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The Effect of Work-Life Balance and Workload on the Learning Effectiveness of Generation Z Students Who Work While Studying in Yogyakarta City

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Abstract

Generation Z students who combine employment with university study must navigate overlapping academic, work, and personal responsibilities, making role balance and workload relevant to learning effectiveness. This study examined the associations of work-life balance and workload with learning effectiveness among working Generation Z students in Yogyakarta City. A quantitative survey involved 100 respondents selected through purposive sampling. Data were collected using a five-point Likert-scale questionnaire and analyzed through multiple linear regression in SPSS version 26.0. Work-life balance was positively and significantly associated with learning effectiveness, whereas workload showed no statistically significant independent association. The overall regression model was statistically significant, with an adjusted R^2 of .399, indicating 39.9% explained variance after adjustment. These findings highlight work-life balance as a relevant factor in understanding learning effectiveness among students managing concurrent employment and academic responsibilities. The study contributes contextual evidence on the relationship between role balance and learning among working Generation Z students. Its practical implications include strengthening students' time management and prioritization and enhancing university support for students combining work and study.

Keywords: Work-Life Balance; Workload; Learning Effectiveness; Generation Z; Working Students

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INTRODUCTION

Developments in education and the labor market have created new dynamics for university students, particularly those belonging to Generation Z. One increasingly visible phenomenon is the participation of students in employment while pursuing their university education, either to meet their financial needs or to gain professional experience. The phenomenon of students undertaking paid employment during their studies has also received attention in research concerning Generation Z and the digital era (Donald & Charity, 2025). In Yogyakarta, this situation is reflected in the 2024 Student Living Cost Survey conducted by UPN Veteran Yogyakarta in collaboration with Bank Indonesia. According to the information presented in this study, more than 25% of students in Yogyakarta combine their studies with work, including entrepreneurship, teaching assistance, freelancing, café employment, and tutoring (Putri & Muafi, 2025).

Students choose to work while studying for various reasons. Some take up employment to help cover their living and educational expenses, particularly those who do not rely entirely on financial support from their parents (Humayra & Kumalasari, 2025). Beyond financial considerations, employment also provides opportunities to gain professional experience before entering the labor market after graduation. Opportunities for paid employment during university studies are among the factors that influence students' decisions to engage in activities outside their academic responsibilities (Wojciechowska, 2020). Although working while studying offers several benefits, managing both roles requires students to divide their time, energy, and attention between academic responsibilities and employment.

These circumstances create challenges for students in maintaining learning effectiveness. Working students are still expected to attend lectures, understand course materials, complete assignments, and achieve their learning objectives. However, employment demands may limit the time and energy available for academic activities. Research on working accounting students has identified challenges associated with managing multiple roles while maintaining academic achievement (Febrian et al., 2025). The demands arising from students' various activities also need to be considered when examining the academic outcomes of those who work while studying (Marliana et al., 2025).

One factor associated with these circumstances is Work-Life Balance. Work-Life Balance refers to an individual's ability to maintain balance among different responsibilities

and activities in life. Balancing work and personal life is important because individuals experience different needs and demands (Gragnano et al., 2020). For working students, this balance involves managing time and energy to fulfill employment responsibilities, academic obligations, and personal activities. Students who can maintain balance among these activities may be better able to remain engaged in their academic responsibilities. Research involving part-time university students has indicated an association between Work-Life Balance and academic performance (Tina et al., 2025).

The ability to maintain balance among different activities is also related to how individuals respond to competing role demands. When employment and academic responsibilities cannot be fulfilled simultaneously, students may experience role conflict that can interfere with their ability to carry out their responsibilities (Mbabazi et al., 2025). The relationship between work demands, personal life, and individual stress has also been discussed in studies of work-life balance (Ryu, 2024). Within the Job Demands-Resources Theory framework, high job demands need to be accompanied by adequate resources to prevent adverse consequences for individuals (Bakker & Demerouti, 2024). Therefore, Work-Life Balance is a relevant factor to examine in relation to the learning effectiveness of students who simultaneously perform the roles of employees and learners.

