

MAPPING IDEA & LITERATURE FORMAT | RESEARCH ARTICLE

Work-Life Balance and Career Development on Career Satisfaction via Self-Initiated Career Plateau among Gen Z Employees

Dimas Mukti Wibowo¹, Praptini Yulianti²

^{1,2} Department of Management, Faculty of Economic and Business, Universitas Airlangga, Surabaya, Indonesia.
Email: dimas.mukti.wibowo-2023@feb.unair.ac.id¹, praptini-y@feb.unair.ac.id²

ARTICLE HISTORY

Received: August 09, 2026
Revised: October 06, 2026
Accepted: October 19, 2026

DOI

<https://doi.org/10.52970/grmilf.v6i4.2596>

ABSTRACT

A major barrier to Gen Z taking on middle management roles is their reluctance; 69% of Gen Z professionals cite excessive pressure and low rewards as the reasons. A survey by Capterra found that 75% of middle managers admit to feeling overwhelmed, stressed, and burnt out. Gen Z perceives the transition to middle management as involving a significant increase in workload, heightened work expectations, and constant pressure to meet targets. This study aims to analyze the influence of work-life balance and career development on career satisfaction, mediated by the self-initiated career plateau, among Gen Z employees at Bank X. A quantitative research approach was employed, with data collected via questionnaires from 230 Gen Z employees at Bank X. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 software. The results indicate that work-life balance and career development have significant direct and indirect effects on career satisfaction, mediated by the self-initiated career plateau, among Gen Z employees at Bank X. This study offers practical insights for company management on enhancing employee career satisfaction specifically through the self-initiated career plateau by optimizing work life balance and career development initiatives.

Keywords: Worklife Balance, Career Development, Self-Initiated, Career Plateau, Career Satisfaction.

I. Introduction

A cross-generational comparison of job positions at Company X reveals that 0% of Gen Z employees hold positions at the Manager level or higher; the majority (72.4%) remain at the Staff or Senior Staff level, with only 21.9% reaching the Assistant Manager level. This indicates a strong trend of "self-initiated career plateaus" occurring prior to the managerial level. In contrast, data on Generation Y shows significant representation at the Manager, Senior Manager, and even VP and EVP levels. Gen Z employees appear to implicitly reject higher-ranking roles—stopping at the Assistant Manager level rather than advancing to Manager—thereby consciously opting for a career plateau. In practice, Gen Z employees at Company X who have served for at least five years and have been recommended for promotion are reluctant to advance from Senior Staff (levels 2D or 2E) to Assistant Manager (levels 3A or 3B). There are concerns that this trend could jeopardize the company's future leadership succession and continuity.

Gen Z chooses to remain with a company or organization not solely for the salary, but also to maintain a balance between work objectives, mental health, and work-life balance. Surveys indicate that only 6% view a leadership position as their primary career goal. Gen Z is not overly driven by job titles, focusing instead on work experience and quality of life. Other survey findings show that approximately 70% of Gen Z are keen on career development through continuous skill enhancement; consequently, if a company fails to provide such opportunities, they are likely to move elsewhere. The survey results are illustrated below (Deloitte, 2025). Based on observed phenomena and prior research on self-initiated career plateaus, factors influencing this state include work-life balance and career development, both of which impact career satisfaction (Farivar et al., 2023; Shabeer et al., 2022; Huo & Jiang, 2023; Wawryszuk et al., 2024; Abd-Elwareth et al., 2022). According to Mansour & Zayed (2023), work-life balance is a crucial factor for Generation Z. Employees of this generation tend to value workplace flexibility and strive to maintain a healthy balance between their personal lives and work. The relationship between work-life balance and self-initiated career plateaus can be explained through social exchange theory, wherein employees reciprocate positive treatment from the company by demonstrating greater loyalty and commitment, without necessarily expecting a promotion (Farivar et al., 2023). When companies offer work flexibility, support for personal needs, and policies that foster work-life balance, employees feel valued and are consequently more likely to remain with the organization for longer periods, regardless of promotion opportunities (Favivar et al., 2023). Work-life balance also plays a significant role in the self-initiated career plateaus of Gen Z employees. A healthy balance between job demands and personal life fosters greater job satisfaction and alleviates work-related strain, thereby influencing the phenomenon of self-initiated career plateaus within the organization. For Gen Z, workplace flexibility such as work-from-home policies or adjustable working hours is highly valued (George, 2024).

The next aspect concerns career development; a clear career path with opportunities for growth particularly regarding specialized skills is highly valued by Generation Z. This generation seeks companies that offer chances to enhance diverse skills and master specific areas of expertise. Effective career development boosts work motivation and employee commitment, factors that can ultimately influence the phenomenon of a "self-initiated career plateau" (Favivar et al., 2023). In this context, Gen Z often perceives career advancement such as a promotion as merely leading to an increased workload without providing optimal rewards in the form of bonuses or salary increases (Huo & Jiang, 2023). When these expectations are not met, employees tend to be reluctant to accept mid-level managerial promotions (Wawryszuk et al., 2024). According to Wawryszuk et al. (2024), a self-initiated career plateau impacts an employee's career satisfaction. This influence exists because the condition relates to how individuals interpret career progression viewing it not merely in terms of formal promotions, but also through the lenses of comfort, work-life balance, the meaningfulness of work, and personal achievement (Suyanto & Anggreani, 2025).

