

Juggling Priorities: The Epic Quest for Work-Life Equilibrium among Early Career Employees

*How do early career employees working in the banking sector experience
their work-life balance?*



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Abstract

Title	Juggling Priorities: The Epic Quest for Work-Life Equilibrium among Early Career Employees
Background and Purpose	Due to the changing nature of employment, contemporary early career employees place more value on work-life balance than any other generation before them. Our purpose is to provide a contextual overview that identifies and illuminates some of the defining characteristics of the early career employees employed in the banking sector.
Theoretical Background	The integration of the boundary and motivation theory enable us to understand how early career employees working in the banking sector navigate and manage their professional and personal roles.
Methodology	The symbolic interactionism approach guided our qualitative study. Through the conduction of 16 semi-structured interviews at DutchBank we succeeded to abductively retrieve significant insights.
Contribution	Our research makes a significant contribution by re-examining the generational shifts from a ‘live to work’ mindset to a ‘work to live’ orientation. Additionally, we answer the call to re-evaluate the existing knowledge on work-life balance in the context of the shifted motivation among early career employees. Lastly, we examine the management of boundaries among early career employees in the banking sector. Overall we offer a valuable and unique contribution to the theory development of work-life balance.
Keywords	Work-life Balance Early Career Employees Boundaries Motivation Work to Live.

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Dear reader,

Get ready to be inspired by our journey! We, Léonique and Frédérique, embarked on a quest to explore the ever-elusive work-life balance among early career employees. Our journey has been challenging, inspiring and motivating. Anna Jonsson guided us through this journey, by providing theoretical insights, critical remarks and motivational talks. We want to sincerely thank her for her dedication and input.

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We wish you a joyful experience reading our thesis.

Kind regards,

Léonique Hamers and Frédérique Kluijtmans

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List of Abbreviations

<i>Abbreviation</i>	<i>Full Text</i>
SI	Symbolic Interactionism
WLB	Work-Life Balance

1. Introduction

1.1 Background

Dear employer, let me introduce myself. As a contemporary early career employee I started my professional career in the chaotic landscape of today's world, facing a multitude of challenges that significantly impacted my experiences. The escalating inflation, economic recession, geopolitical conflicts, and the global pandemic have converged to create a complex and pressing environment for me (Smith, 2023). Consequently, my values and perceptions of work and life have undergone a profound shift if I compare it to my parents and grandparents (Smith, 2023) (Appendix 2). Since the chaotic landscape shaped my worldview, I started to prioritize 'life' over 'work' (Gabriolova & Buchko, 2021).

Amidst this chaotic landscape, the concept of work-life balance (WLB) has emerged as a crucial factor for early career employees (Brough et al. 2020). In this context, Kalliath and Brough (2008) explain WLB as one's individual perception of work and non-work activities that are compatible and encourage growth in accordance with one's present life priorities.

Within our thesis we delimited the individual perception of work and non-work activities to those of early career employees working in the banking sector. Here, early career employees refers to individuals who have recently entered the workforce, typically no more than five years ago (Appendix 1). This group comprises individuals born between 1993 and 2003, placing them in the age range of 20 to 30 years old. We reason that they can be categorized as either 'young millennials', belonging to parts of generation Y, or 'working iGens', representing segments of generation Z. These individuals find themselves in their young adulthood which is the most significant point in life where individuals give meaning to work roles to develop their sense of self-identity (Polan & Taylor, 2023). Among other researchers, Anderson et al. (2017) identified that the contemporary young adults hold different expectations regarding the centrality of work to their lives, meaning they prioritize aspects in their personal life over work as they feel less fulfilled and committed to their job.

These evolving expectations have gained significant research interest, which has been fueled by the shifting demographics and the wide recognition of balancing work and life responsibilities (Anderson, Coffey & Byerly, 2002). Likewise, Sanchez Hernandez et al. (2019) contend that WLB is considered as a rising demand in our society as it is the result of the changing nature of employment. The changing nature of employment encovers that contemporary early career employees place more value on WLB than any other generation before them (Sanchez Hernandez et al. 2019). This indicates that the generational changes are the driving force for the shifting values on WLB (Wood, 2019). These shifting values originate from the desire to find the sweet spot between balancing work and life priorities (Janeska-Illiev & Miladinova, 2021; Sanchez Hernandez et al. 2019).

As early career employees are considered as valuable factors in the current economy and workforce (Gabrielova & Buchko, 2021), Anderson et al. (2017) argue that in order to keep up with them, research on WLB *must* develop. Therefore the evolving dynamics of the workforce necessitate continuous research advancements in understanding and addressing their WLB concerns. This underlines the urgency of adapting the already existing knowledge on WLB to understand the shifting mindsets, values, and generational particularities of the early career employees, as contemporarily there have been insufficient attempts to do so (Anderson et al. 2017; Marinsek et al. 2022).

1.2 Aim and Objectives

To adapt the existing knowledge on WLB to serve the shifting mindsets, values and generational particularities, our thesis conceptualizes the WLB experiences of early career employees based on the boundary and motivation theory which serve as the underlying foundation. The boundary theory, as created by Nippert-Eng in 1996, identifies how individuals manage their work and life roles by either segmenting or integrating both aspects. The motivation theory, on the other hand, is utilized to examine and delve deep into the underlying motivations behind achieving a desired WLB among early career employees in the banking sector. By utilizing both theories, we can develop a more in-depth understanding of the factors that shape their WLB experiences and therefore explore the complexities and nuances in a holistic manner. The integration of the boundary and motivation theory enable us to enhance an understanding of how early career employees working in the banking sector navigate and manage their professional and personal roles. This research objective makes a novel contribution to the existing literature on the WLB concept.

Although the boundary and motivation theory have each been studied independently in prior studies, our research integrates these theories in a unique way to acquire a more comprehensive understanding of how early career employees in the banking sector experience their WLB. By examining the interplay between the boundary management strategies, such as segmentation or integration, and motivational factors, we strive to shed light on the complex dynamics and therefore provide new insights in achieving WLB in the specific context of: young millennials and working iGen in the banking sector.

By considering the boundary and motivation theory in the context of the changing workforce, we seek to make three important contributions to the existing WLB literature. First, our research makes a significant contribution by re-examining the generational shifts from a ‘live to work’ mindset to a ‘work to live’ orientation. This generational shift has profound implications for how early career employees experience and navigate their WLB. By highlighting this shift, our study sheds light on the evolving experiences of early career employees. Second, we answer the call to re-evaluate the existing knowledge on WLB in the context of the shifted motivation among early career employees. By challenging conventional assumptions and exploring the nuanced

dynamics of the motivation among early career employees, our study enriches the understanding of WLB experiences in today's rapidly evolving landscape. Third, we examine the management of boundaries among early career employees in the banking sector. We delve into the intricate realm of boundary management among these individuals, by closely examining how the boundaries between work and life are established.

Overall this comprehensive contextual analysis offers a valuable and unique contribution to the theory development of WLB. These findings can be leveraged by organizations, especially in the banking sector, to come to an increased understanding of WLB among early career employees. These insights can help them foster a suitable equilibrium between work and life for their early career employees whilst avoiding organizational pitfalls.

1.3 Research Purpose

As previously mentioned, only limited studies have examined the WLB of early career employees, therefore a more comprehensive and in-depth research that considers the unique needs and perspectives of this group is necessary (Sojka, 2020). Likewise Anderson et al. (2017) argues that there is a growing recognition that early career employees have unique needs and perspectives related to WLB, which have not been fully explored in the existing literature yet. There is a growing recognition to further explore this field, supported by a study conducted by Deloitte (2019) that highlights the significant presence of millennials in the current workforce, with iGens surpassing them progressively. This recognition emphasizes the importance of gaining a deeper understanding of the dynamics and challenges associated with these generational cohorts. Chillakuri (2020) therefore indicates the significance of understanding and acting upon their standards.

To gain a comprehensive understanding and explore the early career employees' standards, it is essential to narrow down the focus to a specific sector to be able to grasp it. While there are several studies on WLB in the health, transport and education sector, Sanchez Hernandez et al. (2019) motivates future researchers to explore the concept of WLB in other specific sectors to make a contribution. Due to the scarce studies examining the WLB of early career employees in the banking sector, we identified a significant gap (Sanchez Hernandez et al. 2019). The banking sector has recently not been addressed by other researchers in terms of WLB among early career employees. Although a few existing studies did examine the WLB in the banking sector, these studies are not up-to-date nor focused on the western culture, which indicates the need for our study. In addition, previous research talked about gender differences, job satisfaction, generational traits and employee performance, but did not include the boundary and motivation theory to base the WLB experiences of early career employees upon (Chung & van der Lippe, 2020). Lastly, previous literature refers to a healthy WLB, however the same literature also states WLB is a subjective concept (Lockwood, 2003). This study will map out the factors that are part of a 'healthy' WLB from the perspective of early career employees in the banking sector. Therefore this qualitative study will contribute to an augmented understanding of the subjective concept WLB. The gap to be filled gives us the opportunity to identify unique dynamics,

challenges and coping mechanisms regarding the concept WLB specifically in the banking sector.

This gap resulted in the purpose of our thesis, which is to provide a contextual overview that identifies and illuminates some of the defining characteristics of the young millennials and working iGen, to increase understanding of their WLB experiences. Consequently, the aim of our thesis is to discover how the early career employees experience the WLB in the banking sector by highlighting their shifting viewpoint and values. This interest is translated into the following research question:

“How do early career employees working in the banking sector experience their work-life balance?”

Throughout our thesis, we do not attempt to draw conclusions on facts in black and white, instead the aim is to give a colorful and in-depth exploration of the experiences of early career employees. Furthermore, we are aware about the generalization trap on generations and therefore focus to avert this as much as possible. Thus, our thesis will discover the perspectives, expectations, and input of the relatively undiscovered early career employees working in the banking sector, which creates significant opportunities for organizations to act upon.