In addition to Work-Life Balance, workload is another factor that requires attention. Workload refers to the demands and tasks that individuals are required to complete within a particular period, including both physical and mental demands. The level of workload may vary among individuals depending on their capacity and ability to complete assigned tasks (Liang et al., 2026). Workload may also involve task complexity, time arrangements, and the working environment experienced by individuals (Siamsa & Aprilius, 2023). The assessment of workload may consider the mental demands experienced when individuals perform particular tasks (Ding et al., 2020). For working students, these employment demands must be managed alongside academic responsibilities, potentially affecting the allocation of time and energy for learning.

A workload that does not match an individual's capacity may create pressure and interfere with the fulfillment of other responsibilities. Research on working students has examined workload as one of the factors associated with academic achievement (Angrainny & Putri, 2025). Other research has also discussed the relationship between workload and work-life balance among students who combine employment with university studies (Hapsari

& Indriyaningrum, 2024). On the other hand, a measurable workload may be associated with students' ability to organize tasks and fulfill their academic responsibilities (Rosita et al., 2026). Accordingly, the effect of workload on learning effectiveness needs to be examined in the context of students who perform both activities simultaneously.

Previous studies have examined the relationship between Work-Life Balance and students' academic outcomes. Alkautsar et al. (2025a) found that Work-Life Balance had a positive and significant effect on the academic achievement of part-time working students at Universitas Terbuka. Nurfitri et al. (2025) also examined the effect of Work-Life Balance on the academic performance of students involved in organizational activities. Furthermore, Adelia et al. (2025a) found that Work-Life Balance and workload were jointly associated with the academic performance of part-time university students. These findings indicate that the balance between different activities and employment demands has become an important issue in research concerning the academic conditions of working students.

Research on workload and academic achievement has also been conducted among different groups of students. Nurfianti et al. (2026) examined the effects of time management and workload on the academic achievement of Generation Z students who work while studying. Their findings indicated that workload did not have a significant partial effect on academic achievement, although the two variables jointly had a significant effect. Hidayat and Hermana (2026) also discussed the relationship between Work-Life Balance, time management, and the academic achievement of part-time working students. Meanwhile, Oktaviana (2023) examined Work-Life Balance in relation to burnout and the performance of healthcare workers. These studies demonstrate that the relationships among work-life balance, work demands, and individual outcomes have been investigated in different contexts.

Nevertheless, previous studies have several limitations. Many studies have focused primarily on academic achievement or academic performance as their outcome variables, while learning effectiveness has not been the main focus in the context of Generation Z students who work while studying. Differences in previous findings concerning workload also indicate the need for further examination based on respondent characteristics and research contexts. In addition, several studies have focused on part-time students, working-class students, or students from particular educational institutions. Consequently, their findings do not fully represent the circumstances of Generation Z students who combine

employment and university education in Yogyakarta. These conditions provide an opportunity to examine the direct effects of Work-Life Balance and workload on learning effectiveness.

Based on this discussion, this study examines the effects of Work-Life Balance and workload on the learning effectiveness of Generation Z students who work while studying in Yogyakarta. The study focuses on learning effectiveness as the dependent variable, distinguishing it from several previous studies that primarily used academic achievement or academic performance as their outcome variables. It also examines the partial effects of each independent variable and their simultaneous effect on learning effectiveness. Therefore, this study is expected to provide empirical evidence concerning the relationship between activity balance, workload, and learning effectiveness among students who perform the dual roles of employees and learners.

METHODS

This study employed a quantitative approach using a survey method to investigate the effects of Work-Life Balance and Workload on the Learning Effectiveness of Generation Z students who work while pursuing their university education in Yogyakarta City. Work-Life Balance (X1) and Workload (X2) were examined as independent variables, while Learning Effectiveness (Y) served as the dependent variable.

Work-Life Balance was defined as students' ability to balance employment, academic, and personal demands. It was assessed through three indicators: time balance, referring to the allocation of time among studying, working, and personal activities; involvement balance, referring to balanced participation in the roles of student and employee; and satisfaction balance, reflecting satisfaction with the balance between work and academic responsibilities (Oktaviana, 2023). Workload referred to the level of job demands, including task volume, time pressure, and performance requirements that may affect physical and mental conditions. Its indicators comprised working conditions, working hours, work targets, and the work environment (Novita & Atidira, 2024). Learning Effectiveness referred to students' achievement of learning objectives and was measured through instructional quality, appropriate learning level, incentives or motivation, and time (Adelia et al., 2025). All indicators were measured using a five-point Likert scale.