This study is grounded in a specific research gap. First, existing research on career plateaus has predominantly focused on factors such as proactive personality, career adaptability, work overload, work-life conflict, organizational justice, and remote work. For instance, Shabeer et al. (2022) examined the relationships among personality, career adaptability, work-life balance, and career plateaus, while Huo and Jiang (2023) linked work-role overload and work-life conflict to perceived career plateaus. Consequently, there remains a lack of research simultaneously examining work-life balance and career development as factors that explain the emergence of self-initiated career plateaus. Within the framework of Social Exchange Theory (SET), the relationships among work-life balance, career development, self-initiated career plateau, and career satisfaction can be explained as a process of social exchange between employees and the organization. When employees receive support, opportunities, and working conditions perceived as beneficial, they tend to respond positively through improved career perceptions and higher levels of satisfaction. Conversely, when the organization fails to provide such support, employees may perceive limitations in their career development, ultimately leading to career stagnation.

Research by Shabeer et al. (2022) also indicates that a healthy work-life balance plays a role in influencing the self-initiated career plateau. Generation Z employees are more likely to forgo promotions if they feel their current work already provides sufficient meaning or opportunities for growth (Farivar et al.,

2023). This study analyzes career development as a factor that can help mitigate self-initiated career plateaus and impact career satisfaction among Generation Z employees. Previous research suggests that work-life balance and clear, structured career development can enhance organizational commitment, thereby influencing self-initiated career plateaus (Wawryszak et al., 2024; Abd-Elwareth et al., 2022). Overall, this study aims to provide a clearer understanding of how work-life balance and career development affect career satisfaction mediated by self-initiated career plateaus among employees at Bank X, while also examining the role of the self-initiated career plateau as a mediator in this relationship. The findings are expected to offer valuable insights for Human Resources practitioners in the banking sector, helping them design strategies to address self-initiated career plateaus among Generation Z and foster a more productive and harmonious work environment.

II. Literature Review and Hypothesis Development

When companies support work-life balance, employees respond with positive attitudes, including high job satisfaction (Istikarani et al., 2024). Good work-life balance reduces conflict between work and personal roles, leading employees to feel more at ease and satisfied in their work (Shafariah & Gofur, 2025). Balancing life and work help alleviate job-related pressure; lower stress levels correlate with higher job satisfaction. Employees who have sufficient time for family and themselves tend to be happier, which directly boosts career satisfaction (Kaur & Randhawa, 2020). Employees who maintain a balanced life are more focused and motivated at work, fostering a sense of job satisfaction. Company policies that support work-life balance such as flexible working arrangements and leave options make employees feel valued, thereby enhancing job satisfaction (Mansour & Zayed, 2024). A negative relationship exists between the two variables because good work-life balance reduces employees' fear of the negative consequences associated with career advancement. When organizations provide work flexibility, well-being support, adequate downtime, and a healthy work environment, employees perceive that career progression does not necessarily equate to an excessive workload. These conditions foster greater optimism, higher work engagement, and increased openness to career development opportunities (Jing et al., 2024). Consequently, this gives rise to the phenomenon of a consciously chosen career plateau an individual's decision to remain in a specific position because it sufficiently meets their living needs and supports personal balance (Farivar et al., 2023).

The impact of a self-initiated career plateau on career satisfaction can be explained by the fact that such a plateau represents a condition where individuals voluntarily halt or limit their career progression (Abd-Elwareth et al., 2022). Although the decision originates with the individual, this state can still diminish career satisfaction. This occurs because career satisfaction is influenced not only by the freedom to choose a career path but also by perceptions regarding the achievement of career goals, opportunities for growth, recognition, and professional advancement. When individuals choose not to pursue promotions or increased responsibilities in the long term, opportunities for new challenges, competency enhancement, rewards, and career development become more limited. Consequently, individuals may feel their careers are stagnating, leading to a lower evaluation of career success and a decline in career satisfaction (Behesti & Torkan, 2024). This phenomenon is increasingly evident among the younger generation particularly Generation Z who are beginning to define success not merely by job title or career status, but also by quality of life, work flexibility, and mental health (Wawryszak et al., 2024). These employees prefer maintaining stability and work-life balance over pursuing promotions that might increase their workload. It is this preference that gives rise to the self-initiated career plateau a conscious decision to avoid becoming a "boss" which in turn impacts satisfaction with the work being performed (Yaquop, 2025).

When companies invest in employee career development, employees respond with a positive attitude, including increased career satisfaction (Jena & Nayak, 2023). Employees with clear career paths feel more secure and optimistic about their futures, thereby enhancing career satisfaction (Iis et al., 2022). Training and development equip employees to perform their duties more effectively, which impacts their satisfaction with their careers (Salleh et al., 2024). Opportunities for growth encourage employees to perform better,

leading to higher job satisfaction. Transparent development systems make employees feel valued, positively influencing career satisfaction (Seema et al., 2021). Career development activities such as job rotation, training, and promotions introduce variety into the work, reducing boredom and boosting career satisfaction (Setyawati et al., 2022).

A negative relationship exists between the two variables because effective career development boosts employees' optimism and career motivation. When organizations provide training, learning opportunities, job rotation, and clear promotion paths, employees perceive future prospects within the organization. This fosters a sense of being valued and creates opportunities for growth, thereby reducing the likelihood of experiencing a self-initiated career plateau (Behesti & Torkan, 2024). The negative relationship between work-life balance and self-initiated career plateau indicates that the better an employee's work-life balance, the lower the likelihood of experiencing career stagnation or rejecting career advancement. When organizations provide work flexibility, well-being support, and a healthy work environment, employees perceive that career development is not necessarily synonymous with excessive pressure. Consequently, individuals become more open to opportunities for promotion and personal development (Shabeer et al., 2022; Farivar et al., 2023).