1.4 Thesis Structure

The literature review guides the reader through the concept of WLB, followed by diagnosing the shifting perspectives and finally a more in-depth examination of early career employees with regards to their preferences is shown. Following the literature review we examine the boundary and motivation theory to serve as the underlying foundation of our thesis. In addition to theoretical input, empirical data was gathered, through conducting semi-structured interviews with early career employees employed at DutchBank. The single-case qualitative study was supported by the interpretive tradition called symbolic interactionism. The tradition guided us into making sense of meaning, interpersonal interactions and evolving interpretations of the interviewees. Furthermore, the data was analyzed, which included sorting, reducing, and arguing the collected qualitative data. By following this three-step process we gained a comprehensive understanding of the data, which enabled us to conduct an objective analysis in the findings section. Finally, the literature and empirical findings were synthesized, through this abductive approach new information emerged in the discussion. In total, this process gave us the possibility to answer the research question, share our contributions, suggest implications and outline future recommendations for research.

2. Literature Review

The literature review presents relevant existing literature to provide the reader with an overview of the current state of knowledge on WLB. The aim is to emphasize the context, relevance and significance of the concept WLB among individuals early in their career. The literature review represents the concept of WLB first, followed by examining how this concept applies to the contemporary early career employees.

2.1 Work-life Balance

The concept of WLB was first raised in the late 19th century, when factory workers demanded maximum working hours (Hogarth & Bosworth, 2009). From there on, the concept of WLB popped up more frequently, as labor unions collectively raised their voices and official laws were accepted which ensured fair labor standards (Khateeb, 2020). However, it was only until the late 1980's that the concept of WLB was transformed into a 'term' used by human resource practitioners, to frame controversies around the WLB (Frame & Hartog, 2003).

Wood et al. (2020) explain that the contemporary society continues to draw significant attention towards the WLB due to the positive effects on employees and organizational outcomes. Guest (2002) defines the WLB as an act of balancing the quality of both the working life and non-working life. Likewise, Abdulrahman and Ali (2018) propose that the WLB is a state of equilibrium where the professional responsibilities and the personal life of an individual are equally balanced. It can be stated that WLB is an all-encompassing concept, having an impact on aspects such as ones' well-being, levels of stress, quality of life, performance, personal growth, physical and mental health (Sanchez Hernandez et al. 2019).

2.1.1 Meaning of Balance

The all-encompassing concept of WLB considers two domains; work and life. Contemporarily, the domains of work and life increasingly intertwine, a likelihood arises that what happens in one domain affects the other domain (Talukder, 2019). Similarly with scales, what happens on one side affects the other side, this reciprocal relationship shows how professional obligations impact

personal commitments and vice versa (Wood et al. 2020). In an ideal situation the concepts of work and personal life are balanced, however the term balance is interpreted differently among scholars. In the most logical sense one may say that balance indicates the equal distribution of work and life - meaning that 50 percent of the time is spent on professional matters and 50 percent on personal life (Greenhaus, Collins & Shaw, 2003). Contrastingly, Reiter (2007) explains the term from a situational approach, where balance depends on the subjective viewpoint and varying contexts of an individual. The situational framework considers the interplay between the environment and the individual (Sanchez Hernandez et al. 2019). Sanchez Hernandez et al. (2019) claim that the situational framework helps one comprehend how generational traits and experiences influence the idea of WLB. Lockwood (2003) therefore makes a connection between a chameleon and the WLB. She explains that the meaning of WLB is differently articulated per individual depending on subjective interpretations and individual coping strategies (Lockwood, 2003). Contemporarily, individuals become increasingly interested to discover what balance means to them with regards to work and life priorities, which is the drive for practitioners, researchers and organizations to understand and apply the concept of WLB (Kelliher, Richardson & Boiarintseva, 2019). This interest stems from the recognized impact that WLB has on both employees and organizational outcomes (Wood et al. 2020).

2.1.2 Work-Life Balance in Practice

Where the previous section articulated the meaning of balance, the subsequent section aims to enhance comprehension regarding the practical aspect of balancing work and life. In general terms WLB practices revolve around flexible work arrangements and acts of organizational support (McDonald, Brown & Bradley, 2005). WLB support was originally designed to supply employees with care-benefits as a formal organizational initiative (Kelliher, Richardson & Boiarintseva, 2019). Nowadays, flexibility as a formal organizational WLB initiative, is one of the most reputable practices widely adopted by organizations and desired by employees (Bjärntoft et al. 2020). Technological advancements and breakthroughs are the driving force behind the flexibility arrangements as it enables employees to work from anywhere they prefer (Davidescu et al. 2020; Rodríguez-Modroño & López-Igual, 2021). Research shows that workplace flexibility became a key priority over the past years, for employees to balance work and life priorities (Kim et al. 2020). Flexible work arrangements include the freedom in time

distribution, location and amount of work performed which results in employees experiencing a higher level of autonomy (Batt & Valcour, 2003; Felstead et al. 2002; Ryan & Kossek, 2008). Likewise, Davidescu et al. (2020) emphasize the positive aspects of flexibility in the workplace from the employee's perspective. They state that flexibility allows employees to balance their work and life, which promotes job satisfaction and employee performance. Furthermore, a recent WLB trend in line with flexibility, is the concept of the compressed workweek, which allows employees to work longer hours in exchange for lesser days (Rue, Bayers & Ibrahim, 2015). Overall, flexibility is a recurring and crucial concept stated in the existing literature on WLB.

2.1.3 Necessity of Work-Life Balance

As discussed above, present-day many individuals have a strong desire for flexibility with regards to their WLB. Batt and Valcour (2003) highlighted the significant correlation between WLB practices facilitating flexibility and positive work attitudes. These positive work attitudes encompass various aspects, as Sirgy and Lee (2018) emphasize, including enhanced job satisfaction, performance and commitment whilst reducing stress, anxiety, depression and exhaustion. Building on this foundation, Wood et al. (2020) further emphasize the role of WLB as an antecedent to work engagement, highlighting the cruciality of providing employees with appropriate WLB initiatives to foster their engagement.

Noteworthy is that Brough et al. (2008) argue that a work and life imbalance can cause societal catastrophes translating into postponed parenting, declined rates of fertility, demographic aging, and a decreasing workforce supply. Likewise, Kumara and Sanoon (2018) emphasize that a misaligned WLB can contribute to turnover intention and job-hopping (Kumara & Sanoon, 2018). The consequences of such imbalances are multifaceted, leading to lost productivity, disengagement, absenteeism, and physical complaints impacting the organization's financial performance (Sanchez Hernandez, 2019; Sujansky & Ferri-Reed, 2009). Therefore, Bhende et al. (2020) reason that if employees perceive their WLB as suboptimal, it can significantly impact their output. Furthermore, Allen et al. (2012) contend that employees experiencing WLB pressures are more prone to decreased productivity, increased absence and disengagement. Given these consequences, for individuals, employers and society, sustaining a healthy WLB is thus

said to be crucial as it acts as a return on investment in all aspects of life (Bhende et al. 2020; Brough et al. 2008; Lockwood, 2003).

2.2 Shifting Mindset

In the previous chapter the cruciality of WLB has been motivated. To contextualize the concept of WLB, the early career employees will be further investigated. As stated earlier, our thesis is focused on individuals who recently entered the workforce and have less than five years of professional experience, which makes them a young millennial or working iGen individual. To identify characteristics, values and motivators driving these early career employees, the existing literature on the generational cohorts of millennials and iGens are explored. Here a generational cohort refers to concrete groups of people who are born within a similar time frame, who share comparable developments, attitudes, behaviors and habits (Bolin & Skogerbø, 2013; Bengston & Achenbaum, 1993; Denaro et al. 2018).

Firstly, millennials are seen as powerful drivers both as employees and customers within the contemporary economy (Bannon, Ford & Meltzer, 2011; Gabrielova & Buchko, 2021). This cohort, born between 1981 and 1995 (Dimock, 2019), is commonly well-educated, sociable and prioritizes personal development and self-fulfillment over other factors (Gabrielova & Buchko, 2011; Hattke, Homberg & Znanewitz, 2017; Twenge, Campbell & Freeman, 2012). Next to personal development and self-fulfillment, millennials seek to live comfortably over considering their career as the most significant aspect of life (Gabrielova & Buchko, 2011; Twenge, Campbell & Freeman, 2012). This means that they highly value a flexible working environment which contains a thin line between personal and professional relationships, combined with attractive working conditions to create meaningful work within the organization and to society (Gabrielova & Buchko, 2011; Kuron et al. 2015).

The generation that comes after millennials is known as iGen, in which the majority is now starting to enter the workforce or is already active in the workforce (Gabrielova & Buchko, 2021). Individuals from iGen are born between 1996 and 2011 (Barhate & Dirani, 2021; Gabrielova & Buchko, 2021). According to Schroth (2019), as iGen has always been surrounded by the newest technology and digitalization, they tend to embrace these developments and innovations often and adapt to new ways of doing things easily. Additionally, the majority of iGens value flexibility in their working environment such as flexible working hours, workspaces and schedules (Berkup, 2014; Gaidhani, Arora & Sharma, 2019).

The millennials and iGens, exhibit a different mindset than the generations before them, referred to as their predecessors (Gursoy, Maier & Chi, 2008) (Appendix 2). As the number of millennials and iGen in the workforce increase each year, the divide between their mindset and the mindset of their predecessors becomes more noticeable. This significant shift will be further explored through the metaphorical saying ‘I live to work’ versus ‘I work to live’. Wood (2019), Morrel and Abston (2018) assert that generational viewpoints on WLB have shifted, with the motto ‘work to live’ currently being more prevalent for the contemporary early career employees than ‘live to work’. As each generation is formed by its circumstances, below we will deviate the motto ‘live to work’ from ‘work to live’ - to showcase the shift in mindset from the predecessors to the early career employees (Sanchez Hernandez et al. 2019).