The target population consisted of Generation Z students who were studying and working in Yogyakarta City. Eligible respondents were aged 18–29, actively enrolled in at least their third semester, and employed part-time, freelance, or full-time for a minimum of 20 hours per week. They were also required to participate voluntarily and be reachable through Google Forms in Yogyakarta. Participants were selected using purposive sampling because the study required respondents who met specific criteria relevant to its objectives. The minimum sample size was calculated using the Lemeshow formula, with a 95% confidence level, an estimated proportion of 0.5, and a 10% margin of error. The calculation yielded a minimum of 97 respondents. A total of 100 eligible respondents participated, and all were included in the analysis.

Primary data were collected through a survey using a closed-ended questionnaire distributed online via Google Forms. Responses were recorded on five Likert-scale options, ranging from strongly disagree to strongly agree. Instrument validity was assessed using Pearson Product-Moment correlation. Items were considered valid when their correlation exceeded the critical r value or their significance level was below 0.05. Reliability was examined using Cronbach's Alpha, with a coefficient of at least 0.70 indicating acceptable internal consistency.

Data analysis was conducted using SPSS version 26.0. The analytical stages included descriptive statistics, validity and reliability testing, and classical assumption tests covering normality, linearity, multicollinearity, and heteroscedasticity. Multiple linear regression was subsequently applied to examine the effects of Work-Life Balance and Workload on Learning Effectiveness. The t-test assessed the individual effect of each independent variable, while the F-test examined their simultaneous effect. Statistical decisions were based on a significance level of 0.05. The coefficient of determination (Adjusted R-squared) was used to establish the proportion of variation in Learning Effectiveness explained by the independent variables.

RESULTS

1. Classical Assumption Tests

a. Normality Test

Table 1. Results of the Monte Carlo Normality Test

One-Sample Kolmogorov-Smirnov Test

			Unstandardized Residual
N			100
Normal Parameters[a,b]	Mean		,0000000
	Std. Deviation		4,30221919
Most Extreme Differences	Absolute		,097
	Positive		,097
	Negative		-,061
Test Statistic			,097
Asymp. Sig. (2-tailed)			,021[c]
Monte Carlo Sig. (2-tailed)	Sig.		,285[d]
	99% Confidence Interval	Lower Bound	,274
		Upper Bound	,297

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. Based on 10000 sampled tables with starting seed 2000000.

source: Compiled by the researcher (2026)

Table 1. Results of the Monte Carlo Normality Test shows that the Monte Carlo significance value (2-tailed) was 0.285, which is greater than 0.05. Therefore, the residuals can be considered normally distributed. This indicates that the residuals follow a normal distribution and that the regression model satisfies the normality assumption.

b. Linearity Test

Table 2. Results of the Linearity Test between Work-Life Balance and Learning Effectiveness

ANOVA Table	Sum of Squares	df	Mean Square	F	Sig.
Learning Effectiveness * Work-Life Balance					
Between Groups (Combined)	1,800.328	19	94.754	5.775	0.000
Linearity	1,314.694	1	1,314.694	80.133	0.000
Deviation from Linearity	485.634	18	26.980	1.644	0.069
Within Groups	1,312.512	80	16.406		
Total	3,112.840	99			

source: Compiled by the researcher (2026)

Table 2. Results of the Linearity Test between Work-Life Balance and Learning Effectiveness shows that the significance value for Linearity was 0.000, while the Deviation from Linearity significance value was 0.069. Since the latter value exceeds 0.05, the relationship between Work-Life Balance (X1) and Learning Effectiveness (Y) is linear. Thus, the relationship satisfies the linearity assumption and can be further examined using linear regression analysis.

Table 3. Results of the Linearity Test between Workload and Learning Effectiveness

ANOVA Table	Sum of Squares	df	Mean Square	F	Sig.
Learning Effectiveness * Workload					
Between Groups (Combined)	977.895	19	51.468	1.929	0.023
Linearity	390.747	1	390.747	14.642	0.000
Deviation from Linearity	587.147	18	32.619	1.222	0.264
Within Groups	2,134.945	80	26.687		
Total	3,112.840	99			

source: Compiled by the researcher (2026)

Table 3. Results of the Linearity Test between Workload and Learning Effectiveness shows that the significance value for Linearity was 0.000, while the Deviation from Linearity significance value was 0.264. Since the latter value exceeds 0.05, the relationship between Workload (X2) and Learning Effectiveness (Y) is linear. Therefore, the relationship satisfies the linearity assumption and can be further analyzed using linear regression.

