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THE ROLE OF WORK-LIFE BALANCE IN MEDIATING THE EFFECT OF WORK FROM HOME IMPLEMENTATION ON BURNOUT AND PSYCHOLOGICAL DISTRESS AMONG GENERATION Z OFFICE EMPLOYEES WITH WORKLOAD AS A MODERATING VARIABLE

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Abstract

This study aims to examine the role of work-life balance in mediating the effect of work from home (WFH) implementation on burnout and psychological distress among Generation Z office employees, with workload as a moderating variable. The study was conducted in Indonesia and focused on Generation Z employees aged 18–28 years who work under a WFH system and experience high workloads. This research employed a quantitative approach using non-probability sampling, specifically purposive sampling. The sample size was determined using the Hair formula based on 25 indicators, resulting in a minimum of 175 respondents. Primary data were collected through a Google Form–based questionnaire using a six-point Likert scale. Data were analyzed using Structural Equation Modeling (SEM) with the Partial Least Squares (PLS) approach. The findings indicate that WFH has a significant negative effect on burnout and psychological distress, suggesting a protective effect on the mental health of Generation Z employees. Furthermore, work-life balance partially mediates the relationship between WFH and both burnout and psychological distress. Workload acts as a selective moderator, weakening the relationship between WFH and work-life balance and strengthening the relationship between work-life balance and burnout, while showing no significant moderating effect on other relationships. Overall, the results suggest that WFH can enhance the mental well-being of Generation Z employees through improved work-life balance, although these benefits may diminish when workloads become excessively high.

Keywords: Work From Home, Work-Life Balance, Burnout, Psychological Distress, Workload, Generation Z.

INTRODUCTION

The development of information technology, globalization, and economic dynamics has driven significant changes in the world of work. One of the most prominent transformations is the increasingly widespread implementation of the Work From Home (WFH) system, particularly after the COVID-19 pandemic forced organizations around the world to adapt to remote working arrangements. This work model is viewed as an innovation that provides employees with flexibility in determining their working location and time, while also improving time efficiency, reducing transportation costs, and expanding productivity opportunities (Bloom et al., 2021). However, despite these advantages, various studies indicate that WFH also brings contradictory effects, particularly in terms of employees' psychological well-being (Wang et al., 2021).

This phenomenon has become a global concern as issues related to workers' mental health have become increasingly prominent. The World Health Organization (WHO, 2022) reported that more than 15% of workers worldwide experience mental disorders such as stress, depression, and anxiety. In addition, a report by Gallup (2023) emphasizes that burnout has become one of the major challenges faced by modern organizations. Burnout not only reduces productivity but may also lead to decreased motivation, job dissatisfaction, and turnover intention. These conditions indicate that work flexibility does not always equate to well-being, as without proper management it may trigger negative psychological impacts.

IE-Kelompok Umur	Jumlah Penduduk Usia 15 tahun ke Atas Menurut Kelompok Umur	
	2025	
	Februari	Agustus
15-24	44.294.146	-
25-34	44.695.014	-
35-44	42.305.689	-
45-54	37.024.628	-
55-64	27.252.382	-
65+	21.214.138	-
Total	216.785.997	-

Keterangan Data :

Sumber: Survei Angkatan Kerja Nasional (Sakernas) Februari 2025

Figure 1. Population Aged 15 Years and Above by Age Group
Source: Statistics Indonesia (2025)

In the Indonesian context, a similar phenomenon can also be observed. Based on data from Statistics Indonesia (BPS, 2025), the working-age population (15 years and above) has reached more than 216 million people, with the productive age group of 15–34 years dominating as the backbone of the national economy. Jakarta has even been identified as one of the cities with the highest burnout risk in the world (Korn Ferry, 2022). A survey conducted by the Ministry of Health (2023) also confirms that mental health issues are increasing, particularly among young adults who are actively participating in the workforce. This indicates that employees' psychological well-being in Indonesia is an important issue that requires serious attention, especially amid the transition to hybrid and WFH work systems.

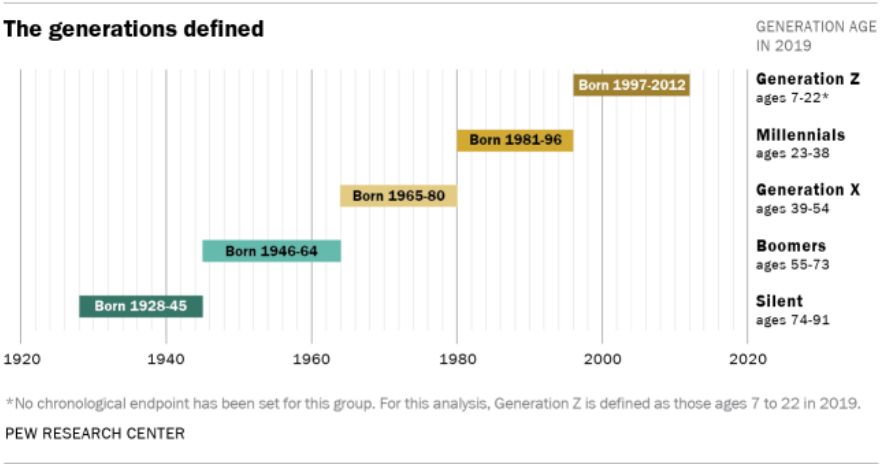

Figure 2. Generational Data by Year of Birth
Source: Pew Research Center (2019)

Attention has therefore turned to Generation Z, defined as individuals born between 1997 and 2012 (Pew Research Center, 2019). By 2025, Generation Z is projected to become one of the dominant groups in the Indonesian labor market, particularly within the age range of 18–28 years. This generation is widely recognized as digital natives who are highly familiar with technology and relatively more adaptive to flexible work models, including WFH. However, research also indicates that Generation Z is more vulnerable to stress, burnout, and psychological distress compared to previous generations (Twenge, 2023; Mercer, 2023). A survey by Jakpat (2024) even found that 95% of Indonesian Gen Z respondents consider Work-Life Balance (WLB) to be the top priority in employment, with the primary reasons being the maintenance of mental health and overall quality of life.