2.2.1 Live to Work

The prevailing motto ‘live to work’ has served as a guiding principle for individuals across several generations, including lost, greatest, silent, baby boomer, and Generation X (Berkup, 2014) (Appendix 2). This motto implies that *work* holds a central position and as the primary purpose in an individual's life (Berkup, 2014). To understand this motto, we turn to Pishchik (2020), who argues that the environment has a big influence on generations since reality is socially constructed by individuals and organizations and is therefore developed via social interactions. Berkup (2014) shows this by arguing that World War I and II had a significant impact in shaping the personality and characteristic features of the aforementioned generations, whereby financial security became crucial. Berkup (2014) concludes that these generations were highly dedicated and committed to their jobs to safeguard a financially secure future. Consequently, the motto ‘live to work’ held significant relevance, as work priorities were instrumental in creating a certain security for future purposes (Berkup, 2014).

2.2.2 Work to Live

In contrast to the aforementioned motto, for contemporary early career employees, the motto ‘work to live’ is more prevalent, meaning that *work* is less important than private *life* (Sanchez Hernandez et al. 2019). They do not design their career to meet the demands of others, instead they primarily focus on their own interest (Bencsik, Juhász & Horvath-Csikos, 2016). Here, the

passive individual changed into an individual who takes full responsibility of their future career (Donald, Baruch & Ashleigh, 2019). Foster (2013), motivates that the shift in ‘work to live’ instead of ‘live to work’ appeared since increased value was placed on the need to find a sufficient WLB. From a different point of view, Bennett (2020) motivates that the shift from ‘live to work’ to ‘work to live’ is driven by the development of technological advancements. He explains that the technological advancements contributed to a changed understanding and meaning of the WLB among millennials and iGens motivating the shift towards ‘work to live’.

Furthermore, Sanchez Hernandez et al. (2019) argue that for early career employees the motto ‘work to live’ is driven by the demand for flexibility in the WLB context. Sanchez Hernandez et al. (2019) explain that early career employees use this flexibility to juggle professional and personal obligations while keeping a healthy balance, which heightens their awareness of the WLB necessity. Furthermore, within today’s society early career employees are faced with a fast-paced global competition and revived consciousness around personal life and family values (Lockwood, 2003). Finding this appropriate WLB is of great importance to them as they have become more family-focused and value their private lives, as opposed to their careers (Gabriellova & Buchko, 2021).

As the early career employees started their professional career in a fluid work environment, co-influenced by COVID-19, various WLB issues came to the surface such as the boundary blurring between professional and personal life and increased workloads (Gigauri, 2020). Likewise, Gigauri (2020) emphasizes that the effects of COVID-19 caused increased demands for flexibility such as flexible working hours, remote work, digital working norms and an increased importance of the well-being of individuals in organizations. She continues by arguing that these demands affect maintaining the WLB and emphasizes the accuracy of the motto ‘work to live’. This motto shows how early career employees place a strong emphasis on leisure and flexibility to maintain a healthy WLB instead of prioritizing work (Gabriellova & Buchko, 2021; Sanchez Hernandez et al. 2019). Allis, O’Driscoll (2008) and Steger (2016) support this view and add that due to the shift in societal values, individuals perceive life more holistically, resulting in an augmented focus on self-actualization and personal development. Therefore, now

more than ever, the concept of WLB becomes significant, as the early career employees demand to operate in a fluid and flexible work environment (Sanchez Hernandez et al. 2019).

Thus, the shifting mindset shows how the concept of WLB is influenced by generational traits and perspectives, and how societal context has resulted in a transition from the traditional 'live to work' mentality to the contemporary 'work to live' approach (Sanchez Hernandez et al. 2019). The present-day mindset 'work to live', creates the foundation for the WLB implications of early career employees, which will be explored in the following chapter.

2.3 Implications for Early Career Employees

The previous chapter indicated that contemporary early career employees identify themselves with the motto 'I work to live'. Within the following sections the implications deriving from this motto will be exemplified.

2.3.1 Work Centrality

In line with the motto 'work to live', Sturges and Guest (2004) state that early career employees are less inclined to consider work as the most essential aspect of life. Gursoy, Maier and Chi (2008) add to this that it is common in these generations to desire a life besides work and that they are not likely to sacrifice it because of their job. This exemplifies that early career employees are improbable to be only associated with their jobs as their main identity, which emphasizes the meaning of work has changed over the centuries among the different generations (Wey, Smola & Sutton, 2002). Janeska-Illiev and Miladinova (2021) show this in their research on work centrality - which implies the significance of work in one's personal life, reflecting the extent to which an individual's work is central to their identity and sense of purpose in life - decreases as generations enter the labor market. Likewise Anderson et al. (2017) state that early career employees digest the centrality of work in their lives differently, meaning they prioritize aspects in their personal life over work as they feel less fulfilled and committed to their job (Anderson et al. 2017). Therefore, Sturges and Guest (2004) argue that the desire of having a balance between work and non-work aspects is believed to be a key component of young people's motivation to grow and develop their professions on their own terms.

2.3.2 Seamless Overlap

A consequence of the decreased emphasis on work centrality is the seamless overlap between work and life that these early career employees allow (Singh, Verma & Chaurasia, 2020). Sanchez Hernandez et al. (2019) notice the seamless overlap, as they state there are fading boundaries and changing values present in the youngest workforce. Already, early in the 21st century, Guest (2002) started to recognize our world as a mosaic, where boundaries between work and leisure become progressively blurred. The blurring between boundaries acts as the basis of a shifting mindset towards the WLB of early career employees (Guest, 2002). Warhurst,

Eikhof and Haunschild (2008) add that previous generations valued clear boundaries between work and life, however boundaries become more blurred as work is not the primary priority in one's life these days. In fact, millennials and iGens seem to value the seamless overlap between work and personal life, more than any other generation before them (Bencsik, Juhász & Horvath-Csikos, 2016; Philip et al. 2017). Due to recent technological advancements, individuals are granted increased flexibility and autonomy in their work (Shirmohammadi et al. 2023). Likewise, Philip et al. (2017) state that this overlap has been made feasible by technological advancements since millennial and iGen workers can address both professional and private matters anywhere at any time. This has resulted in the re-evaluation of the conventional boundaries between work and life towards an exploration into advanced ways to balance professional and private responsibilities (Shirmohammadi et al. 2023).

In quantity, millennial and iGen workers reign the current workforce (Gabrielova & Buchko, 2021). The interest to explore their perspective and interpretation on WLB becomes significant. As the literature on contemporary early career employees is currently in development, our thesis aims to add significant information towards their mindset on WLB. Where previous literature primarily focused on one specific generation, our thesis focuses on the current early career employees which is made up of the young millennials and working iGens. The existing literature on WLB highlights the importance of flexibility, connectedness and a harmonic union between work and life. Furthermore, the literature review indicates the shifting mindset of early career employees towards the WLB. In total the literature review served as the basis leading to our research question:

“How do early career employees working in the banking sector experience their work-life balance?”

3. Theoretical Framework

The boundary and motivation theory represent the theoretical framework and are utilized as they both offer valuable insights into challenges and opportunities linked to achieving WLB among early career employees. Both theories offer complementary perspectives and insights into how individuals navigate and manage their needs and wants in the WLB context. The boundary theory emphasizes how individuals manage and create boundaries between one's work and personal life. The motivation theory is linked to Maslow's hierarchy of needs as it is used to understand how work and life priorities may vary between generational cohorts. Thus, both theories contribute to understanding the WLB experiences among early career employees.

3.1 Boundary Theory

It is vital to gain an in-depth understanding on how the early career employees manage their work and life. Therefore, we elaborate on the boundary theory to provide a more nuanced and comprehensive understanding on the navigated boundaries among the early career employees which links to their WLB. The boundary theory identifies how the early career employees enact and maintain boundaries regarding their work and personal life, also referred to as work and non-work domains. The boundary theory is seen as one of the major foundation theories established to describe the dynamics of WLB (Bello & Tanko, 2020). The concepts, work-life and work-family, are important forms that occur when referring to energy, time and behavioral demands of the work role linked to family or personal life roles (Kossek & Lee, 2017). The boundary theory contends that individuals differ in their choices for the extent to which they are prepared to permit their work roles to encroach into personal lives (Fleck, Cox & Robison, 2015).

The ability to manage one's job and personal life well is seen as a crucial issue in society (Leduc, Houlfort & Bourdeau, 2016). According to Warhurst, Eikhof and Haunschild (2008), the boundary between work and life is seen as a key source of discussion. People commonly struggle to balance the demands of work and life and therefore regularly experience inter-role conflicts (Olson-Buchanan & Boswell, 2006). Hence, in 1996 Nippert-Eng (2008) created the boundary theory by representing the engagement in boundary work to negotiate the demands between

work and life. This theory was established to focus on the segmentation and integration of work and family boundaries (Ashforth, Kreiner & Fugate, 2000; Leduc, Houliort & Bourdeau, 2016). Olson-Buchanan and Boswell (2006) additionally argue that boundaries such as physical, temporal, and behavioral, are used to organize and demarcate the numerous roles that a person plays in various domains. They also argue that individuals differ in how much they integrate or segment their responsibilities across domains such as work and family (Olson-Buchanan & Boswell, 2006).

According to Nippert-Eng (2008), individuals generally construct mental and occasionally even physical barriers to separate their work environment with one's personal life such as family. She continues by arguing that this is done in an attempt to organize the various roles related to one's personal life by using two opposing strategies: integration and segmentation. In this context, segmentation involves creating strict boundaries between one's personal life and work while integration is referred to as blending work with personal life in ways to allow a certain overlap (Desrochers & Morgan, 2021). Segmentation and integration are considered as important factors within the boundary theory as they refer to managing the boundaries between work and personal life (Olson-Buchanan & Boswell, 2006). Both types of boundary enactment, integration and segmentation, can either support or jeopardize one's personal well-being which is therefore important to the WLB of early career employees as it plays a direct role (Desrochers & Morgan, 2021). To give meaning to the WLB concept among early career employees, it is therefore crucial to understand how they navigate and manage certain boundaries within their lives.