c. Multicollinearity Test

Table 4. Results of the Multicollinearity Test

Coefficients[a]			
Model		Collinearity Statistics	
		Tolerance	VIF
1	*Work-Life Balance*	,830	1,205
	Workload	,830	1,205
a. Dependent Variable: Learning Effectiveness			

source: Compiled by the researcher (2026)

Table 4. Results of the Multicollinearity Test shows that Work-Life Balance (X1) and Workload (X2) both have tolerance values of 0.830, which are greater than 0.10, and VIF values of 1.205, which are below 10. These results indicate that there is no multicollinearity between the independent variables in the regression model.

d. Heteroscedasticity Test

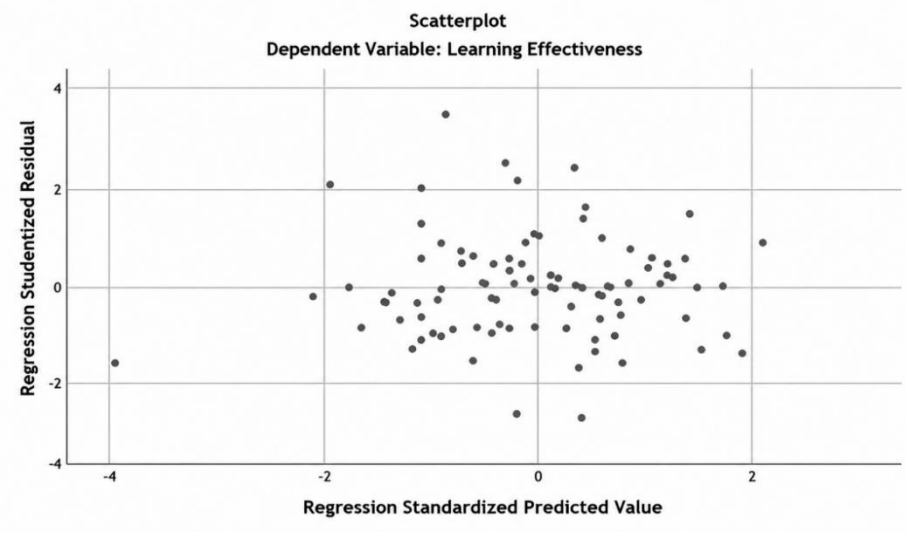


Figure 1. Scatterplot of the Heteroscedasticity Test

Figure 1. Scatterplot of the Heteroscedasticity Test shows that the residual points are randomly distributed above and below zero on the Y-axis without forming a specific pattern, indicating that the regression model does not exhibit heteroscedasticity.

2. Multiple Linear Regression Analysis

Table 5. Results of Multiple Linear Regression Analysis

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,908	3,063		4,541	,000
	Work-Life Balance	,709	,103	,584	6,863	,000
	Workload	,160	,116	,118	1,386	,169
a. Dependent Variable: Learning Effectiveness						

source: Compiled by the researcher (2026)

Table 4. Results of Multiple Linear Regression Analysis shows that the regression equation is Y = 13.908 + 0.709(X1) + 0.160(X2) indicating that the constant value is 13.908, the Work-Life Balance coefficient is 0.709, and the Workload coefficient is 0.160, meaning that both variables have a positive relationship with Learning Effectiveness.

3. Hypothesis Testing

a. Partial Test (t-test)

Table 6. Results of the Partial Test (t-test)

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13,908	3,063		4,541	,000
	Work-Life Balance	,709	,103	,584	6,863	,000
	Workload	,160	,116	,118	1,386	,169
a. Dependent Variable: Learning Effectiveness						

source: Compiled by the researcher (2026)

Table 6. Results of the Partial Test (t-test) shows that Work-Life Balance had a calculated t-value of 6.863, which exceeded the critical t-value of 1.661, with a significance value of 0.000. Since 6.863 > 1.661 and 0.000 < 0.05, the null hypothesis is rejected and H1 is accepted. This indicates that Work-Life Balance has a positive and statistically significant partial effect on Learning Effectiveness.