Nevertheless, the implementation of WFH often blurs the boundaries between work and personal life. The lack of clear separation between workspaces and personal spaces may make it difficult for employees to manage their time effectively, thereby increasing the risk of stress, fatigue, and even burnout (Allen et al., 2022; Bailey & Kurland, 2021). In WFH conditions, workload becomes a highly determining factor. High workload not only

increases the likelihood of burnout but also elevates levels of psychological distress, which includes anxiety, depression, and emotional pressure (Maslach & Leiter, 2016; Demerouti et al., 2021). Research by Schaufeli et al. (2020) also emphasizes that workload functions as a moderating variable that strengthens the relationship between job demands and work stress. However, recent studies suggest that the influence of workload on work outcomes is not always negative. Podsakoff et al. (2023), through their systematic review of the challenge–hindrance stressor framework, explain that workload may have a dual nature: as a challenge stressor, a demanding workload can motivate employees and enhance performance; yet as a hindrance stressor, excessive workload can lead to emotional exhaustion (burnout) and decreased performance. This heterogeneity of effects indicates that the relationship between workload and psychological outcomes is not linear, but rather influenced by situational conditions and individual resources.

On the other hand, the presence of Work-Life Balance (WLB) can serve as an important protective factor. WLB enables employees to manage the balance between work demands and personal needs, thereby potentially reducing the negative effects of high workload on burnout and psychological distress (Grawitch et al., 2022). In other words, WLB functions as a mediating variable that may explain how WFH influences employees' mental health, particularly among younger generations who prioritize life balance. Based on the background described above, a research gap becomes evident. Previous studies have produced inconsistent findings regarding the impact of WFH on burnout and psychological distress. Some studies suggest that WFH reduces burnout due to increased flexibility, while others find that WFH actually increases burnout because of blurred boundaries between work and personal life. Furthermore, relatively few studies have specifically examined the role of Work-Life Balance as a mediator in this relationship, particularly in the context of Generation Z employees in Indonesia. The role of workload has also rarely been explored in depth as a moderating variable, even though the Job Demands-Resources (JD-R) Model emphasizes that the balance between job demands and personal resources is a key factor in maintaining employees' mental health.

Research conducted by Yadav & Madhukar (2024) and Gorjifard & Crawford (2021) revealed that although WFH provides flexibility, the implementation of this system increases employees' psychological anxiety. Similarly, a study by Kamila & Sitorus (2025) shows that burnout is becoming increasingly widespread among young workers. Moreover, although Work-Life Balance is often considered an effective balancing factor, research by Firdiani et al. (2025) indicates that there are limitations in implementing Work-Life Balance as an effective solution to reduce stress, particularly among younger generations who are more vulnerable to pressure. Theoretically, this study is important for expanding the literature on the relationship between flexible work models such as WFH and employees' mental health, particularly among Generation Z. Although studies on burnout and psychological distress have been conducted previously, research integrating work-life balance as a mediator and workload as a moderator within the WFH context remains limited. This study offers a more comprehensive conceptual approach to understanding the dynamics of work pressure and mental well-being, while also enriching the theoretical framework in the fields of human resource management and organizational psychology.

From a practical perspective, the findings of this study may serve as an important reference for organizations in designing remote work policies that are more responsive to the needs of young employees, particularly Generation Z. By understanding how work-life balance and workload influence the impact of WFH on burnout and psychological distress, companies can develop more targeted managerial strategies, such as flexible working hours, psychosocial support, or stress management training. This is particularly relevant in the post-pandemic era, where hybrid and remote work models have become a permanent part of the global work landscape. The novelty of this research lies in its analytical approach that integrates three important variables Work From Home, Work-Life Balance, and Workload—in explaining burnout and psychological distress more comprehensively. The focus on Generation Z as a relatively new group in the workforce adds further novelty, as empirical studies examining this generation's response to WFH systems remain limited. In addition, this research highlights a research gap concerning the limited number of studies that simultaneously examine mediation and moderation effects within the WFH context, particularly in Indonesia, which has unique cultural and technological work dynamics. Therefore, this study contributes not only to theoretical development but also to a locally relevant practical context.

Thus, this study aims to examine the role of Work-Life Balance in mediating the effect of Work From Home implementation on burnout and psychological distress, with workload as a moderating variable, among Generation Z office employees in Indonesia. It is expected that the results of this research will not only contribute theoretically to enriching the literature on human resource management and work psychology, but also provide practical implications for organizations in designing healthier and more sustainable flexible work policies.

LITERATURE REVIEW

Conservation of Resources (COR) Theory

The Conservation of Resources (COR) Theory, developed by Stevan E. Hobfoll (1989), explains that individuals strive to obtain, maintain, and protect the resources they possess in order to avoid stress and psychological pressure. These resources include various aspects such as time, energy, psychological well-being, social support, and balance between work and personal life (work-life balance). When individuals experience a loss of resources or face threats to their resources, they become more vulnerable to stress, burnout, and psychological distress.

Work From Home (WFH)

According to Timsal and Mustabsar (2017:1), Work From Home (WFH) is a policy that allows employees to perform their work from their place of residence. WFH has been shown to increase employee productivity and provide additional benefits, such as avoiding morning traffic congestion, allowing more time to spend with family, and reducing exposure to stressful workplace environments.

Workload

According to Tarwaka (2017:12), workload refers to the amount of activities that must be completed by an individual within a certain time limit. Workload encompasses both the physical and mental aspects experienced by individuals while performing their job tasks. It can be influenced by various factors, including job complexity, time pressure, and the conditions of the work environment.

Work-Life Balance

Work-life balance refers to the equilibrium between the demands of work and an individual's personal life. According to Greenhaus and Beutell (1985:77), work-life balance refers to an individual's ability to manage roles in both work and personal life without experiencing significant conflict between the two. Clark (2000:751) defines work-life balance as a condition in which individuals are able to allocate their time, energy, and commitment proportionally between work and personal life, thereby preventing the dominance of one aspect that may lead to stress or life dissatisfaction.