Desrochers and Sargent (2003) argue that integration appears via two mechanisms: flexibility and permeability. The ability of a domain or boundary to change, expand or contract, in order to meet the demands of another domain is referred to as flexibility (Desrochers & Morgan, 2021). Fleck, Cox and Robison (2015) see flexibility as a benefit that allows individuals to fit the work around other responsibilities such as non-work roles in their personal lives. Permeability, on the other hand, is described as the degree to which behavioral or psychological elements from one role or domain are permitted to infiltrate another domain (Desrochers & Morgan, 2021). Likewise, Kirchmeyer (1995) argues that permeability is correlated with the degree to which psychological concerns from one domain permeate other domains' physical spaces whereas

flexibility is concerned with how movable time and place markers are between domains. Greenhaus and Powell (2006) however argue that boundary permeability can also enhance several facets of living as it defines the degree to which experiences in one position enhance the quality of life in the other role.

Since the boundary theory refers how individuals navigate the boundaries between several domains in one's life such as the work environment and personal life, a link can be made with boundary management as it enables individuals to organize and separate the requirements and expectations that come with each role (Leduc, Houliort & Bourdeau, 2016; Nippert-Eng, 2008). Likewise, Desrochers and Morgan (2021) argue that boundary management has been the main focus when referring to the boundary theory. Boundary management therefore serves as actual practices and strategies individuals can approach to manage their preferred boundaries related to their work and personal life (Fleck, Cox & Robison, 2015). Fleck, Cox and Robison (2015) continue by arguing that technology features like having separate phones for work and personal use can help to maintain the boundaries. Understanding how boundary management affects all facets of life is therefore becoming increasingly crucial given the importance of the WLB (Leduc, Houliort & Bourdeau, 2016). Likewise, Olson-Buchanan & Boswell (2006) emphasize the importance of understanding how the employees move between various roles. Lastly, effective boundary management is vital in striving for a balance between work and personal life as the creation of clear boundaries enables individuals to effectively manage their time, energy and resources. Consequently, it reduces conflicts related to well-being and therefore may influence job-satisfaction (Leduc, Houliort & Bourdeau, 2016). Both concepts of boundary theory and boundary management are interrelated as both are essential for achieving WLB (Fleck, Cox and Robison, 2015).

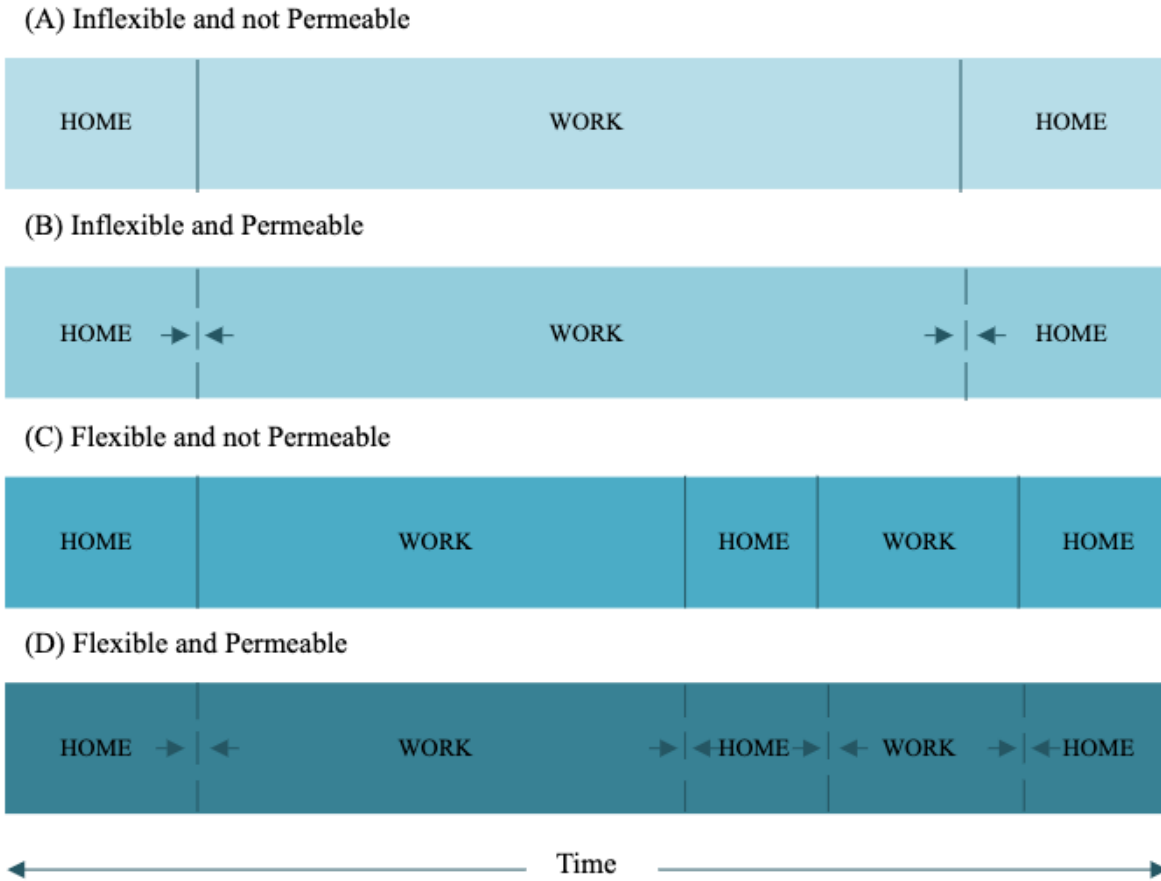


Figure 1: Flexible and permeable boundaries in the boundary theory, inspired by McCloskey (2017). (35 words)

When individuals are in control of their boundaries and the decision they can make themselves regarding managing those boundaries, the greater the impact on job satisfaction and thus one's balance between work and life (Daniel & Sonnentag, 2015). The described situations (A, B, C, D) below show examples of how individuals can choose to integrate or segment their boundaries which has an effect on one's WLB. This emphasizes individuals' ability and power in deciding to what extent they navigate and manage their boundaries.

Figure 1 illustrates four combinations of flexible and permeable boundaries. Both situations A and B illustrate inflexible boundaries between the work and home domain as part of one's personal life. McCloskey (2017) argues that in these situations there is a predetermined set of time that cannot be changed. The employees understand when they have to step into the work domain and are unable to easily change their working schedule from day to day. However,

McCloskey (2017) argues that there is a distinction in the permeability of those boundaries. She continues by arguing that in situation A the boundaries between home and work are not permeable meaning that there is little to no personal interaction or tasks during work time, vice versa. In situation B, however, even if the boundaries between home and work hours are well defined, there is a substantial amount of communication and work that crosses over from one domain to another. McCloskey (2017) gives examples of doing personal related stuff during work hours such as doing online shopping while at work, or the other way around, checking work texts during private time. Situation C and D both show flexible boundaries between the work and home domain (McCloskey, 2017). She refers to flextime where employees can take time off throughout the day to attend to personal commitments and make up for that time later on. The boundaries between work and personal time are not permeable within situation C. It illustrates that work and life are clearly separated but the timing of work can be changed to meet the changing demands (McCloskey, 2017). She additionally argues that although the time may shift, the focus is only on work related tasks when working, and vice versa. An employee, for example, is neither responding to work emails when focusing on personal time nor doing personal related stuff when at work. Lastly, situation D represents both flexible and permeable boundaries between home and work (McCloskey, 2017). She states that this combination results in the most work-life integration as working times are open to change and demands from one domain are allowed to interfere with tasks in the other domain. This scenario enables employees to design their own schedules and accept phone calls during personal time, these employees are also able to take care of their families' demands while working. Overall, these boundaries influence the WLB of employees which commonly describes the relationship between work and non-work domains where the focus is on the interplay of one's personal life and work (Leduc, Houlfort & Bourdeau, 2016).

3.2 Motivation Theory

How an employee decides to arrange his/her boundaries between work and life, hugely depends on the motivations behind it. The motivation theory is therefore introduced to provide guidance into discovering what motivates individuals. The theory of motivation considers the intensity, direction, and persistence of one's goals (Rosdiana, 2020). Quoted by Hunt (1960, p. 84): “all behavior is motivated, the aim or function of every instinct, defense, action or habit is to reduce or eliminate stimulation or excitation within the nervous system”. He explains that according to the dominant motivation theory individuals are driven by primary stimuli arising from needs and by external stimuli originating from fearful events. For our thesis it is essential to gain a deeper understanding into the primary and external stimulation driving the early career employees to have an appropriate WLB. Therefore, the motivation theory is incorporated to create a better picture on how the motivation behind WLB is built up.

To determine the motivational factors for employees in their early careers, we turn to Maslow's hierarchy of needs. Maslow's hierarchy of needs will reveal the fundamental motives driving early career employees. On what needs does a balanced work and life exist? How do contemporary early career employees categorize the hierarchy of needs in terms of their WLB? These questions arise with the purpose to discover further reasoning behind the experiences of early career employees on WLB.

Grey and Antonacopoulou (2004) argue that Maslow's hierarchy of needs is a key theory to explore why individuals strive for a healthy WLB. Smith, Smith, and Brower (2016) agree, as they reason that the individuals' effort on work alone is impossible to generate complete fulfillment with life, they motivate that a healthy WLB is a crucial aspect to reach this state. Maslow's pyramid of hierarchy is chosen over other motivation theories as the layers of human needs consider the type of needs individuals are motivated by and the reason, purpose, or goal behind those motivations (Guillen, 2021). Maslow's hierarchy of needs is one of the most well-known theories on motivation, the theory of psychology explains how human motivation is based on several layers of hierarchical needs (Cullen, 1997; Smith, Smith & Brower, 2016).