When career development is suboptimal, employees perceive limited opportunities for advancement. This situation can lead to job stagnation, a loss of motivation, and the belief that extra effort will not yield meaningful career progress. Consequently, individuals tend to experience a self-initiated career plateau and consciously decline higher-level responsibilities or promotions. Conversely, a reduction in the self-initiated career plateau leads to increased career satisfaction. Employees who perceive their careers as progressing experience a sense of achievement and recognition, along with the conviction that their work fulfills their professional goals. This satisfaction stems from opportunities to learn, grow, and attain desired positions (Wawryszak et al., 2024). This study is grounded in a specific research gap. First, existing research on career plateaus has predominantly focused on factors such as proactive personality, career adaptability, work overload, work-life conflict, organizational justice, and remote work. For instance, Shabeer et al. (2022) examined the relationships among personality, career adaptability, work-life balance, and career plateaus, while Huo and Jiang (2023) linked work-role overload and work-life conflict to perceived career plateaus. Consequently, there remains a lack of research simultaneously examining work-life balance and career development as factors that explain the emergence of self-initiated career plateaus.

Conclude this section by summarizing how the literature review and hypotheses align with your research aims, emphasizing the study's potential contributions to theory, practice, or policy. Therefore, based on this relationship, the hypothesis proposed in this study is as follows:

- H1: Work life balance berpengaruh signifikan dan positif terhadap career satisfaction pada karyawan Bank X
- H2: Work life balance berpengaruh signifikan dan negative terhadap *self inititated career plateau* pada karyawan Bank X
- H3: *Self inititated career plateau* berpengaruh signifikan dan negatif terhadap *career satisfaction* pada karyawan Bank X
- H4: Career development berpengaruh signifikan dan positif terhadap Career satisfaction pada karyawan Bank X
- H5: Career development berpengaruh signifikan dan negatif terhadap *self initiated career plateau* pada karyawan Bank X
- H6: Work life balance berpengaruh signifikan terhadap career satisfaction melalui *self initiated career plateau* pada karyawan Bank X
- H6: Career development berpengaruh signifikan terhadap career satisfaction melalui *self initiated career plateau* pada karyawan Bank X

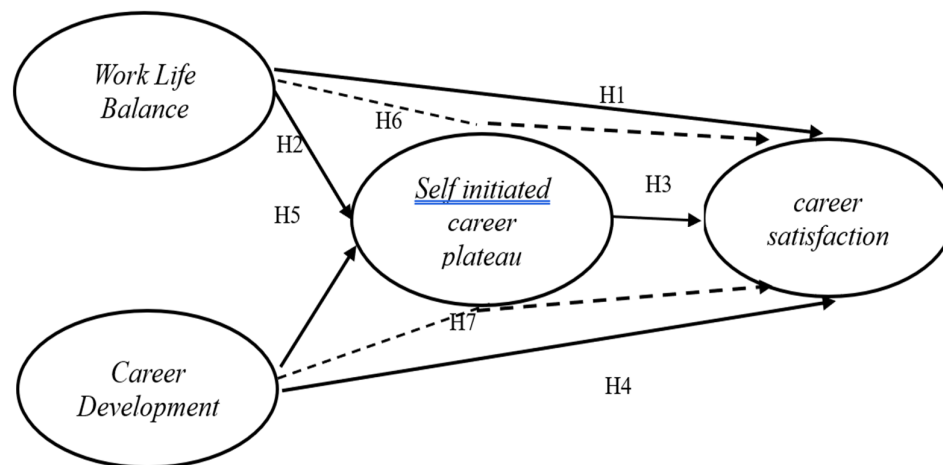


Figure 1. Conceptual Framework

III. Research Method

This study uses the Total Population Sampling (TPS) technique, which is used if the population is small where the entire population that meets the criteria can participate in the research being carried out. Respondents included in this study are permanent employees of gen Z. The use of partial least squares (PLS) with structural equation modeling (SEM) using the SmartPLS software is appropriate for this research for a number of reasons. Firstly, SEM-PLS allows for the simultaneous analysis of many dependent and independent variables, making it a good choice for complicated model analysis incorporating multiple constructs and indicators. Second, SEM-PLS is robust even with small to medium sample sizes, making it suitable for this research given the purposive sampling method and specific respondent criteria. This characteristic ensures reliable results despite potential deviations from normality. SEM-PLS is perfect for both exploratory and predictive research since it is prediction-oriented and maximizes the explained variance of dependent variables. In this study, SEM-PLS helps predict how relationships between these constructs. The method also offers flexibility in specifying the measurement and structural models, allowing for accurate modeling of the constructs involved. The use of bootstrapping techniques in SEM-PLS for hypothesis testing enhances the robustness of the results. Bootstrapping assesses the significance of path coefficients without relying on parametric assumptions, thus rigorously testing hypotheses. Furthermore, a thorough assessment of the model's explanatory and predictive capacity is made possible by SEM-PLS's extensive model evaluation metrics, which include R^2 (coefficient of determination), path coefficients, effect sizes (f^2), and predictive relevance (Q^2). The role of mediation in this study as an indirect influence through a p-value <0.05 indicates that the indirect influence has a significant effect. A p-value > 0.05 indicates that the indirect influence has an insignificant effect. Partial mediation on indirect influence is described as a condition where the indirect influence is smaller than the direct influence. Conversely, full mediation on indirect influence is described as a condition where the indirect influence is greater than the direct influence (Hair et al., 2020).