Burnout

Burnout is a condition of emotional, physical, and mental exhaustion caused by prolonged stress in the workplace. According to Maslach and Jackson (1981:99), burnout is a psychological syndrome consisting of three main dimensions: emotional exhaustion, depersonalization, and reduced personal accomplishment.

Psychological Distress

Psychological distress is a negative emotional state characterized by feelings of stress, anxiety, and depression resulting from prolonged life or work-related pressures. According to Mirowsky and Ross (2002:35), psychological distress reflects an individual's response to situations that create pressure, whether arising from work-related factors, the social environment, or personal life circumstances.

METHOD

This study was conducted in Indonesia with a focus on Generation Z employees (aged 18–28 years) who work under a Work From Home (WFH) system and experience high workloads, considering that this group represents the largest demographic segment and is currently entering a workforce that is increasingly digital and flexible. The research employed a quantitative approach, with the population consisting of Generation Z individuals in Indonesia. The sampling technique used was non-probability sampling, specifically purposive sampling, to select respondents who met the criteria as Gen Z workers. The sample size was determined using the Hair formula, in which the number of indicators (25) is multiplied by 7, resulting in a minimum sample size of 175 respondents. The data used in this study were primary data collected through a Google Form–based questionnaire distributed via social media. The measurement utilized a six-point Likert scale, ranging from strongly disagree to strongly agree. Data analysis was conducted using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS), as this method is capable of simultaneously analyzing relationships among latent variables, addressing multicollinearity issues, producing valid estimates even with relatively small sample sizes, and not requiring normally distributed data.

RESULTS AND DISCUSSION

Response Bias Testing

Non-Response Bias Test

Differences in characteristics between the two groups of respondents were tested using an independent samples t-test to determine whether there were significant differences in each research variable. If the test results show a significance value (p-value) > 0.05, it can be concluded that there is no significant difference between early respondents and late respondents. Therefore, the research data can be considered free from non-response bias and suitable for further analysis.

Table 1. Results of the Non-Response Bias Test

Variabel	Kelompok	N	Mean	Leven Test		Asumsi	t-test		Kesimpulan
				F	Sig.		t	Sig. (2-tailed)	
Work From Home	Data Awal	30	75,67	5,89	0,018	Equal variances assumed	1,30	0,19	Tidak ada perbedaan signifikan
	Data Akhir	30	71,06			Equal variances not assumed	1,30	0,19	
Work Life Balance	Data Awal	30	73,10	5,50	0,023	Equal variances assumed	0,89	0,37	Tidak ada perbedaan signifikan
	Data Akhir	30	69,60			Equal variances not assumed	0,89	0,37	
Burnout	Data Awal	30	57,50	17,34	0,001	Equal variances assumed	-0,59	0,55	Tidak ada perbedaan signifikan
	Data Akhir	30	59,40			Equal variances not assumed	-0,59	0,55	
Psychologycal Distress	Data Awal	30	54,98	0,02	0,902	Equal variances assumed	-0,15	0,88	Tidak ada perbedaan signifikan
	Data Akhir	30	55,43			Equal variances not assumed	-0,15	0,88	
Workload	Data Awal	30	67,10	1,49	0,227	Equal variances assumed	1,10	0,31	Tidak ada perbedaan signifikan
	Data Akhir	30	63,30			Equal variances not assumed	1,10	0,31	

Source: Processed Data, 2025

Based on Table 1, the average score of the Work From Home variable among early respondents was 75.67, while the average score among late respondents was 71.06. The difference in the mean values indicates that there is no meaningful difference between respondents who returned the questionnaire in the early period and those who returned it in the later period. This finding is further supported by the results of the independent samples t-test, which show that the significance values (Sig. 2-tailed) for all research variables are above 0.05. Thus, it can be concluded that there is no significant difference between early and late respondents.

Common Method Bias Test

In this study, the common method bias test was conducted using Harman's Single Factor Test with a Principal Component Analysis (PCA) approach. This test aims to identify whether a single general factor dominates and explains the majority of the variance in the data. If a single factor explains more than 50% of the total variance, the research data may indicate the presence of common method bias. Conversely, if the variance explained by the first factor is below this threshold, it can be concluded that common method bias does not pose a significant issue in the study.

Table 2. Results of the Common Method Bias Test (Harman's Single Factor Test)

Komponen	Eigenvalue	Persentase Varians (%)	Kumulatif (%)
Faktor 1	29,982	39,976	39,976
Faktor Lainnya	-	-	100,00

Source: Processed Data, 2025

Based on the results of the common method bias test presented in Table 2, the first factor obtained from the Principal Component Analysis (PCA) has an eigenvalue of 29.982 and explains 39.976% of the total variance. The percentage of variance explained by the first factor is below the 50% threshold, indicating that no single factor dominates the variance of the data. This finding suggests that the variance in the data is distributed across several factors rather than concentrated in a single factor, indicating that respondents' answers are not uniform or influenced by a single common response pattern.

Outer Model Testing (Validity and Reliability Tests)

Convergent Validity Test

Convergent validity for reflective indicators can be assessed by examining the correlation between indicator scores and their respective variable scores. Individual indicators are considered reliable if they have a correlation value above **0.50**.

Table 3. Results of the Convergent Validity Test

	Burnout	Psychologycal Distress	Work From Home	Work Life Balance	Workload	Workload x Work From Home	Workload x Work Life Balance
B01	0,900						
B02	0,845						
B03	0,797						
B04	0,855						
B05	0,813						
B06	0,868						
B07	0,865						
B08	0,863						
B09	0,865						
B10	0,844						
B11	0,831						
B12	0,839						
B13	0,863						
B14	0,836						
B15	0,887						
PD01		0,878					
PD02		0,837					
PD03		0,886					
PD04		0,853					
PD05		0,882					
PD06		0,870					
PD07		0,874					
PD08		0,857					
PD09		0,901					
PD10		0,877					
PD11		0,858					
PD12		0,883					
PD13		0,833					
PD14		0,888					
PD15		0,856					
W01					0,846		
W02					0,885		
W03					0,886		
W04					0,805		
W05					0,888		
W06					0,880		
W07					0,865		
W08					0,850		
W09					0,850		
W10					0,858		
W11					0,845		
W12					0,870		
W13					0,855		
W14					0,862		
W15					0,900		
WFH01			0,834				
WFH02			0,864				
WFH03			0,885				