Over the years the pyramid got extended and several layers were added, however for the relevance of this thesis we decided to focus on the core of the model to make it more digestible for the reader. The origin of Maslow’s hierarchy of needs is accompanied by the later established ‘work-environment’ hierarchy of needs (*Figure 2*). If an individual satisfies a layer of needs, achieving the next layer is what motivates one (Mcleod, 2018). Therefore, Rosadiana (2020) explains that a satisfied need is not the thing that motivates one, it is the unmet needs that act as motivational tools.

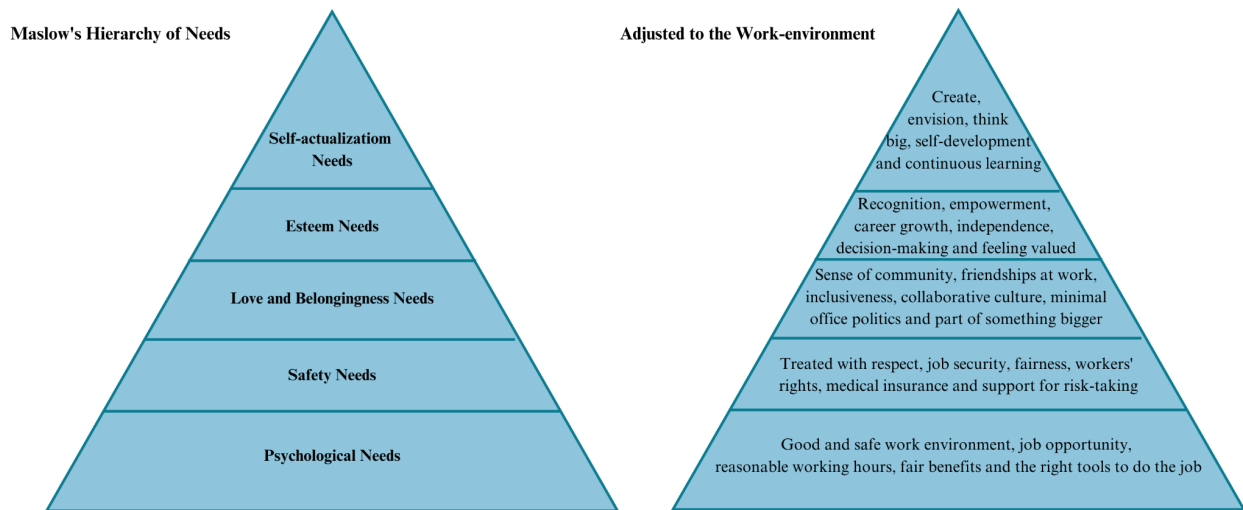


Figure 2: Maslow's hierarchy of needs inspired by Mcleod (2018), Jurist (2019) (96 words)

Recently, organizations started to consult the knowledge around WLB as a tool to understand employees’ needs (Bello & Tanko, 2020). Although the quest to achieve a healthy and meaningful WLB is a universal aspiration (Guillen, 2021) early career employees are more motivated than any generation before them to have a healthy WLB because for these individuals it is not just desired but a fundamental need affecting their quality of life (Mahmoud et al. 2020).

Verma and Menezes (2018) state that the contemporary workforce is signified by the digital revolution and constant innovation which results in changing needs and aspirations for early career employees. They insist on consulting Maslow’s motivation theory to map out the present-day needs and aspirations of the workforce. Their attempt to map out the needs and aspirations of the workforce resulted in several key-takeaways relevant to our thesis. Firstly, their study suggests that particularly iGens demand a lower focus on psychological and safety needs

than the generations before them. Another significant remark made by Verma and Menezes (2018) is that iGen individuals prioritize the love and belongingness needs presented in Maslow's pyramid. The high focus on love and belongingness of the early career employees does not get unnoticed by other researchers. Lyons et al. (2015) agree that contemporary early career employees seek a work environment that recognizes their need for social connections, teamwork, and inclusivity.

Furthermore, Lichtenstein (2019) argues that early career employees place great emphasis on the need for self-actualization. The final layer, self-actualization, motivates one "to become everything one is capable of becoming" (Maslow, 1987, p. 64). According to McLeod (2018), every individual has the desire to climb up the hierarchy towards the layer of self-actualization. In terms of self-actualization Fromm and Read (2022) argue that the contemporary early careers have an augmented willingness to reach their full potential and even go beyond that stage compared to their predecessors. In summary, understanding the motivation of early career employees in achieving a healthy WLB involves recognizing the augmented focus on self-actualization, love, and belongingness.

4. Methodology

The methodology section gives the reader insights on how qualitative data has been designed, collected and analyzed. First, the research strategy will be enlightened by motivating the abductive approach, philosophical assumptions, research paradigm resulting in the need for qualitative research. This is followed by introducing the research design which includes showcasing the criteria of quality and introducing the single-case study. Subsequently, the sampling process and methods used to collect data will be described. Finally, we highlight how the collected data is sorted, reduced and argued for as part of the data analysis.

4.1 Research Strategy

4.1.1 Abductive Approach

Throughout our thesis, abductive reasoning has been adopted, which stimulated us to continually draw connections between the empirical data and literature findings and vice versa (Alvesson & Kärreman, 2007; Rennstam & Wästerfors, 2018). Alvesson and Kärreman (2007) argue that abductive reasoning consists of a three-step approach. By applying the three-step abductive technique we first developed an understanding and interpretation of the current theory on WLB among early career employees, then we gathered empirical data by observing a surprising empirical phenomenon on experiences of WLB, and lastly we identified significant insights that accounts for the surprise (Alvesson & Kärreman, 2007). This indicates that we entered the chosen field with prior knowledge about the existing theory on WLB, encompassing its deductive characteristics, while we strived to maintain an open mind to new observations and findings within the research, which is consistent with the inductive part (Alvesson & Kärreman, 2007). The abductive approach enabled us to observe the complex phenomena by moving back and forth between the collected data and theory iteratively, as opposed to using a deductive or linear method (Timmermans & Tavory, 2012). Since the abductive approach permitted theories and empirical data to interact and have an impact on one another (Timmermans & Tavory, 2012), it resulted in a greater comprehension of the collected empirical data. As a result, we started our thesis by analyzing and reviewing relevant and diverse academic theories and knowledge within the field, which enabled us to become more knowledgeable and consequently recognize the research gap regarding our thesis. Consequently, the qualitative empirical data, through its

abductive approach, was valuable in capturing the complexity of the phenomena around WLB among early career employees in the banking sector.

4.1.2 Philosophical Grounding

To emerge and conduct effective research on WLB among early career employees, we delved into the principles of social sciences to facilitate the production of significant knowledge about their reality (Bell, Bryman & Harley, 2022). The philosophical underpinnings served as the foundation of our thesis and guided us to discover and articulate our own assumptions about the nature of reality, knowledge, and values as well as those of the interviewees (Collis & Hussey, 2014). The ontological, epistemological and axiological assumptions will be described to explore the perceptions of individuals involved in our study.

The ontological assumption explores the nature of reality, which examines our take on reality and acknowledges the interviewees' perception of reality (Bell, Bryman & Harley, 2022).

Throughout our thesis it was our aim to understand reality around the WLB phenomenon. As yet there is no clear and widely accepted consensus behind the exact meaning of WLB, we intend to collect meaning behind the phenomenon, which indicates why the ontological assumption is driven by the interpretivism (Kalliath & Brough, 2007). The interpretivist considers social reality to be subjective as it is socially constructed where individuals have agency in shaping their experiences (Collis & Hussey, 2014). Likewise, Bell, Bryman, and Harley (2022) motivate that social phenomena are constructed through individual interactions and the meaning they assign to it, which ultimately shapes their understanding of what reality is. We reason that every early career employee has his/her own take on reality, and that multiple realities can co-exist (Collis & Hussey, 2014).

The epistemological assumption focuses on the examination, validation, and obtainment of knowledge (Collis & Hussey, 2014). By acknowledging this assumption, we ascertain the validity of the generated knowledge which provides a basis to make claims regarding the WLB experiences of early career employees employed in the banking sector (Bell, Bryman & Harley, 2022). To consider the epistemological assumption, the involvement between us and the concept WLB among early career employees was investigated. Here again, interpretivism dominates as

the insights obtained from the interviewees are considered as subjective evidence, given that it reflects their personal perspective on WLB (Bell, Bryman & Harley, 2022). Furthermore, we aimed to minimize the distance or objective separateness between ourselves and the topic under research, to retrieve real meanings and pure feelings behind the answers of the interviewees (Creswell, 2014). Ways of getting close to the interviewees was by leaving room for the interviewees to interact, question and interfere in addition to the predetermined questions (Creswell, 2014). The epistemological assumption guided our knowledge generation process, thus creating the foundation for claims about the experiences of the interviewees with regards to their WLB (Bell, Bryman & Harley, 2022).

Finally, the axiological assumption revolves around the role of values. As we find ourselves in one of the generations under investigation and have high interest in the topic WLB, we possess certain values that can be biased, subjective and value-laden (Collis & Hussey, 2014). This indicates that we are closely involved with the researched topic which resulted in influences and interpretations. Therefore, these values may have colored our interpretations and thus gave our thesis an interpretive direction.

The three philosophical assumptions point towards the interpretivist paradigm which includes the conviction that social reality is subjective and shaped by the perceptions of individuals (Collis & Hussey, 2014). This elucidates that we as researchers interacted with the topic of WLB among early career employees, as our minds were inseparable from what happened in the social world (Creswell, 2014). We focused on the conceptions of the social actors and based our understanding on the experiences of the interviewees. Within interpretivism it is crucial to understand how these interviewees interpret and make sense of their personal experiences around WLB. Therefore, our thesis gives voice to the early career employees' experiences around WLB (Bell, Bryman & Harley, 2022). Through this paradigm we untangled the complexities around WLB among early career employees employed in the banking sector (Collis & Hussey, 2014). To capture the interpretive understanding a qualitative research approach was suitable, which functioned to describe, translate, and give meaning to the concept of WLB (Maanen, 1983).