Table 1. Sample Criteria (N = 230)

Measurement	N	%
Age (years-old)		
22 – 25	88	38.3
26 – 29	142	61.7
Job Level		
Asisstant Manager	41	17.8

Measurement	N	%
Junior Staff	9	3.9
Senior Staff	87	37.8
Staff	93	40.4
Length of Work (years)		
1 – 3	138	60
4 – 6	81	35.2
6-8	2	0.9
> 8	9	3.9
Job State		
Jakarta	91	28.4
West Java	45	19.5
Central Java	28	12.1
East Java	16	6.9
Outside Java	50	33.1

Table 1 shows that the majority of respondents were aged 26-29 (142 people, or 61.7%). The remaining 88 people (38.3%) were aged 22-25. 93 respondents held staff positions (40.4%), 138 respondents (60%) with 1-3 years of service, and 91 respondents (28.4%) working in the Jakarta/Central Branch office. This situation indicates that the majority of respondents are in the early adulthood phase, possessing greater maturity, experience, and stability compared to younger age groups. Within this age range, individuals generally have more substantial work experience, the ability to adapt to organizational environments, and a better understanding of job duties and responsibilities. Consequently, the respondents' perceptions regarding the study's variables tend to be grounded in this more mature work experience, thereby offering information that is expected to be more representative of the conditions within the organization under study. This indicates that the majority of respondents possess sufficient work experience to understand work systems, organizational culture, and company policies, yet remain in the early to mid-stages of their career development. Given this tenure, respondents are generally able to adapt to the work environment, comprehend their duties and responsibilities, and provide more objective assessments of the variables under study based on their professional experience. This indicates that the majority of respondents are employees directly involved in the company's operational activities. As the primary executors of organizational activities, staff-level employees are heavily engaged in daily tasks, leading to frequent interaction with work systems, company policies, supervisors, and colleagues. Consequently, their perceptions regarding the research variables reflect actual on-the-job experiences, thereby providing a representative picture of the organization's condition. This indicates that the majority of the research data was obtained from respondents working at that branch office. The predominance of respondents from the Jakarta/Central Branch suggests that this unit contributed the most to the dataset; consequently, the resulting perceptions largely reflect the working conditions, experiences, and implementation of organizational policies within that specific unit. Given the relatively large number of respondents, the information provided is expected to accurately depict the actual conditions within the Jakarta/Central Branch work environment.

IV. Result and Discussion

4.1. Analysis Result

a. Outer Model

The following is an illustration of the SEM diagram used in this research:



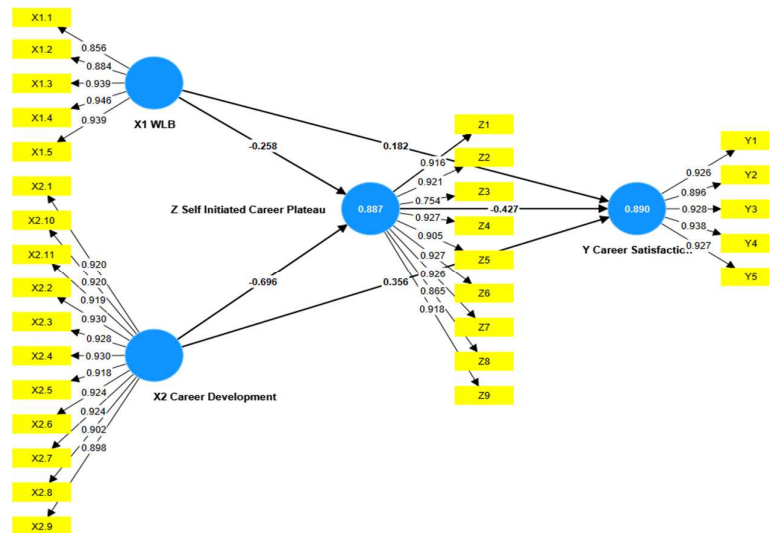


Figure 2. Loading Factor

The loading factor of each indicator on the variable with a minimum value of 0.6 and also the Average Variance Extract (AVE) analysis with a minimum value of 0.5 but there are meet the requirements. Based on the table below, it can be seen that the results of convergent validity testing show that all variables have indicators with loading factor values of more than 0.6 or 0.5, meaning that all indicators have met the convergent validity criteria.

Table 2. Results of Loading Factor

	X1 WLB	X2 Career Development	Y Career Satisfaction	Z Self Initiated Career Plateau
X1.1	0,856			
X1.2	0,884			
X1.3	0,939			
X1.4	0,946			
X1.5	0,939			
X2.1		0,920		
X2.10		0,920		
X2.11		0,919		
X2.2		0,930		
X2.3		0,928		
X2.4		0,930		
X2.5		0,918		
X2.6		0,924		
X2.7		0,924		
X2.8		0,902		
X2.9		0,898		
Y1			0,926	
Y2			0,896	
Y3			0,928	
Y4			0,938	
Y5			0,927	
Z1				0,905

Z10				0,902
Z11				0,902
Z12				0,916
Z2				0,921
Z3				0,754
Z4				0,927
Z5				0,905
Z6				0,927
Z7				0,926
Z8				0,865
Z9				0,918

Next, the AVE Method is used to assess the convergent validity of each construct and latent variable. The minimum value that is considered to be met is at least 0.5. The average variance extracted by AVE based on these SEM results is as follows:

Table 3. Average Variance Extracted Value

	Average variance extracted (AVE)
X1 WLB	0,835
X2 Career Development	0,845
Y Career Satisfaction	0,852
Z Self Initiated Career Plateau	0,808

Thus, it can be said that the measurement model is valid and meets the validity test requirements. The cross loading values based on the results in this SEM are as follows:

Table 4. Cross Loading Value

	X1 WLB	X2 Career Development	Y Career Satisfaction	Z Self-Initiated Career Plateau
X1.1	0,856	0,741	0,765	-0,765
X1.2	0,884	0,803	0,803	-0,779
X1.3	0,939	0,908	0,851	-0,862
X1.4	0,946	0,895	0,851	-0,870
X1.5	0,939	0,900	0,847	-0,864
X2.1	0,886	0,920	0,859	-0,874
X2.10	0,846	0,920	0,869	-0,851
X2.11	0,868	0,919	0,883	-0,872
X2.2	0,878	0,930	0,859	-0,880
X2.3	0,862	0,928	0,861	-0,870
X2.4	0,869	0,930	0,845	-0,865
X2.5	0,841	0,918	0,857	-0,862
X2.6	0,870	0,924	0,836	-0,868
X2.7	0,864	0,924	0,837	-0,859
X2.8	0,802	0,902	0,833	-0,837
X2.9	0,835	0,898	0,830	-0,840
Y1	0,833	0,846	0,926	-0,840
Y2	0,803	0,823	0,896	-0,842

Y3	0,845	0,873	0,928	-0,875
Y4	0,842	0,877	0,938	-0,877
Y5	0,840	0,855	0,927	-0,842
Z1	-0,859	-0,860	-0,842	0,905
Z10	-0,830	-0,859	-0,861	0,902
Z11	-0,808	-0,840	-0,836	0,902
Z12	-0,817	-0,850	-0,845	0,916
Z2	-0,850	-0,875	-0,847	0,921
Z3	-0,692	-0,710	-0,705	0,754
Z4	-0,846	-0,871	-0,843	0,927
Z5	-0,840	-0,856	-0,851	0,905
Z6	-0,821	-0,861	-0,858	0,927
Z7	-0,817	-0,875	-0,871	0,926
Z8	-0,763	-0,777	-0,777	0,865
Z9	-0,829	-0,856	-0,841	0,918

In the cross-loading table, it is evident that the value for each latent variable is greater than the values of other latent variables. This reliability test also examines the composite reliability value as an indicator of reliability, where both values should exceed 0.70. The Cronbach's alpha and composite reliability values obtained in this SEM are as follows:

Table 5. Construct Reliability

	Composite reliability (rho_a)	Composite reliability (rho_c)
X1 WLB	0,953	0,962
X2 Career Development	0,982	0,984
Y Career Satisfaction	0,957	0,966
Z Self Initiated Career Plateau	0,979	0,980

Based on the table above, the results of the reliability test analysis show that the composite reliability score is greater than 0.7, which means that all variables are reliable and have passed the test requirements.

b. Inner Model

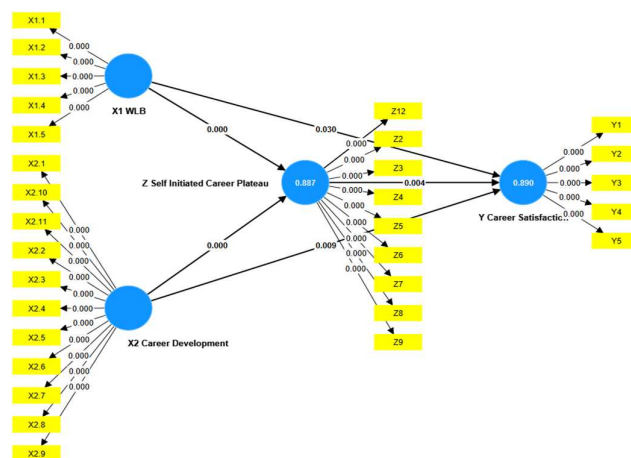


Figure 3. Inner Model

The model's feasibility test examines the R-square value, which ranges from 0 to 1. An R-square value of 0.75 is considered good, 0.50 is moderate, and 0.25 is considered poor. The following R-square values are based on the SEM results, as shown in the table and figure:

Table 6. R-Square Test

	R-square	R-square adjusted
Y Career Satisfaction	0,890	0,889
Z Self Initiated Career Plateau	0,887	0,886

The R-square value for the career satisfaction variable is 0.890, indicating that 89% of career satisfaction is influenced by the variables of work-life balance, career development, and self-initiated career plateau, while the remaining 11% is influenced by variables outside this study. An R-square value of 0.887 indicates that 88.7% of the variation in self-initiated career plateau is influenced by the variables of work-life balance and career development, while the remaining 11.3% is influenced by variables outside this study. To determine whether a relationship is significant, the p-value should be compared to the 5% error rate, as outlined in the research hypothesis testing:

Table 7. Path Coefficient SEM-PLS

Path	Coefficient	T-statistics	P-Values	Info
X1 WLB -> Y Career Satisfaction	0,182	2,172	0,030	H ₁ Accepted
X1 WLB -> Z Self-Initiated Career Plateau	-0,258	3,655	0,000	H ₂ Accepted
Z Self-Initiated Career Plateau -> Y Career Satisfaction	-0,427	2,916	0,004	H ₃ Accepted
X2 Career Development -> Y Career Satisfaction	0,356	2,599	0,009	H ₄ Accepted
X2 Career Development -> Z Self-Initiated Career Plateau	-0,696	9,426	0,000	H ₅ Accepted
X1 WLB -> Z Self-Initiated Career Plateau -> Y Career Satisfaction	0,110	2,038	0,042	H ₆ Accepted
X2 Career Development -> Z Self-Initiated Career Plateau -> Y Career Satisfaction	0,298	3,062	0,002	H ₇ Accepted

Based on the table above, the results of the hypothesis test show the following results and conclusions:

- 1) WLB has a positive effect of 0.182 on career satisfaction with a t-statistic value of 2.172 and a p-value of $0.030 < 0.05$. Therefore, the hypothesis "WLB has a positive and significant effect on career satisfaction "(H1) is accepted.
- 2) WLB has a negative effect of -0.258 on self initiated career plateau with a t-statistic value of 3.655 and a p-value of $0.000 < 0.05$. Therefore, the hypothesis " WLB has a negative and significant effect on self initiated career plateau "(H2) is accepted.
- 3) Self initiated career plateau has a negative effect of 0-.427 on career satisfaction with a t-statistic value of 2.916 and a p-value of $0.004 < 0.05$. Therefore, the hypothesis " Self initiated career plateau has a negative and significant effect on career satisfaction "(H3) is accepted.