WFH04	0,880			
WFH05	0,824			
WFH06	0,862			
WFH07	0,835			
WFH08	0,827			
WFH09	0,852			
WFH10	0,839			
WFH11	0,867			
WFH12	0,876			
WFH13	0,838			
WFH14	0,853			
WFH15	0,895			
WLB01		0,884		
WLB02		0,879		
WLB03		0,903		
WLB04		0,879		
WLB05		0,866		
WLB06		0,870		
WLB07		0,877		
WLB08		0,845		
WLB09		0,875		
WLB10		0,839		
WLB11		0,856		
WLB12		0,874		
WLB13		0,876		
WLB14		0,888		
WLB15		0,873		
Workload x Work Life Balance				1,000
Workload x Work From Home			1,000	

The results of the convergent validity analysis in Table 3 show that all indicators have outer loading values above 0.70, indicating that they have successfully passed the convergent validity test. More detailed outer loading values can be seen in Figure 3.

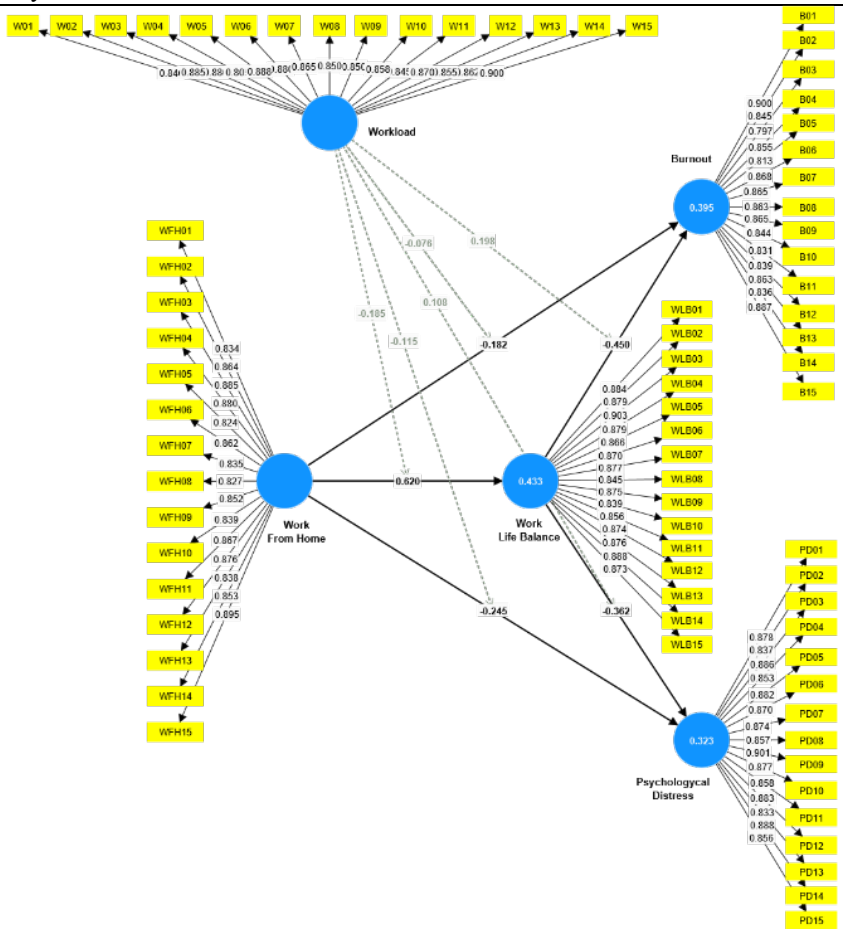

Figure 3. Results of the Convergent Validity Test
Source: Processed Data, 2025

Another method for assessing convergent validity is by examining the Average Variance Extracted (AVE) value for each variable. A model is considered to have achieved convergent validity if it has an AVE value greater than 0.50.

Table 4. Average Variance Extracted (AVE) Results

	Average variance extracted (AVE)
Burnout	0,726
Psychologycal Distress	0,755
Work From Home	0,732
Work Life Balance	0,761
Workload	0,745

Source: Processed Data, 2025

Based on Table 4, all variables have AVE values greater than 0.50. This indicates that all variables used in this study meet the criteria for convergent validity, meaning that the constructs used in the study are valid.

Discriminant Validity Test

The discriminant validity test is conducted to ensure that each construct in the research model is clearly distinct and does not overlap with other constructs. In this study, discriminant validity was evaluated using the Heterotrait–Monotrait Ratio (HTMT) as the primary criterion, supported by the Fornell–Larcker criterion and cross-loading analysis.

Table 5. Discriminant Validity Test Results Based on HTMT

	Burnout	Psychologycal Distress	Work From Home	Work Life Balance	Workload	Workload x Work From Home	Workload x Work Life Balance
Burnout							
Psychologycal Distress	**0,752**						
Work From Home	0,503	**0,489**					
Work Life Balance	0,562	0,496	**0,639**				
Workload	0,114	0,111	0,102	**0,063**			
Workload x Work From Home	0,153	0,035	0,049	0,228	**0,131**		
Workload x Work Life Balance	0,224	0,107	0,235	0,077	0,066	**0,684**	

Source: Processed Data, 2025

Based on the results of the discriminant validity test using the HTMT criterion, all HTMT values between constructs are below the recommended threshold (< 0.90). The highest value is found in the relationship between Psychological Distress and Burnout (0.752), while other construct relationships, including Work From Home and Work-Life Balance (0.639), show lower values. Thus, it can be concluded that each construct in the model demonstrates adequate distinctiveness and meets the criteria for discriminant validity.