The philosophical framework in place, enabled us to connect a suitable research tradition to make our thesis relevant and meaningful (Prasad, 2018). The research tradition is a complex ensemble built up around worldviews, beliefs, perspectives, assumptions, and orientations (Jacob, 1987). Our thesis connects to the interpretive research tradition since human interpretations serve as the basis for developing knowledge about the socially constructed world (Prasad, 2018). The interpretations of the interviewees were ordered, classified, and structured to understand how they interpret and make sense of the social phenomenon WLB (Prasad, 2018).

A derivative of the interpretive tradition is the symbolic interactionism (SI), which emerges as it highlights the various identities and roles that are developed through the interactions of the individuals which show the world is socially created (Prasad, 2018). Within SI the interviewees continuously interpret the symbolic meaning of WLB and their environment around it (Blumer, 1986). SI is based on three guiding principles: first, it emphasizes meaning; second, this meaning is formed via interpersonal interactions; and third, the idea of meaning continuously evolves by individual interpretations (Prasad, 2018). Prasad (2018) argues that SI discovers the meanings these ordinary social phenomena have for different individuals. To discover the meaning behind the answers of the interviewees, we posed several personal questions which gave the power to uncover values and feelings behind situations. Furthermore, SI places significant value on “the self in the construction of reality” referred to as sense-making (Prasad, 2018, p.19). By means of conducting interviews, acts of sense-making became apparent (Prasad, 2018). We were able to gather insights into the interviewee's role in the construction of reality, by eliciting personal experiences through stories and narratives. These stories and narratives helped us to gain a deeper understanding of the acts of sense-making performed by the interviewees.

4.1.3 Qualitative Research

The abductive approach in combination with the philosophical assumptions and chosen research paradigm resulted in the need to conduct qualitative research. Within this qualitative study, the social phenomena WLB was explored, which is known to be complex, context-dependent, and processual (Prasad, 2018). In our thesis we turned to Creswell (1994) who explains that qualitative research is about comprehending a social or human problem that uses words to create a complex, comprehensive picture. To do so we report the specific perspectives of early career

employees employed in the banking sector. As a result of this qualitative study we were able to uncover context-specific interpretations, attitudes, values and beliefs of the interviewees regarding the concept WLB (Bell, Bryman & Harley, 2022).

4.2 Research Design

This chapter highlights the adopted research approach by first introducing the single-case study. Within the single-case study, we collected data through semi-structured interviews, to gain insights in the phenomenon of the concept WLB among early career employees. This is followed by a presentation of the quality criterias of our thesis.

4.2.1 Single-case Study

WLB is a rising concept among early career employees, the phenomenon is wide, complex and understood differently among generations. To arrive at an accurate understanding of the experiences on the WLB, we decided to carry out a single-case study. We conducted the single-case study at DutchBank, to identify the unique and distinctive thoughts of the interviewees on WLB (Simons, 2009). The single-case study therefore allowed us to capture multiple viewpoints and interpretations (Simons, 2009).

Quoted from Thomas and Myers (2015, p.7) a case study is explained as: “the analysis of persons, events, decisions, periods, projects, policies, institutions or other systems which are studied holistically (...) providing an analytical frame, within which the study is conducted and which the case illuminates and explicates”. This concept draws its inspiration from Simons' (2009) commentary on case studies, which she defines as an intensive examination from multiple angles of the complexity and singularity of a particular phenomenon in a ‘real life’ context. Through conducting the single-case study we considered interrelated components and therefore intend to deliver a rich, balanced and nuanced understanding on WLB among early career employees in the banking sector (Thomas & Myers, 2015).

Moreover, according to Flyvbjerg (2006) the theoretical analysis resulting from the single-case study approach, relies upon configuring important narratives based on situational elements capturing the complexities and inconsistencies of real life. One may wonder the significance of this single-case study with regards to the existing literature on WLB. However Flyvbjerg (2006) argues that in-depth case studies initiate the concrete, context-dependent knowledge, which is the exclusive thing that social science can reliably generate. Furthermore, Lee, Collier and Cullen

(2007) add that particularization, the individualized portrayal of something, instead of generalization, is the main strength behind case studies which has therefore been applied.

4.2.2 Quality Criteria

Validity and reliability are vital concepts regarding the quality and evaluation within qualitative research (Morrow, 2005). Although various researchers question the relevancy of validity and reliability in assessing the quality of qualitative research, like Kirk and Miller (1986) do, we also attempt to apply the concepts of validity and reliability in a manner applicable to qualitative research. The alteration in meaning of the concepts realizes the applicability of validity and reliability to this qualitative research. These concepts will be carefully addressed to ensure the quality, validity and credibility of the research.

Validity is considered as an important concept in qualitative research since it refers to the accuracy, integrity and truthfulness of the findings (Sekaran & Bougie, 2016). In other words, the term validity relates to the essence of whether “how we claim to know what we know” is actually true to what we have identified, measured and claimed (Altheide & Johnson, 1994, p.496; Mason, 2017).

A distinction is made between primary validity and secondary validity in qualitative research (Whittemore, Chase & Mandle, 2001). Primary validity, also referred to as internal validity, refers to what extent the research findings match the collected empirical data regarding the phenomenon being studied (Bell, Bryman & Harley, 2022). To ensure validity, researcher 1 started with initial coding, afterwhich researcher 2 continued with focused coding and vice versa (further described in the data analysis section). This process was practiced for all 16 interviews to safeguard the credibility and stay true to the meaning of the data. After this individual process, we compared and shared our insights to eventually create a shared set of themes.

Secondary validity on the other hand, also referred to as external validity, outlines the transferability and generalizability of the research findings to other contexts or situations (Bell, Bryman & Harley, 2022). However, Bell, Bryman and Harley (2022) later argue that the transferability and generalizability of qualitative research can be challenging due to the small and

specific samples, which makes it difficult to replicate to other contexts or situations. They therefore state that a sample does not intend to represent an entire population, but rather to contribute to theoretical generalizations or ‘the cogency of the theoretical reasoning’ as they refer to (Bell, Bryman & Harley, 2022).

Although we cannot conform to the transferability and generalizability of the research, we intend to validate that the presented data is true. Therefore, we plan to present the findings of our thesis at the office of DutchBank in June 2023 by inviting all interviewees and potential interested parties. This is referred to as respondent validation, which will be employed to provide the interviewees with insights in the findings to foster an accurate correspondence between the viewpoints and experiences of them (Bell, Bryman & Harley, 2022). During the presentation of the research findings, we will be open to receive critical reflections by the interviewees, this to ensure validity (Altheide & Johnson, 1994).

Reliability pertains to the consistency, stability and repeatability of the research data and findings (Bell, Bryman & Harley, 2022). Reliability entails confirming that if the research was repeated with the same interviewees, under the same conditions using the same research methods, the same results would be obtained (Bell, Bryman & Harley, 2022). Therefore, we aimed to be transparent about the data collection process, by informing our interviewees on the data collection process, to ensure the reliability of our thesis. The majority of the 17 interview questions served as the foundation of the interview and remained similar in essence throughout the data collection process to foster consistency with regards to the research findings. Consistency throughout the data collection was a critical aspect in this qualitative study since it is linked to validity and therefore to the trustworthiness of our thesis (Bell, Bryman & Harley, 2022).

An alteration of both concepts, validity and reliability, was considered to ensure the quality of this qualitative study. Overall, we conclude that throughout the research process, a considerable amount of effort and time was invested to comply with the concepts of validity and reliability.

4.3 Data Collection

4.3.1 Sampling

Before the data collection process started, we strived to select a subset of individuals from DutchBank to be involved in our thesis for data collection and analysis, also referred to as sampling (Etikan, 2016; Marshall, 1996). We used voluntary purposive sampling, allowing interviewees to self-select based on specific criteria designated by us (Baruch & Holtom, 2008). Through the voluntary purposive sampling we allowed the potential interviewees to actively decide themselves whether or not to participate in the research which resulted in giving them the freedom to voluntarily sign up without any external pressure or influence.

The specific criteria for our thesis was that the interviewees were required to be in the workforce for less than five years to be eligible to participate. The targeted early career employees are aged between 20 and 30 years old, therefore born between 1993 and 2003 (Appendix 1 & 2). We therefore argue that early career employees exist of young millennial or working iGen individuals. The interviewees all work at DutchBank, a Dutch bank operating nationally and internationally with over 22.000 employees. All interviewees are employed in different functions over several departments. To reach the interviewees, a representative of DutchBank shared our interview request companywide to all young employees. This email consisted of an introduction of us as researchers and a presentation of the main topic of this research namely ‘WLB among early career employees’. The aim for sharing the main topic was to inform the individuals where the research was about so they were able to choose whether they were willing to give insights regarding their WLB and thus be part of the research.

4.3.2 The Data Collection Process

The following section will outline the data collection process, which includes generating, constructing and interpreting data (Rennstam & Wästerfors, 2018). Both primary and secondary research has been used to gain a comprehensive understanding on the concept WLB. Secondary research has been applied as it is seen as a potent methodological and analytical approach where it focuses on the re-analysis of previously collected academic data (Largan & Morris, 2019; Sherif, 2021). Secondary research enabled us to obtain insights and draw conclusions from data

and information gathered by others (Sherif, 2021). Primary research, in contrast, has been collected firsthand from the source by conducting interviews (Hox & Boeije, 2005). The primary research enabled us to design this research, collect the data and analyze the results to get a comprehensive understanding of the interviewees' WLB experiences (Hox & Boeije, 2005). Both secondary and primary research combined enabled us to create research findings and draw conclusions by conducting original data straight from the source with already existing academic literature (Hox & Boeije, 2005; Sherif, 2021).

