.007	Significant

H2	Personality Traits-> Work-life Balance	0.010	0.178	0.860	Not Significant
H3	Technology-> Work-life Balance	0.906	13.411	0.000	Significant

The results of testing the hypotheses from the SmartPLS output above show that there are differences in the influence of variables on work-life balance. In H1, namely the effect of time management on work-life balance, the results show a T-Statistics value of 2.681, which is greater than 1.96, and a P-Value of 0.007, which is less than 0.05. This indicates that the first hypothesis is significant, so it can be concluded that time management does indeed affect work-life balance. Furthermore, in H2, regarding the influence of personality on work-life balance, a T-Statistics value of 0.178 was obtained, which is clearly below 1.96, and a P-Value of 0.859, which is clearly above 0.05. These results emphasize that the second hypothesis is not significant, so it can be said that personality does not have a significant effect on work-life balance in this study (Köse *et al.* 2022). Finally, in H3, on the influence of technology, the results of this study show that the T-Statistics value is 13.411, which is clearly much greater than 1.96, and the P-Value is 0.000, which is clearly less than 0.05. These findings indicate that H3 is proven, so it can be said that technology has a significant influence on work-life balance, with a path coefficient value of 0.906.

Multigroup Analysis

The reults of testing the differences in influence between geenrations through multigroup analysis (MGA) can be seen in Table 15.

Table 15. Multigroup Analysis (MGA)

	Difference (Group_1981-1996 (Gen Milenial) - Group_1997 - 2012 (Gen Z))	**1-tailed (Group_1981-1996 (Gen Milenial) vs Group_1997 - 2012 (Gen Z)) p value**	**2-tailed (Group_1981-1996 (Gen Milenial) vs Group_1997 - 2012 (Gen Z)) p value**
Personality Traits -> Work-Life Balance	0.044	0.355	0.710
Technology -> Work Life Balance	-0.124	0.813	0.375
Time Management -> Work Life Balance	0.086	0.202	0.404

Based on the results of the Bootstrap Multigroup Analysis (MGA) test conducted using SmartPLS between the millennial generation (1981–1996) and Generation Z (1997–2012), it was found that there were no significant differences in all the relationship variables tested, namely Personality Traits → Work-Life Balance, Technology → Work-Life Balance, and Time Management → Work-Life Balance. It can be seen that the difference coefficient values that appear are relatively small, such as in the Personality Traits → Work-Life Balance variable of 0.044 with a p-value of 0.710, indicating that the influence of personality characteristics on work-life balance is almost the same in both generations. Similarly, for the Technology → Work-Life Balance variable, the coefficient

difference of -0.124 with a p-value of 0.375 indicates that although Generation Z appears to have a slightly higher influence numerically, the difference is not statistically significant. Similarly, for the variable Time Management → Work-Life Balance, the difference is 0.086 with a p-value of 0.404, indicating that the Time Management variable contributes relatively similarly to both generations.

CONCLUSION

This study provides a more in-depth picture of how time management, personality type, and technological factors play a role in shaping work-life balance among both generations (Millennials and Z) in Jakarta. The results of the analysis explain that time management has a significant but negative effect on work-life balance. These findings suggest that very strict time management can increase stress and reduce the quality-of-life balance. On the other hand, personality type was not found to have a significant effect on work-life balance, suggesting that other factors such as organizational conditions or work environment may be more influential. Additionally, technology was found to have a very significant and strong impact, indicating that the appropriate use of technology can increase work flexibility and support individual well-being. However, if the use of technology is not managed properly, such as in the case of excessive digital connectivity, it can cause stress and disrupt work-life balance.

However, this study has limitations that need to be considered. The limited coverage area, which is only focused on Millennials and Generation Z in Jakarta, may not be able to describe the broader conditions. Therefore, further research is recommended to expand the coverage area and consider differences in cultural contexts and industrial sectors. In addition, the use of longitudinal methods can provide a clearer picture of changes in work-life balance over time. The addition of other variables such as digital stress and digital boundary management strategies could deepen our understanding of the impact of technology on work-life balance.

Furthermore, this study also contributes to the achievement of the Sustainable Development Goals (SDGs), particularly in the context of “Good Health and Well-being.” The results of this study confirm that maintaining work-life balance is very important to support the mental health and well-being of employees. Therefore, organizations need to consider these findings when developing policies that can help create a healthier work-life balance, ensuring that technology is used wisely without placing an additional burden on employees' mental health.

Overall, this study shows that although technology can increase flexibility and productivity, its implementation must be done carefully to prevent negative effects such as digital stress. Flexible and adaptive time management, as well as policies regulating the use of technology, are very important to maintain a healthy work-life balance, especially for Millennials and Generation Z who have high expectations for flexibility in the workplace.

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