- 4) Career development has a positive effect of 0.356 on career satisfaction with a t-statistic value of 2.599 and a p-value of $0.009 < 0.05$. Therefore, the hypothesis "Career development has a positive and significant effect on career satisfaction "(H4) is accepted.
- 5) Career development has a negative effect of -0.696 on self initiated career plateau with a t-statistic value of 9.246 and a p-value of $0.000 < 0.05$. Therefore, the hypothesis " Career development has a negative and significant effect on self initiated career plateau "(H5) is accepted.
- 6) WLB has a positive effect of 0.110 on career satisfaction mediated by self initiated career plateau with a t-statistic value of 2.038 and a p-value of $0.042 < 0.05$. Therefore, the hypothesis " WLB has a positive and significant effect on career satisfaction mediated by self initiated career plateau "(H6) is accepted.
- 7) Career development has a positive effect of 0.298 on career satisfaction mediated by self initiated career plateau with a t-statistic value of 3.062 and a p-value of $0.002 < 0.05$. Therefore, the hypothesis " Career development has a positive and significant effect on career satisfaction mediated by self initiated career plateau "(H7) is accepted.

4.2. Discussion

The majority of Bank X employees have yet to achieve a satisfactory work-life balance. They often struggle to allocate their time, energy, and attention between work demands and their lives outside of work. Satisfaction levels regarding the career progression achieved at Bank X remain relatively low. This low level of career satisfaction suggests that the company's career development system has not fully met employee expectations. Such conditions may stem from limited promotion opportunities, unclear career paths, a lack of competency development opportunities, or inadequate recognition of career achievements. The majority of Bank X employees have yet to achieve a satisfactory work-life balance. They often struggle to allocate their time, energy, and attention between job demands and their lives outside of work. Most employees hold a strong belief that pursuing career advancement frequently necessitates transferring to a different work unit, location, or even organization, thereby potentially compromising both personal and career stability. Consequently, many employees prefer to maintain a stable position rather than pursue promotions that could disrupt their work-life balance.

A significant number of Bank X employees hold the strong view that pursuing a promotion often necessitates transferring to a different work unit, location, or even organization, thereby potentially compromising stability in both their personal lives and careers. Consequently, many employees prefer to retain a stable position rather than pursue promotions that could disrupt their work-life balance. Satisfaction levels regarding the career progression achieved at Bank X remain relatively low. This low level of career satisfaction suggests that the company's career development system has not fully met employee expectations. Such a situation may stem from limited promotion opportunities, unclear career paths, a lack of opportunities for competency development, or inadequate recognition of career achievements. Most employees are not yet fully convinced that their work truly supports the achievement of their long-term career goals. In other words, they perceive that their current roles do not offer adequate opportunities for growth aligned with their career aspirations. Satisfaction levels regarding the career progress achieved at Bank X remain relatively low. This low level of career satisfaction also indicates that the company's career development system has not fully met employee expectations. Such a situation may stem from limited promotion opportunities, unclear career paths, a lack of competency development opportunities, or insufficient recognition of career achievements.

Most employees are not fully convinced that their current jobs truly support the achievement of their long-term career goals. In other words, they perceive that their work does not offer adequate opportunities for growth aligned with their career aspirations. A significant number of Bank X employees strongly believe that pursuing a promotion often necessitates a change in work unit, location, or even organization, thereby potentially compromising stability in both their personal lives and careers. Consequently, many employees prefer to maintain a stable position rather than pursue promotions that could disrupt their work-life balance.

The majority of Bank X employees have yet to experience a satisfactory work-life balance. They often struggle to allocate their time, energy, and attention between job demands and their lives outside of work. Satisfaction levels regarding the career progression achieved at Bank X remain relatively low. This low level of career satisfaction suggests that the company's career development system has not fully met employee expectations. Such conditions may stem from limited promotion opportunities, unclear career paths, a lack of competency development opportunities, or inadequate recognition of career achievements. Most Bank X employees strongly perceive that pursuing a promotion often necessitates a change in work unit, location, or even organization, thereby potentially compromising stability in both their personal lives and careers. Consequently, many employees prefer to maintain a stable position rather than pursue promotions that could disrupt their work-life balance.

Many employees are not fully convinced that their current jobs truly support the achievement of their long-term career goals. In other words, they perceive that their work does not offer adequate opportunities for growth aligned with their career aspirations. Satisfaction levels regarding the career progress achieved at Bank X remain relatively low. This low level of career satisfaction suggests that the company's career development system has not fully met employee expectations. Such conditions may stem from limited promotion opportunities, unclear career paths, a lack of competency development opportunities, or inadequate recognition of career achievements. Bank X employees strongly perceive that pursuing a promotion often necessitates a change in work unit, location, or even organization, thereby potentially compromising stability in both their personal lives and careers. Consequently, many employees prefer to maintain a stable position rather than pursue promotions that could disrupt their work-life balance. When companies invest in employee career development, employees respond with a positive attitude, including increased career satisfaction (Jena & Nayak, 2023). Employees with clear career paths feel more secure and optimistic about their futures, thereby enhancing career satisfaction (Iis et al., 2022). Training and development equip employees to perform their duties more effectively, which impacts their satisfaction with their careers (Salleh et al., 2024). Opportunities for growth encourage employees to perform better, leading to higher career satisfaction. Transparent development systems make employees feel valued, positively influencing career satisfaction (Seema et al., 2021). Career development initiatives—such as job rotation, training, and promotions introduce variety into the work, reducing boredom and boosting career satisfaction (Setyawati et al., 2022).