The qualitative approach was adopted to create and describe a comprehensive understanding and interpretation of the social phenomenon WLB (Rennstam & Wästerfors, 2018). To demonstrate a diverse rather than uniform picture of the interviewees' perspectives, semi-structured interviews were used as the primary data source where we altered between prepared questions and dynamic questions which served as follow-up uncovering increased details (Kvale, 1983; Kvale, 1996). The interviews had the purpose to describe the life worlds of the interviewees as they uncovered the truth and meaning (Kvale, 1996). This research method allowed us to remain impartial and gave the concepts the space to surface organically from the collected data (Bell, Bryman & Harley, 2022). Furthermore, the semi-structured interviews brought a multiplicity of experiences and viewpoints to light, which were compared, opposed and conflicted with one another (Kvale, 1996).

Repetition occurred after conducting the 16 interviews where we were unlikely to yield new findings or insights (Low, 2019). This means that data saturation appeared, which indicated enough interviews were conducted as recurring statements appeared with no new findings (Fusch & Ness, 2015; Kvale, 1996). Overall the data collection served as a key point in this study, shaping the direction of the research. With that regard the following chapter will dive deeper into the analysis of the data to explain how the input has become relevant.

4.4 Data Analysis

This paragraph aims to delineate the process of data analysis, which includes sorting, reducing and arguing of the collected qualitative data (Rennstam & Wästerfors, 2018). Bell, Bryman and Harley (2022) refer to this stage as the management of raw data.

When the analytical process started, all interviews were transcribed with the support of a transcription tool with the purpose to be re-analyzed (Bowen, 2009). The interviews were transcribed with an intelligent verbatim approach, which eliminated words such as ‘uh, yeah’, and irrelevant silences and therefore focused on the relevant information of the interview (Eppich, Gormley & Teunissen, 2019).

To become familiar with the data, we emerged ourselves in the transcripts as part of the sorting phase (Rennstam & Wästerfors, 2018). To bring order in the qualitative data and let the data function, the collected data was sorted through the creation of initial codes which emerged from recurring elements that arose in the interviews (Rennstam & Wästerfors, 2018). Eventually similar codes were grouped together and transcended in core themes (Bell, Bryman & Harley, 2022). As a method of theoretical sampling the coding process followed two steps: initial coding and focused coding (Rennstam & Wästerfors, 2018). Through a theoretical informed gaze yet free from perceptions and expectations we performed the act of initial coding (Rennstam & Wästerfors, 2018). Here important information in the data was highlighted. Additionally, focused coding categorized prominent initial codes by assigning labels, here the process transformed into a more selective process (Rennstam & Wästerfors, 2018). After the encoding process, all codes were examined to discover patterns whereby overlapping patterns were merged and categorized into distinctive themes to explore links (Rennstam & Wästerfors, 2018). In the discovery of patterns, we were merely focused on repetitions, metaphors, similarities, differences, transitions and theory-related concepts as suggested by Ryan and Bernard (2003). The semi-structured interviews gave the possibility to characterize the transcripts in a logical sequence which therefore enabled us to approach the thematic sorting process by focusing on what the interviewees stated (Rennstam & Wästerfors, 2018).

Sorting the data was useful to create an overview, however reducing the qualitative data was vital to present the essential aspects to fulfill the purpose of our thesis (Rennstam & Wästerfors, 2018). To come to the core of the data, a combination of two approaches was used: categorical reduction and illustrative reduction. Categorical reduction was applied to reduce the data by prioritizing particular categories to provide a more manageable and theoretically intriguing collection of data (Rennstam & Wästerfors, 2018). Prioritizing the categories is based on the overall impression of the field and the prior knowledge we as researchers possess to present a clear point (Rennstam & Wästerfors, 2018). The illustrative reduction was used to discover fragments that emphasize crucial elements or aspects of selected categories. Additionally, it enabled us to examine possible clashes or misalignments between common beliefs and empirical data (Rennstam & Wästerfors, 2018).

Argumentation is another crucial aspect whereof theorizing is a type of reasoning based on the empirical data (Rennstam & Wästerfors, 2018). With regards to theorizing, our thesis aimed to present the perspective of the interviewees and therefore studied the concept of WLB from a significant and relatively new point of view (Rennstam & Wästerfors, 2018). In order to theorize, the excerpt-commentary units were applied since it is useful to argue in close proximity to excerpts from the gathered empirical data (Rennstam & Wästerfors, 2018). Below the excerpt-commentary unit introduced by Emerson, Fretz and Shaw (1995) is further elaborated upon. As a result of the sorting and reduction, we were able to identify themes based on the empirical data. Therefore, to start the excerpt-commentary, firstly, a specific theme was chosen, opt to be stimulated by an analytical point. Secondly, the analytical point was bridged to the empirical data through an orientation. Thirdly, an excerpt deriving from the interview was stated in the form of a quote. Lastly, an analytical comment was given by us. The excerpt-commentary units are further elucidated in the findings whereby the order may deviate from the above suggested structure (Rennstam & Wästerfors, 2018).

In conclusion, the phases of sorting, reducing and arguing, ensured that the data served as valuable input for the continuation of our thesis. Lastly, the phases also paved analytical pathways to assure the richness of the qualitative data (Bell, Bryman & Harley, 2022).

4.5 Ethical Principles and Reflexivity

Next to the vital concepts validity and reliability, Bell, Bryman and Harley (2022) argue that ethical principles and reflexivity should be considered in qualitative research. The interviews have been conducted online via the platform Microsoft Teams. Before the interview started, we made verbally clear what the aim of the interview was and the intended use of the data to assure informed consent (Bell, Bryman & Harley, 2022). We highly valued that the interviewees felt comfortable and therefore we took measures to ensure their privacy by giving them the right to also not answer questions (Bell, Bryman & Harley, 2022). The interviews were recorded with consent of the interviewees to ascertain there was no invasion to their privacy. Moreover, they were informed that all names were replaced by pseudonym names to put the interviewees at ease and to foster honesty. Additionally, the organization within our research is anonymous and therefore referred to as DutchBank. In conclusion, we were honest regarding our intentions and the nature of the research, thereby preventing any potential deception (Bell, Bryman & Harley, 2022).

Furthermore, we aim to contemplate our role as researchers in the process. Here reflexivity is portrayed as a standpoint where our prior knowledge, experiences and attitudes influence our perceptions (Bell, Bryman & Harley, 2022). Consequently, we reflected on our personal values, biases and decision-making throughout the research process, acknowledging how these factors may carry implicit assumptions affecting our thesis (Bell, Bryman & Harley, 2022). Bell, Bryman and Harley (2022) argue that reflexivity involves critically examining how knowledge is produced and questioning presumptions that are often taken for granted. By focusing on self-knowledge and sensitivity to better understand the role of self in the creation of knowledge and carefully considering the impact of our biases, beliefs and personal experience, the rigor was ensured (Dodgson, 2019).

We both possessed general knowledge about the concept WLB beforehand, however after conducting an extensive literature review a more in-depth understanding on the concept WLB and early career employees became apparent. This contributed to the research process and thus our own perspectives served as a potential impact on the research. The interview questions were created based on the obtained knowledge together with our own interpretations. The own

interpretations and biases, impacted the direction of our thesis (Bell, Bryman & Harley, 2022). However, we strived to be neutral in the research process to abstain from personal biases.

The interview questions and data therefore possibly have been shaped in an unknowingly way since we possessed foreknowledge on the topic WLB. Nevertheless, as suggested by Bell, Bryman and Harley (2022) the act of reflexivity was performed during the research process and afterwards, and therefore potential biases or assumptions were limited. In conclusion, the continuous consideration of the ethical principles and reflexivity throughout our thesis ensured that the conduction was done in a transparent and responsible way.

5. Findings

The following chapter presents the main findings in a logical sequence and guides the reader through the key themes that emerged from analyzing the data. We objectively analyzed the information obtained from the interviews, where the meaning of the findings are formulated in more general terms rather than given an interpretation (Rennstam & Wästerfors, 2018). Through theoretical sampling, a variety of themes emerged from the empirical data, which were grouped into three meta themes; meaning of work, conscious autonomy and fundamental criteria.

5.1 Meaning of Work

Throughout the interviews the interviewees expressed their perspectives on the meaning of work. The following text will guide the reader on how the early career employees of DutchBank identify themselves in relation to work, what their attitudes regarding their job are and the role work plays in their lives.

5.1.1 Identity Exploration

The empirical findings show that the interviewees share diverse viewpoints on their personal identity with regards to work. All interviewees did, however, agree that their identity is not solely based on their work, instead they reasoned that the job only partly defines their personal identity. Frank described that his work is an extension of who he is, but he ultimately values how others perceive him as a person rather than his job, by stating the following:

“Whenever you meet someone new, usually you are asked: ‘what do you do?’ and my work is also part of who I’m and also part of what I do. However, for me it’s more valuable how other people around me think of me as a person than the work I do, because it’s an extension of who I am.” (Frank)

Frank described that he places a lot of value on how others perceive him as a person. The statement indicates that his identity is not solely based on the job he performs. Lauren added that

present-day there are more opportunities to build your identity upon. She emphasized that developing your identity beyond your job title is also possible in the contemporary society:

“With this ever-growing world where we are more connected than ever, there are a lot of opportunities to find your identity in something else than your work (...) There is a lot more to develop your identity on then basically just your function title.” (Lauren)

Furthermore, Dave noted a shift where the value of one’s job title changed over the years, by stating:

“Some years ago, I would say that people will give a lot of value to the job, their job title and then maybe now the job title is not important anymore. So it doesn’t matter if you are a CEO or whatever. There are also other important things.” (Dave)

As stated above, Frank, Lauren and Dave highlight the growing possibilities to shape one’s identity outside of the workplace. These quotes reveal the nuanced and multifaceted ways in which work and personal identity may overlap.