Meanwhile, Workload had a calculated t-value of 1.386, which was lower than the critical t-value of 1.661, with a significance value of 0.169. Since 1.386 < 1.661 and 0.169 > 0.05, the null hypothesis is accepted and H2 is rejected. This indicates that Workload does not have a statistically significant partial effect on Learning Effectiveness.

b. Simultaneous Test (F-test)

Table 7. Results of the Simultaneous Test (F-test)

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1280,440	2	640,220	33,891	,000[b]
	Residual	1832,400	97	18,891		
	Total	3112,840	99			
a. Dependent Variable: Learning Effectiveness						
b. Predictors: (Constant), *Workload, Work-Life Balance*						

source: Compiled by the researcher (2026)

Table 7. Results of the Simultaneous Test (F-test) shows that the calculated F-value is 33.891, which is greater than the F-table value of 3.09, with a significance value of 0.000, which is less than 0.05, indicating that H_0 is rejected and H_3 is accepted; therefore, Work-Life Balance and Workload simultaneously have a significant effect on Learning Effectiveness.

4. Coefficient of Determination Test (R^2)

Table 8. Results of the Coefficient of Determination Test (Adjusted R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.641[a]	0.411	0.399	4.346

[a] Predictors: (Constant), Workload, Work-Life Balance.

source: Compiled by the researcher (2026)

Table 8. Results of the Coefficient of Determination Test (Adjusted R^2) shows that the Adjusted R Square value was 0.399, or 39.9%. This indicates that Work-Life Balance and Workload jointly explain 39.9% of the variation in Learning Effectiveness. The remaining 60.1% is explained by other factors outside the research model, such as learning motivation, learning environment, learning discipline, learning methods, and social support.

DISCUSSION

The results of the statistical analysis indicate that Work-Life Balance has a positive and significant effect on the Learning Effectiveness of Generation Z students who work while studying in Yogyakarta. This finding is supported by a regression coefficient of 0.709, a t-value of 6.863, and a significance value of 0.000 ($p < 0.05$). These results suggest that students who are better able to maintain a balance between work, academic responsibilities, and personal life tend to demonstrate higher Learning Effectiveness. Maintaining balance across these different roles enables students to manage their time, energy, and responsibilities more effectively, thereby supporting the effective implementation of their learning activities.

This finding can be explained through Role Conflict Theory. Students who work while studying have to fulfill different responsibilities simultaneously. Work-related responsibilities may include completing tasks, achieving targets, and following work schedules, while academic responsibilities involve attending lectures, completing assignments, and preparing for examinations. When the demands of these roles cannot be managed appropriately, students may experience time-based conflict or pressure that can interfere with their learning activities. Conversely, the ability to maintain Work-Life Balance can help students manage these demands and allocate sufficient time and attention to academic activities. Therefore, balance between work, academic responsibilities, and personal life is one of the aspects associated with maintaining Learning Effectiveness among working students.

This finding is consistent with Alkautsar et al. (2025), who found that Work-Life Balance has a positive and significant effect on the academic achievement of students who work part-time. Pranitasari (2020) also explained that the ability to maintain balance between different roles is related to the maintenance of learning quality. These findings support the view that maintaining balance across different activities is important for students who have to fulfill work and academic responsibilities simultaneously.

In contrast to Work-Life Balance, the statistical results indicate that Workload does not have a significant partial effect on Learning Effectiveness. This result is reflected in the regression coefficient of 0.160, a t-value of 1.386, and a significance value of 0.169, which is greater than 0.05. Therefore, the second hypothesis is not supported. Although the regression coefficient indicates a positive direction, it cannot be interpreted as a statistically significant positive effect because the result does not meet the predetermined significance level. This means that higher or lower Workload has not been statistically proven to determine the Learning Effectiveness of Generation Z students who study while working in this study.

This finding can be understood through the perspective of Job Demands-Resources Theory, which identifies workload as one form of job demand. Work demands may consume students' time and energy, particularly when they have to complete work responsibilities while fulfilling their academic obligations. However, the effects of these demands may also be related to the resources available to individuals, such as time-management abilities, schedule flexibility, and the support they receive. Consequently, Workload does not necessarily have the same relationship with Learning Effectiveness for every student. In this study, the statistical results indicate that Workload does not have a significant partial effect on Learning Effectiveness.