Meanwhile, a self-initiated career plateau describes a situation where an individual feels their career has stagnated or consciously chooses not to pursue higher-level responsibilities. This phenomenon can arise from a lack of promotion opportunities, unclear career paths, high work pressure, or low motivation for professional growth. In some instances, employees opt to remain in their current roles because they perceive that career advancement does not offer benefits commensurate with the sacrifices required (Wawryszak et al., 2024). A negative relationship exists between these two variables because effective career development fosters employee optimism and career motivation. When organizations provide training, learning opportunities, job rotation, and clear promotion pathways, employees perceive promising future prospects within the organization. Such conditions make individuals feel valued and provide opportunities for growth, thereby reducing the likelihood of experiencing a self-initiated career plateau (Behesti & Torkan, 2024). The negative relationship between work-life balance and self-initiated career plateau indicates that the better an employee's work-life balance, the lower the likelihood of experiencing career stagnation or rejecting career advancement. When organizations provide work flexibility, well-being support, and a healthy work environment, employees perceive that career development is not necessarily synonymous with excessive pressure. Consequently, individuals become more open to opportunities for promotion and personal development (Shabeer et al., 2022; Farivar et al., 2023).

This reduction in self-initiated career plateau subsequently leads to increased career satisfaction. Employees who do not experience career stagnation tend to feel that their work offers opportunities for growth, the achievement of personal goals, and professional progress that meets their expectations. They experience a sense of pride, self-worth, and satisfaction with their career journey (Wawryszak et al., 2024).

Conversely, when work-life balance is poor, individuals tend to experience work-life conflict, emotional exhaustion (burnout), and high levels of psychological stress. Such conditions can foster the perception that career advancement would only diminish their quality of life. As a result, employees may choose to avoid greater responsibilities, feel comfortable in a stagnant position, and experience a self-initiated career plateau. As career stagnation increases, career satisfaction declines because individuals feel their careers are not progressing or yielding the expected achievements (Behesti & Torkan, 2024; Abd-Elwareth et al., 2022). The influence of career development on career satisfaction mediated by a self-initiated career plateau can be explained by the fact that effective career development enhances employee career satisfaction by reducing the tendency toward career stagnation or the refusal of higher-level positions. In this context, the self-initiated career plateau serves as a mediating variable that elucidates the mechanism by which career development affects career satisfaction levels (Shabeer et al., 2022; Farivar et al., 2023).

The negative relationship between career development and the self-initiated career plateau indicates that the better the career development provided by an organization, the lower the likelihood of employees experiencing career stagnation. Employees who gain access to training, competency development, promotions, and new work experiences perceive the organization as supportive of their career advancement. Such support boosts motivation for growth and diminishes the inclination to remain in the same position (Abd-Elwareth et al., 2022). Conversely, when career development is suboptimal, employees perceive limited opportunities for advancement. This situation can lead to job burnout, a loss of motivation, and the perception that extra effort will not yield meaningful career progress. Consequently, individuals are more likely to experience a self-initiated career plateau and consciously decline higher responsibilities or promotions. A reduction in the self-initiated career plateau subsequently leads to increased career satisfaction. Employees who feel their careers are progressing experience a sense of achievement and recognition, along with the conviction that their work fulfills their professional goals. Satisfaction with one's career trajectory arises from opportunities to learn, grow, and attain desired positions (Wawryszuk et al., 2024).

The majority of respondents are in the early adulthood stage, possessing greater maturity, experience, and stability compared to younger age groups. Individuals in this age range generally possess substantial work experience, the ability to adapt to organizational environments, and a better understanding of job duties and responsibilities. Respondents are typically capable of adapting to the work environment, grasping their roles, and providing more objective assessments of the variables under study based on their professional experience. Staff-level employees engage in high-intensity daily tasks, leading to frequent interactions with work systems, company policies, supervisors, and colleagues. The predominance of respondents from the Jakarta/Central Branch (KC Jakarta/Pusat) indicates that this unit contributed the most to the research data; consequently, the resulting perceptions largely reflect the working conditions, experiences, and organizational policy implementation within that specific unit. Most employees are not fully convinced that their current job truly supports the achievement of their long-term career goals. In other words, employees perceive that their work does not yet offer adequate opportunities for growth aligned with their career aspirations. Satisfaction levels regarding the career progression achieved at Bank X remain relatively low. This low level of career satisfaction suggests that the company's career development system has not fully met employee expectations. Such conditions may stem from limited promotion opportunities, unclear career paths, a lack of competency development opportunities, or suboptimal recognition of career achievements. Bank X employees strongly perceive that pursuing a promotion often necessitates transferring to a different work unit, location, or even organization, thereby potentially compromising stability in both their personal lives and careers. Consequently, many employees prefer to maintain a stable position rather than pursue promotions that could disrupt their work-life balance.

V. Conclusion

The results indicate that work-life balance and career development have significant direct and indirect effects on career satisfaction, mediated by the self-initiated career plateau, among Gen Z employees

at Bank X. This study offers practical insights for company management on enhancing employee career satisfaction specifically through the self-initiated career plateau by optimizing work life balance and career development initiatives (Farivar et al., 2023). This study contributes to the development of human resource management knowledge, particularly regarding research on career development and employee career behavior in the banking sector. The findings indicate that career satisfaction among Bank X employees remains low, accompanied by poor perceptions of work-life balance and career development, as well as high levels of self-initiated career plateaus. These findings enrich the literature on the relationships between work-life balance, career development, and career satisfaction within the context of banking organizations. Bank X needs to strengthen policies that support work-life balance. Management can evaluate workloads to ensure they are proportionate, offer flexible working hours in suitable units, optimize scheduling arrangements, and improve the effectiveness of communication regarding work-life balance programs. Furthermore, the company should provide employee wellness programs such as counseling, mental health activities, and family gatherings to help employees reduce work-related stress and maintain a balance between their professional and personal lives.