Table 6. Discriminant Validity Test Results Based on the Fornell–Larcker Criterion

	Burnout	Psychologycal Distress	Work From Home	Work Life Balance	Workload
Burnout	**0,852**				
Psychologycal Distress	0,736	**0,869**			
Work From Home	-0,498	-0,482	**0,856**		
Work Life Balance	-0,555	-0,490	0,626	**0,872**	
Workload	0,128	0,128	0,077	0,035	**0,863**

Source: Processed Data, 2025

Based on the Fornell–Larcker criterion, the square root of the AVE value for each construct (shown on the diagonal of the table) is greater than the correlations with other constructs. This indicates that each construct, such as Burnout, Psychological Distress, Work From Home, Work-Life Balance, and Workload, explains its own indicators better than other constructs do. Therefore, it can be concluded that the measurement model meets the discriminant validity criteria based on the Fornell–Larcker approach. After satisfying the Fornell–Larcker criterion, discriminant validity can be further strengthened through cross-loading analysis.

Table 7. Discriminant Validity Test Results Based on Cross Loadings

	Burnout	Psychologycal Distress	Work From Home	Work Life Balance	Workload	Workload x Work From Home	Workload x Work Life Balance
B01	**0,900**	0,643	-0,393	-0,461	0,152	0,120	0,174
B02	**0,845**	0,596	-0,313	-0,383	0,113	0,111	0,184
B03	**0,797**	0,594	-0,480	-0,491	0,136	0,024	0,155
B04	**0,855**	0,675	-0,472	-0,455	0,139	0,153	0,220
B05	**0,813**	0,611	-0,358	-0,399	0,136	0,136	0,192
B06	**0,868**	0,637	-0,436	-0,522	0,071	0,147	0,182
B07	**0,865**	0,687	-0,465	-0,514	0,000	0,167	0,204
B08	**0,863**	0,630	-0,479	-0,521	0,142	0,160	0,229
B09	**0,865**	0,628	-0,511	-0,559	0,076	0,154	0,195
B10	**0,844**	0,583	-0,415	-0,478	0,067	0,147	0,230
B11	**0,831**	0,588	-0,378	-0,440	0,064	0,135	0,168
B12	**0,839**	0,560	-0,387	-0,377	0,097	0,114	0,179
B13	**0,863**	0,682	-0,392	-0,450	0,168	0,038	0,102
B14	**0,836**	0,592	-0,367	-0,469	0,116	0,189	0,215

B15	**0,887**	0,671	-0,439	-0,500	0,162	0,137	0,199
PD01	0,670	**0,878**	-0,410	-0,391	0,106	0,056	0,147
PD02	0,584	**0,837**	-0,373	-0,355	0,139	-0,035	0,039
PD03	0,610	**0,886**	-0,474	-0,455	0,105	-0,002	0,072
PD04	0,625	**0,853**	-0,401	-0,416	0,057	0,036	0,104
PD05	0,686	**0,882**	-0,469	-0,492	0,056	0,105	0,142
PD06	0,633	**0,870**	-0,434	-0,413	0,085	0,015	0,098
PD07	0,640	**0,874**	-0,435	-0,440	0,082	0,009	0,048
PD08	0,623	**0,857**	-0,383	-0,449	0,104	0,039	0,119
PD09	0,640	**0,901**	-0,411	-0,438	0,154	0,042	0,102
PD10	0,625	**0,877**	-0,406	-0,422	0,152	0,012	0,093
PD11	0,648	**0,858**	-0,431	-0,435	0,127	0,066	0,135
PD12	0,693	**0,883**	-0,411	-0,408	0,116	0,000	0,074
PD13	0,643	**0,833**	-0,466	-0,444	0,099	0,015	0,052
PD14	0,654	**0,888**	-0,402	-0,445	0,147	-0,009	0,054
PD15	0,608	**0,856**	-0,346	-0,348	0,156	-0,010	0,094
W01	-0,018	0,033	0,104	0,057	**0,846**	-0,170	-0,129
W02	0,004	0,010	0,105	0,107	**0,885**	-0,138	-0,055
W03	0,164	0,140	0,022	0,028	**0,886**	-0,183	-0,120
W04	0,075	0,113	0,138	0,039	**0,805**	-0,074	-0,084
W05	0,133	0,134	0,046	0,027	**0,888**	-0,077	0,032
W06	0,138	0,120	0,105	0,027	**0,880**	-0,044	0,030
W07	0,049	0,093	0,122	0,049	**0,865**	-0,128	-0,056
W08	0,028	0,093	0,066	0,035	**0,850**	-0,132	-0,053
W09	0,050	0,061	0,086	0,040	**0,850**	-0,108	-0,072
W10	0,078	0,050	0,108	0,086	**0,858**	-0,187	-0,081
W11	0,038	0,039	0,098	0,056	**0,845**	-0,099	-0,034
W12	0,140	0,141	-0,034	-0,023	**0,870**	-0,081	-0,004
W13	0,146	0,178	0,042	0,015	**0,855**	-0,088	-0,008
W14	0,130	0,056	0,111	0,059	**0,862**	-0,089	-0,059
W15	0,124	0,096	0,062	0,003	**0,900**	-0,082	-0,028
WFH01	-0,441	-0,429	**0,834**	0,571	0,093	-0,055	-0,185
WFH02	-0,407	-0,377	**0,864**	0,487	0,047	0,007	-0,250
WFH03	-0,470	-0,456	**0,885**	0,565	0,039	-0,040	-0,224
WFH04	-0,485	-0,469	**0,880**	0,597	0,024	-0,025	-0,183
WFH05	-0,484	-0,499	**0,824**	0,501	0,013	-0,034	-0,179
WFH06	-0,403	-0,399	**0,862**	0,530	0,053	-0,051	-0,195
WFH07	-0,451	-0,391	**0,835**	0,509	0,091	-0,102	-0,208
WFH08	-0,460	-0,425	**0,827**	0,481	0,072	0,013	-0,158
WFH09	-0,395	-0,390	**0,852**	0,527	0,074	-0,052	-0,224
WFH10	-0,379	-0,385	**0,839**	0,556	0,051	-0,020	-0,152
WFH11	-0,374	-0,394	**0,867**	0,549	0,089	-0,064	-0,213
WFH12	-0,372	-0,376	**0,876**	0,544	0,147	-0,011	-0,189
WFH13	-0,431	-0,411	**0,838**	0,508	0,056	0,010	-0,204
WFH14	-0,372	-0,330	**0,853**	0,529	0,079	-0,074	-0,199
WFH15	-0,434	-0,418	**0,895**	0,569	0,074	-0,059	-0,213
WLB01	-0,457	-0,372	0,466	**0,884**	0,006	-0,179	0,026
WLB02	-0,472	-0,430	0,499	**0,879**	0,056	-0,138	0,010
WLB03	-0,524	-0,500	0,542	**0,903**	-0,012	-0,134	-0,003