This finding is consistent with Nurfianti et al. (2026), who examined the effect of workload on academic achievement with time management as an intervening variable among Management students at FEB UNM. Angrainny and Putri (2025) also examined the influence of workload on the academic achievement of Raja Ali Haji Maritime University students who work while studying. Both studies provide relevant comparisons because they examine workload and students' academic conditions while combining work and study responsibilities. However, this finding differs from Adelia et al. (2025), who found that Workload and Work-Life Balance affect the academic performance of part-time students.

These differences indicate that the relationship between workload and academic conditions may vary depending on respondent characteristics and the research context.

Furthermore, the simultaneous test results indicate that Work-Life Balance and Workload jointly have a significant effect on Learning Effectiveness. This result is indicated by an F-value of 33.891 and a significance value of 0.000, which is below 0.05. The finding demonstrates that both independent variables jointly have a significant relationship in explaining variations in the Learning Effectiveness of Generation Z students who study while working. It also shows that although Workload does not have a significant effect when tested partially, it remains part of a model that is jointly significant with Work-Life Balance. Therefore, the partial and simultaneous test results are not contradictory because they examine the variables in different ways.

This finding is consistent with Adelia et al. (2025a), who found that Workload and Work-Life Balance simultaneously affect the academic performance of part-time students. The results can also be understood theoretically through Job Demands-Resources Theory and Role Conflict Theory. Work-Life Balance describes students' ability to maintain balance across different roles, while Workload represents the work demands they have to complete. Together, these aspects provide an overview of the conditions faced by students when carrying out academic and work responsibilities simultaneously.

The coefficient of determination shows an Adjusted R Square value of 0.399 or 39.9%. This means that Work-Life Balance and Workload jointly explain 39.9% of the variation in Learning Effectiveness, while the remaining 60.1% is explained by other factors outside the research model. These factors, as identified in the thesis, include learning motivation, learning environment, learning discipline, learning methods, and social support. This result indicates that the two variables examined contribute to explaining Learning Effectiveness, but they do not cover all factors that may be associated with students' learning conditions.

The findings have implications for students, higher education institutions, and employers. For students, the results highlight the importance of maintaining balance between work responsibilities, academic activities, and personal life to support effective learning. For higher education institutions, the findings may serve as a consideration when addressing the needs of working students, for example, through academic support and the arrangement of academic activities that take working students' circumstances into account. For employers,

the results may provide insight into the importance of considering work schedules and job demands so that students can continue fulfilling their academic responsibilities.

This study has several limitations that should be considered when interpreting the findings. First, the study only uses Work-Life Balance and Workload as independent variables, meaning that other factors that may affect Learning Effectiveness have not been included. Second, the respondents are limited to Generation Z students who study while working in Yogyakarta; therefore, the findings may not be generalizable to students with different characteristics and backgrounds. Third, the data were collected through questionnaires based on respondents' perceptions, which may involve subjectivity in their responses. Fourth, the study was conducted during one particular period and therefore cannot describe changes in Work-Life Balance, Workload, and Learning Effectiveness over a longer period. Future research may consider including additional variables and broader respondent characteristics to obtain a more comprehensive understanding of the factors associated with the Learning Effectiveness of working students.

CONCLUSION

The findings indicate that Work-Life Balance and Workload have different relationships with the Learning Effectiveness of Generation Z students who work while studying in Yogyakarta. Work-Life Balance has a positive and significant effect on Learning Effectiveness. This suggests that students who can balance employment, academic responsibilities, and personal life tend to demonstrate greater learning effectiveness. Maintaining this balance can help students manage their time, energy, and attention, supporting effective learning activities.

By contrast, Workload does not have a significant partial effect on Learning Effectiveness. Therefore, workload levels cannot be established as a factor that directly determines students' learning effectiveness in this study. However, the simultaneous test indicates that Work-Life Balance and Workload jointly have a significant effect on Learning Effectiveness. This highlights the importance of considering both variables when examining the learning conditions of students who undertake employment and academic responsibilities concurrently.

Theoretically, this study contributes empirical evidence on the relationship between role balance, work demands, and Learning Effectiveness among Generation Z working

students. The findings emphasize the importance of maintaining balance across responsibilities and providing institutional support for students managing academic and other commitments. Students are encouraged to manage their time and establish priorities, while educational institutions should provide support that considers the circumstances of working students. Future research could include additional variables, such as learning motivation, time management, learning environment, and social support; involve diverse respondents and broader research settings; and use varied data collection methods and research periods to develop a comprehensive understanding of the factors associated with Learning Effectiveness.

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