References

- Abd-Elwareth, F., Obied, H., & Rmadan, A. (2022). Nursing staff perspective regarding career plateau management strategies and its relation to job satisfaction. *Tanta Scientific Nursing Journal*, 27(4), 26–44. <https://doi.org/10.21608/tsnj.2022.267245>
- Beheshti, S., & Torkan, R. (2024). The impact of career plateauing on organizational procrastination mediated by job satisfaction in cooperatives, labor & social welfare offices. *Journal of Industrial Sociology*, 1(1), 111–132. <https://doi.org/10.22034/jis.2025.721528>
- Deloitte. (2025). 2025 Gen Z and Millennial Survey: Growth and the pursuit of money, meaning and well-being. Deloitte Global.
- Farivar, F., Anthony, M., Richardson, J., & Amarnani, R. (2023). More to life than promotion: Self-initiated and self-resigned career plateaus. *Human Resource Management Journal*, 34(4), 1022–1041. <https://doi.org/10.1111/1748-8583.12542>
- George, S. (2024). The anti-hustle ethos among Generation Z workers: An investigation into shifting attitudes towards work-life balance. *Partners Universal Innovative Research Publication*, 2(5), 96–109. <https://doi.org/10.5281/zenodo.13993431>
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2020). *Multivariate data analysis*. Cengage Learning.
- Hansson, C. (2022). Unbossed and unbroken: Personal resilience in women leaders who experience a lack of respect in the workplace. *Human Development*, 66(6), 1–102.
- Huo, M.-L., & Jiang, Z. (2023). Work role overload, work-life conflict and perceived career plateau: The moderating role of emotional stability. *Human Resource Management*, 62(6), 867–882. <https://doi.org/10.1002/hrm.22167>
- Iis, E., Thoyib, A., Ilham, R., & Sinta, I. (2022). The effect of career development and work environment on employee performance with work motivation as intervening variable at the Office of Agriculture and Livestock in Aceh. *IJEBAS (International Journal of Economic, Business, Accounting, Agriculture Management and Sharia Administration)*, 2(2), 227–236.
- Istikarani, M., Rosnani, T., Marumpe, D., Daud, I., & Karsim. (2024). The role of career development and work-life balance on job satisfaction through work engagement. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 8(4), 1112–1129. <https://doi.org/10.29040/ijebar.v8i4.15538>
- Jing, S., Zeng, Y., Xu, T., Yin, Q., Ogbu, K., & Huang, J. (2024). Will career plateau lead to employee silence? A moderated mediation model. *Nankai Business Review*, 15(1), 1–20. <https://doi.org/10.1108/NBRI-04-2022-0036>
- Kaur, R., & Randhawa, G. (2020). Supportive supervisor to curtail turnover intentions: Do employee engagement and work-life balance play any role? *Industrial and Commercial Training*, 52(1), 1–16. <https://doi.org/10.1108/ICT-10-2019-0092>
- Mansour, E., & Zayed, A. (2024). The role of work-life balance in enhancing career development: An empirical study on private universities in Egypt. *Management Science Journal*, 3(1), 1–40. <https://doi.org/10.21608/msamsj.2023.254078.1044>
- Salleh, R., Lohana, S., Kumar, V., & Nooriza, S. (2024). Evaluation of job satisfaction as a mediator: Exploring the relationship between workload, career growth, social support supervisory and talent retention in the oil and gas industry in Malaysia. *The Extractive Industries and Society*, 17, Article 101426. <https://doi.org/10.1016/j.exis.2024.101426>

- Seema, Choudhary, V., & Saini, G. (2021). Effect of job satisfaction on moonlighting intentions: Mediating effect of organizational commitment. *European Research on Management and Business Economics*, 27(1), Article 100137. <https://doi.org/10.1016/j.iemeen.2020.100137>
- Setyawati, N., Woelandari, D., & Rianto, M. (2022). Career development, motivation and promotion on employee performance. *East Asian Journal of Multidisciplinary Research*, 1(9), 1957–1970. <https://doi.org/10.55927/eajmr.v1i9.1453>
- Shabeer, S., Nasir, N., Nasir, S., Fatima, T., Farooqi, Y., Rehman, S., & Rehman, C. (2022). Moving up without moving forward! Managing career plateau in COVID-19: A dual serial mediations. *Management Research Review*, 45(4), 470–485. <https://doi.org/10.1108/MRR-12-2020-0751>
- Shafariah, H., & Gofur, A. (2025). Bridging the gap: How job satisfaction transforms career development into work-life balance: Evidence from Indonesia's emerging workforce. *Jurnal Akuntansi dan Manajemen*, 22(2), 135–148. <https://doi.org/10.36406/jam.v22i2.221>
- Suyanto, & Anggreani, M. (2025). Navigating conscious unbossing: Understanding Gen Z's reluctance towards traditional leadership roles. *Journal of Scientific Insights*, 2(3), 313–328. <https://doi.org/10.69930/jsi.v2i3.390>
- Wawryszak, O., Togonidze, V., & Aslantas, M. (2024). The impact of career plateaus on employee job satisfaction: The moderating role of remote work. *Management and Administration Journal*, 63(2), 109–118. <https://doi.org/10.34739/maj.2024.02.11>
- Yaqoup, H. (2025). The impact of career plateau on employee performance: An exploratory study of employees' opinions at the Northern Technical University. *MEDAAD*, 1–7.