WLB04	-0,520	-0,452	0,507	**0,879**	0,011	-0,249	-0,091
WLB05	-0,476	-0,348	0,512	**0,866**	0,062	-0,326	-0,150
WLB06	-0,473	-0,416	0,571	**0,870**	-0,011	-0,257	-0,116
WLB07	-0,460	-0,399	0,519	**0,877**	-0,017	-0,153	0,005
WLB08	-0,421	-0,356	0,592	**0,845**	0,041	-0,085	-0,051
WLB09	-0,482	-0,449	0,558	**0,875**	0,050	-0,198	-0,034
WLB10	-0,500	-0,457	0,549	**0,839**	0,002	-0,199	-0,082
WLB11	-0,469	-0,402	0,559	**0,856**	0,035	-0,141	-0,010
WLB12	-0,469	-0,419	0,528	**0,874**	0,008	-0,208	-0,058
WLB13	-0,526	-0,489	0,554	**0,876**	0,130	-0,242	-0,104
WLB14	-0,515	-0,493	0,638	**0,888**	0,008	-0,227	-0,141
WLB15	-0,476	-0,390	0,578	**0,873**	0,081	-0,211	-0,111
Workload x Work Life Balance	0,222	0,105	-0,232	-0,071	-0,043	**0,684**	1,000
Workload x Work From Home	0,152	0,027	-0,044	-0,226	-0,120	1,000	**0,684**

Source: Processed Data, 2025

Based on the cross-loading analysis, all indicators show the highest loading values on the constructs they are intended to measure compared to other constructs, with loading values above 0.70. The indicators for Burnout (B01–B15), Psychological Distress (PD01–PD15), Workload (W01–W15), Work From Home (WFH01–WFH15), and Work-Life Balance (WLB01–WLB15) consistently show higher loadings on their respective constructs, while loadings on other constructs remain relatively lower. In addition, indicators for the interaction constructs Workload × Work From Home and Workload × Work-Life Balance show similar patterns. Therefore, it can be concluded that all indicators meet the discriminant validity criteria based on cross-loading analysis, and there is no measurement overlap among constructs.

Reliability Test

In addition to validity testing, reliability testing was also conducted for the variables using two criteria: Composite Reliability and Cronbach's Alpha of the indicator blocks measuring each variable. A variable is considered reliable if both composite reliability and Cronbach's alpha values are above 0.70.

Table 8. Composite Reliability Test Results

	Cronbach's alpha	Composite reliability
Burnout	0,973	0,975
Psychologycal Distress	0,977	0,979
Work From Home	0,974	0,976
Work Life Balance	0,978	0,980
Workload	0,976	0,978

Source: Processed Data, 2025

The results show that both composite reliability and Cronbach's alpha values for all research variables exceed 0.70. Therefore, it can be concluded that all variables are reliable.

Inner Model Testing

Multicollinearity Test

The multicollinearity test was conducted to ensure that there is no high correlation among independent variables in the research model. This test uses the Variance Inflation Factor (VIF) value with the criterion VIF < 5, as suggested by Hair et al. (2021).

Table 9. Multicollinearity Test Results

	VIF
B01	6,598
B02	5,184
B03	2,845
B04	3,767
B05	2,880
B06	4,364
B07	4,301
B08	4,029
B09	4,690
B10	3,570
B11	3,255
B12	3,194
B13	3,669
B14	3,433
B15	4,568
PD01	4,941
PD02	3,750
PD03	4,861
PD04	3,849
PD05	4,835
PD06	4,406
PD07	4,344
PD08	4,376
PD09	5,459
PD10	4,436
PD11	3,836
PD12	4,739
PD13	3,160
PD14	4,673
PD15	3,928
W01	4,297
W02	5,198
W03	4,755
W04	2,622
W05	4,674
W06	4,570
W07	5,128
W08	4,078
W09	4,036
W10	3,891
W11	4,299
W12	3,623
W13	3,303
W14	3,583
W15	4,857
WFH01	3,279
WFH02	3,763
WFH03	4,953
WFH04	4,818
WFH05	3,033

WFH06	3,839
WFH07	3,374
WFH08	3,405
WFH09	4,090
WFH10	3,899
WFH11	4,734
WFH12	4,673
WFH13	3,329
WFH14	3,647
WFH15	5,456
WLB01	4,751
WLB02	4,605
WLB03	5,492
WLB04	4,661
WLB05	3,885
WLB06	4,500
WLB07	4,344
WLB08	3,582
WLB09	4,038
WLB10	3,313
WLB11	3,526
WLB12	4,005
WLB13	4,012
WLB14	4,467
WLB15	4,025
Workload x Work Life Balance	1,000
Workload x Work From Home	1,000

Based on Table 9, most indicators have VIF values below the threshold of 5. Although several indicators have VIF values slightly above 5, the values remain within a moderate range and do not indicate serious multicollinearity. Therefore, the research model can generally be considered appropriate and free from multicollinearity problems that could affect the analysis.

Coefficient of Determination (R^2)

The endogenous variables in this study include Burnout, Psychological Distress, and Work-Life Balance, as they are influenced by other variables in the research model.

Table 10. R-Square Values

Variabel	R-square	R-square adjusted
Burnout	0,395	0,377
Psychologycal Distress	0,323	0,303
Work Life Balance	0,433	0,423

Source: Processed Data, 2025

Based on the R-square values, 39.5% of the variance in Burnout and 32.3% of the variance in Psychological Distress can be explained by the implementation of Work From Home, Work-Life Balance, and Workload in the research model. Meanwhile, 43.3% of the variance in Work-Life Balance can be explained by Work From Home and Workload. Overall, these findings indicate that Work-Life Balance plays an important mediating role in the

relationship between Work From Home and both burnout and psychological distress among Generation Z office employees.

Effect Size Test (f^2)

The effect size (f^2) measures the impact of a particular predictor construct on an endogenous construct. This measurement is used to evaluate whether removing a predictor construct would have a substantial impact on the R-square values of endogenous constructs. According to Ghozali (2021:75), the interpretation of f^2 values is categorized as follows: 0.02 = small effect, 0.15 = medium effect, and 0.35 = large effect.

Table 11. F-Square Test Results

Variabel	Burnout	Psychologycal Distress	Work Life Balance
Work From Home	0,026	0,041	0,674
Work Life Balance	0,159	0,092	
Workload	0,039	0,032	0,002
Workload x Work From Home	0,005	0,010	0,072
Workload x Work Life Balance	0,031	0,008	

Source: Processed Data, 2025

Based on Table 11, the results of the effects among research variables can be summarized as follows:

a. Work From Home has an f^2 value of 0.026, indicating a small effect on burnout among Gen Z employees.
b. Work From Home has an f^2 value of 0.041, indicating a small effect on psychological distress among Gen Z employees.
c. Work From Home has an f^2 value of 0.674, indicating a strong effect on Work-Life Balance, confirming the important role of WFH in shaping work-life balance.
d. Work-Life Balance has an f^2 value of 0.159, indicating a moderate effect on burnout among Gen Z employees.
e. Work-Life Balance has an f^2 value of 0.092, indicating a small effect on psychological distress.
f. Workload has an f^2 value of 0.039, indicating a small effect on burnout.
g. Workload has an f^2 value of 0.032, indicating a small effect on psychological distress.
h. Workload has an f^2 value of 0.002, indicating almost no effect on Work-Life Balance.
i. The interaction between Workload and Work From Home has an f^2 value of 0.005, indicating almost no effect on burnout.
j. The interaction between Workload and Work From Home has an f^2 value of 0.010, indicating a very small effect on psychological distress.
k. The interaction between Workload and Work From Home has an f^2 value of 0.072, indicating a small effect on Work-Life Balance.
l. The interaction between Workload and Work-Life Balance has an f^2 value of 0.031, indicating a small effect on burnout.
m. The interaction between Workload and Work-Life Balance has an f^2 value of 0.008, indicating almost no effect on psychological distress.

Predictive Relevance Test (Q^2)

To measure how well the model and its parameter estimates produce observed values, the Q-square (Q^2) value must be calculated. A model demonstrates good predictive relevance if the Q^2 value is greater than zero. The Q-square calculation is performed using the formula:

$$Q^2 = 1-(1-R^21)(1-R^22)$$

Thus, the Q^2 value in this study is calculated as follows:

$Q^2 = 1-(1-0,395)(1-0,377)$
$Q^2 = 1-(0,605)(0,623)$
$Q^2 = 1-0,377$
$Q^2 = 0,623 \times 100 = 62,3\%$

Based on the calculation above, the Q^2 value is 0.623, indicating that the model has good predictive relevance because the value is greater than zero. This means that 62.3% of the variation in the endogenous variables (burnout and psychological distress) can be predicted by Work From Home, Work-Life Balance, and Workload in the research model. Meanwhile, the remaining 37.7% of the variation is influenced by other factors outside the model that were not examined in this study.

Path Coefficient Significance Test

The results of the structural path significance testing were obtained using the bootstrapping procedure in SmartPLS. A hypothesis is accepted if it meets the evaluation criteria, namely t-statistic > 1.96 and p-value < 0.05. The results of the path coefficient and moderation interaction tests are presented in Table 4.14, while the results of the specific indirect effects (for mediation and moderated mediation) are presented in Table 4.15.

Table 12. Path Coefficients and Moderating Effects

Hubungan Antar Variabel	Koefisien Jalur	T-Statistik (Bootstrapping)	P-Value	Keterangan Signifikansi
Work From Home -> Burnout	-0,182	2,266	0,023	Signifikan
Work From Home -> Psychologycal Distress	-0,245	2,349	0,019	Signifikan
Work From Home -> Work Life Balance	0,620	10,654	0,000	Signifikan
Work Life Balance -> Burnout	-0,450	5,628	0,000	Signifikan
Work Life Balance -> Psychologycal Distress	-0,362	3,518	0,000	Signifikan
Workload -> Burnout	0,157	1,993	0,046	Signifikan
Workload -> Psychologycal Distress	0,150	1,956	0,051	Tidak Signifikan
Workload -> Work Life Balance	-0,037	0,607	0,544	Tidak Signifikan
Workload x Work From Home -> Burnout	-0,076	0,896	0,370	Tidak Signifikan
Workload x Work From Home -> Psychologycal Distress	-0,115	1,130	0,259	Tidak Signifikan
Workload x Work From Home -> Work Life Balance	-0,185	3,236	0,001	Signifikan
Workload x Work Life Balance -> Burnout	0,198	2,070	0,039	Signifikan
Workload x Work Life Balance -> Psychologycal Distress	0,108	1,022	0,307	Tidak Signifikan

Source: Processed Data, 2025

Table 13. Specific Indirect Effects (Indirect Effects / Mediation and Moderated Mediation)

Hubungan Antar Variabel	Koefisien Efek Tidak Langsung	T-Statistik (Bootstrapping)	P-Value	Keterangan Signifikansi
Work From Home -> Work Life Balance -> Burnout	-0,279	5,274	0,000	Signifikan
Work From Home -> Work Life Balance -> Psychologycal Distress	-0,224	3,359	0,001	Signifikan
Workload -> Work Life Balance -> Burnout	0,017	0,592	0,554	Tidak Signifikan
Workload -> Work Life Balance -> Psychologycal Distress	0,013	0,580	0,562	Tidak Signifikan
Workload x Work From Home -> Work Life Balance -> Burnout	0,083	2,978	0,003	Signifikan
Workload x Work From Home -> Work Life Balance -> Psychologycal Distress	0,067	2,390	0,017	Signifikan

Source: Processed Data, 2025

Direct Effects

Direct effects examine the relationships between variables without the involvement of mediating or moderating variables.

a. Work From Home (WFH) was found to have a significant negative effect on Burnout. This result is indicated by a negative path coefficient of –0.182 with a t-statistic of 2.266 (t-statistic > 1.96). Therefore, Hypothesis 1 (H1) is supported.
b. Work From Home (WFH) was also found to have a significant negative effect on Psychological Distress. This result is indicated by a negative path coefficient of –0.245 with a t-statistic of 2.349 (t-statistic > 1.96). Therefore, Hypothesis 2 (H2) is supported.

Indirect Effects (Mediation)

Indirect effects were tested through specific indirect effects to confirm the presence of mediation.

a. Work-Life Balance (WLB) was found to partially mediate the relationship between Work From Home and Burnout. This is indicated by a negative specific indirect effect of –0.279 with a t-statistic of 5.274 (t-statistic > 1.96), while the direct effect remains significant at –0.182 (t-statistic = 2.266). Therefore, Hypothesis 3 (H3) is supported.
b. Work-Life Balance (WLB) was also found to partially mediate the relationship between Work From Home and Psychological Distress. This is indicated by a negative specific indirect effect of –0.224 with a t-statistic of 3.359 (t-statistic > 1.96), while the direct effect remains significant at –0.245 (t-statistic = 2.349). Therefore, Hypothesis 4 (H4) is supported.

Moderating Effects

Moderating effects were tested through interaction coefficients.

a. Workload was not found to moderate the relationship between Work From Home and Burnout. This is indicated by an interaction coefficient of –0.076 with a t-statistic of 0.896 (t-statistic < 1.96). Therefore, Hypothesis 5 (H5) is rejected.
b. Workload was not found to moderate the relationship between Work From Home and Psychological Distress. This is indicated by an interaction coefficient of –0.115 with a t-statistic of 1.130 (t-statistic < 1.96). Therefore, Hypothesis 6 (H6) is rejected.
c. Workload was found to moderate the relationship between Work-Life Balance and Burnout. This is indicated by a positive interaction coefficient of 0.198 with a t-statistic of 2.070 (t-statistic > 1.96). Therefore, Hypothesis 7 (H7) is supported.
d. Workload was not found to moderate the relationship between Work-Life Balance and Psychological Distress. This is indicated by an interaction coefficient of 0.108 with a t-statistic of 1.022 (t-statistic < 1.96). Therefore, Hypothesis 8 (H8) is rejected.
e. Workload was found to moderate the relationship between Work From Home and Work-Life Balance. This is indicated by a negative interaction coefficient of –0.185 with a t-statistic of 3.236 (t-statistic > 1.96). Therefore, Hypothesis 9 (H9) is supported.

Moderated Mediation

There is significant evidence of moderated mediation in the pathway from Work From Home to Work-Life Balance and Burnout (coefficient = 0.083; t-statistic = 2.978; p-value = 0.003) and in the pathway from Work From Home to Work-Life Balance and Psychological Distress (coefficient = 0.067; t-statistic = 2.390; p-value = 0.017). These findings indicate that workload moderates (weakens) the protective mediating effect of Work From Home through Work-Life Balance on burnout and psychological distress, thereby reinforcing the findings of H3, H4, and H9.

Out of the nine hypotheses tested, six hypotheses were supported (H1, H2, H3, H4, H7, and H9) and three were rejected (H5, H6, and H8). Work From Home demonstrates a significant protective effect on burnout and psychological distress, both directly and indirectly through the mediation of Work-Life Balance. However, workload acts as a moderating factor that weakens these benefits, particularly in the pathways leading to Work-Life Balance and burnout.

CONCLUSION

Based on the results of the analysis using the Partial Least Squares (PLS) approach on 175 Generation Z respondents who implement Work From Home (WFH) in Indonesia, as well as the discussion that has been conducted, several main conclusions can be drawn as follows:

1. Work From Home (WFH) has a significant protective effect on the mental health of Generation Z employees. Directly, WFH has a significant negative effect on both burnout and psychological distress levels. The more positive employees' perceptions of WFH (flexibility, autonomy, and savings in time and energy), the lower the levels of emotional and mental exhaustion as well as the symptoms of psychological distress experienced.
2. Work-Life Balance (WLB) plays an important role as a partial mediator. WFH not only directly reduces burnout and psychological distress, but also indirectly through improving the quality of work-life balance. This mediation pathway is proven to be significant for both dependent variables,

confirming that for Generation Z the primary benefit of WFH lies in its ability to create a more harmonious integration between work and personal life.

3. Workload has a selective and complex moderating role.
    a. Workload does not moderate the direct relationship between WFH and burnout nor between WFH and psychological distress. The protective effect of WFH on both outcomes remains relatively stable even under high workload conditions.
    b. Workload negatively moderates the relationship between WFH and Work-Life Balance the higher the workload, the weaker the benefit of WFH in improving WLB.
    c. Workload positively moderates the relationship between Work-Life Balance and burnout the higher the workload, the weaker the ability of WLB to reduce burnout.
    d. Workload does not moderate the relationship between Work-Life Balance and psychological distress, indicating that the protective effect of WLB against psychological distress is relatively resilient to workload pressure.
4. There is significant evidence of moderated mediation in the pathways:
   WFH → Work-Life Balance → Burnout and WFH → Work-Life Balance → Psychological Distress. Workload tends to weaken the protective mediating effect of WFH through WLB, particularly in preventing burnout.

Overall, this study demonstrates that Work From Home serves as an important protective factor for the mental health of Generation Z, particularly through the mechanism of improving Work-Life Balance. However, these benefits may be diminished when workload becomes excessively high, especially in preventing burnout. These findings are consistent with the Conservation of Resources (COR) Theory, which explains how WFH functions as a key resource that supports resource gain for a generation that highly values flexibility, authenticity, and work–life integration.

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