5.1.2 Employees’ Attitude Regarding their Job

The interviewees offered different perspectives on their attitudes towards work and life which therefore shows the multifaceted nature of the employees’ attitude regarding their job and how it intersects with their personal life. The interviewees were introduced to two contradicting statements: ‘I live to work’ and ‘I work to live’ and were asked which statement they resonate more with and why. The first statement emphasizes the perspective that work plays a crucial role in one’s identity and offers life meaning and fulfillment while the second statement expresses the notion of having a fulfilled personal life outside of work is what matters the most. The majority of the interviewees argued that they are more on the side of ‘I work to live’. However, a few interviewees argued the contrast and resonated more with ‘I live to work’. The interviewees who agreed more with the statement ‘I work to live’, answered this question without hesitation by expressing their viewpoint in a persuasive way:

“I work to live, that’s basically my quote. I really work to be able to live and I would like to work less hours if I get enough salary. So, it’s just a means to live my life. So definitely not the other way around.” (Amber)

Likewise, Oscar argued without any hesitation that he agrees with the statement ‘I work to live’. He reasoned that although he works to advance his profession that allows him to do anything he wants, he is also conscious of how important it is to enjoy life. As a result, he does not let his career negatively affect his quality of life as stated below:

“I definitely work to live. Because like I said, I want to make a career but I also don’t want that career to result in me. Having a nice life, enough money to do whatever I want. It’s not necessarily that I wake up every day to work the entire day. I also wake up with a purpose that I just want to enjoy life.” (Oscar)

Surprisingly, Kim, Frederik and Eric mentioned the quote ‘I work to live’ before the interviewers brought up this topic. It is intriguing to see that three interviewees referred to this quote in the beginning of the interview as the statements were not yet introduced to them. Kim is one of the interviewees who was asked to describe her most important work value when she mentioned she works to live:

“It’s going to be a cliché, but I work to live (...) I see work as a means to live your life. I think there is much more to life than just working. It’s also traveling, taking care of your family, taking care of your friends.” (Kim)

The explanation Kim gave shows that work is not her main priority as she argued to prioritize her personal life. Kim described why she works to live, which demonstrates her awareness of the significance of focusing on personal priorities besides work. On the contrary Lauren, Julian, Brian and Ralph argued the opposite when referring to the two statements as they agreed more with the statement ‘I live to work’. Brian explained that he prefers to be in the job rather too much than too little, which shows that work is an important aspect in his life:

“I think I probably live to work a bit more. I mean, I also work to live as in the sense that I also have plans and goals in my personal life where you need money for (...). But I think for me particularly, I would actually prefer to be in the work too much than work too little.” (Brian)

Similarly, Lauren associates herself with a person who lives to work as it enables her to make an impact which she can do through her job.

“So, I would say for me, it’s I live to work, but that really needs an explanation because I don’t feel like I love to work as in the sense that my work is my entire being or my entire identity. But I do feel that I want to make an impact and work is the easiest way to do that.” (Lauren)

For both Brian and Lauren, this indicates that working plays a valuable role in their lives as it fulfills their preferences. Furthermore, Ralph reasoned that he does not agree with people who argue that they work to live. Like Brian and Lauren, he resonates more with the statement ‘I live to work’ as he explained that work covers up a huge part in one’s life. Ralph opened up about his perspective on what his view is on people who work to live, where he highlighted work playing a huge part in one’s life.

“I also think if you just ‘work to live’, it sounds like your life is a little bit sad. Because your work - is for most of the people, deducting sleep time - half the time or maybe even more that you are awake.” (Ralph)

Nevertheless, Daniel’s viewpoint shows that he is not in line with Ralph’s reasoning as he clarified his perspective by stating that there are certain consequences when someone lives to work. Daniel’s statement shown below indicates that he also values focusing on other things besides work as it enables him to gain certain experiences that he would not want to miss.

“I think there is no point in just working, right? You are depriving yourself from a lot of experiences if you live to work. And that’s something that I don’t want to miss out on.”

(Daniel)

Patrick adds to Daniel’s statement that he determines a clear distinction between his personal and private life. He shared his perspective by stating that work is not a priority in life, and therefore he would never say that he lives to work. This indicates that both Daniel and Patrick do not solely want to focus on their work as they prioritize their private life.

“So, I don’t dedicate my life working because I don’t consider my work to be that valuable. The world will not collapse if a financial advisor stops working (...) But private life is life. And work is work. So I would never say that I live to work.” (Patrick)

The interviewees’ overall views on the importance of work varied widely, with some interviewees placing a priority on the work while the majority considered it as only a means to a goal.

5.1.3 The Role of Work in One’s’ Life

The statements ‘live to work’ and ‘work to live’ shape the direction of the role of work in one’s life. Therefore, the following findings continue to demonstrate the different viewpoints of the interviewees on the importance of one’s work. Although some interviewees argued that the financial support of their work plays a crucial role in *why* they work, others see it as a way to build their career to reach certain goals. When Amber was asked about what role work plays in her life, she referred to her hobby, which unfortunately cannot serve as the primary source of income. She argued that therefore she *needs* to work as it stimulates her financial situation.

“I can’t make money from horse riding. So, I have to work.” (Amber)

Likewise, Eric shares a similar perspective as he expressed the need to work to eventually be able to pursue his personal interests besides the liabilities of paying bills. Both Amber and Eric demonstrate that they consider their work as a way to cover their expenses and essential to

fulfilling their own interests. Eric shared his perspective on the reality of working by emphasizing its necessity.

“Fun? Jobs are not always fun. It’s a job for God’s sake. We do it because we need to pay bills. If not, we would all be on the Bahamas. But I can work to live so work is a necessary necessity. And I make it as fun as it possibly can get, of course, but it’s a necessity to do whatever you like to do.” (Eric)

However, according to Tom, work brings opportunities in one’s life. He made the link with self-actualization where work enables him to reach his full potential as stated below:

“Work is also fulfilling you know (...) It’s more about self-actualization and my work gives me that, that’s what I really like.” (Tom)

This statement indicates that Tom’s work empowers him to touch upon self-actualization which gives him a feeling of fulfillment and therefore can be seen as a positive indicator for the way he reviews his work. He motivated that by working hard during the week, it is much more rewarding to spend leisure time after the workweek is done.

“What ultimately makes your leisure time valuable is also that you need to work to have leisure time, right? If you have all the time in the world to do everything you want, it also gets a different loading (...) At least for me having a beer with friends on a Friday after a long workweek, it feels a lot more rewarding than drinking every single night.” (Tom)

Tom considered work as a means to achieve leisure time where it makes leisure time less valuable if he had all the time in the world. Therefore, he views leisure time as a reward for hard work. Contrasting to Tom’s viewpoint, Dave argued his preference is to not work at all, instead he prefers to spend time on leisure rather than working.

“I mean, I prefer to be on the beach and not working.” (Dave)

Furthermore, Daniel and Lisa argued that the importance of their job is all relative, they indicated that they do not view their job as that important in relation to other professions.

*“The thing is we are not working as doctors or something. So there is no life on the line.”
(Daniel)*

“I think there is so much more to life than just work. I would rather just do other stuff than work (...) How important is it, it’s just your work. It’s not like we are surgeons, or we are saving lives here at the bank. It’s really just all relative.” (Lisa)

Both quotes show a similar perspective on the importance of work by explaining that work is not the most important aspect within life. Daniel underlined that his job is not as important as professions that entail saving lives while Lisa expressed a desire to put other pursuits ahead of her work. Additionally, Frederik is convinced that his job is not that important, he expresses this through an anecdote about garbage men in New York who went on strike, leading to a severe rat infestation. The situation was so dreadful that, after just three days, the mayor begged the garbage men to resume their work. This was compared to a strike of all bankers in Ireland, despite widespread concerns that the economy would collapse, nothing actually happened. He continued and shared that hypothetically spoken, nothing would happen if he and his team decided to stop working for half a year.

The outcomes of the interviews showed the diversity of attitudes and perspectives on the importance of work among DutchBank's early career employees. While some interviewees consider their work as a means to an end, others see it as a way to reach fulfillment and certain goals. Overall, their perspectives on the value of work are influenced by their own personal goals, values and beliefs.

5.2 Conscious Autonomy

The theme 'conscious autonomy' highlights discoveries on the ownership interviewees have over scheduling their workweeks and the boundaries they face between work and life. We consider conscious autonomy as the cognizant ownership one has to mindfully organize one's career and personal life.

5.2.1 Ownership over One's' Agenda

The findings show that DutchBank's early career employees are aware and in charge of their own agenda. Although most interviewees service DutchBank on a 36- or 40-hour contract, they freely take charge over the design of their workweek. Daniel, referred to his 40-hour contract as decoration where he explained that some weeks, he works 50 hours and some 35 hours but, in the end, it roughly adds up to 40 hours a week. However according to Eric, a 40-hour workweek is surrealistic and unnecessary, he stated the following:

“40 hours is just a lie, I think.” (Eric)

This bold statement uncovered Eric's mindset regarding a 40-hour workweek. Eric works 36 hours a week and would not want to have it any other way, he stated that working more is unnecessary. Although the contrasting mindset between Daniel and Eric at present, they, among other colleagues, expressed to highly value the ability to control their own agenda. Patrick showed this by stating:

“For me control over my whole schedule is really necessary (...) If I don't have this, I immediately lose track and I can't do my work properly.” (Patrick)

The cause-and-effect relationship that Patrick suggested indicates that he needs full control over his agenda otherwise it results in not properly performing the job. This showed that for Patrick having control over his own agenda is a necessity. Brian added to this that he would not go back to an environment where he cannot be in charge of his own planning by suggesting:

“I think the freedom to organize your life the way you want to, even in a day-to-day workweek, is really useful. Now that I have experienced it, I don't think I would want to go anywhere where that does not exist.” (Brian)

Where Patrick refers to the necessity to control one's' own schedule, Brian refers to having the freedom to organize ones' schedule. These statements demonstrate that both interviewees highly value having independent control over their own agenda. They value the trust they receive from their employer to design their tasks regarding their preferences. Eric argued that overseeing one's own agenda is a core value to him, by reasoning:

“One of the most important values a job can give you (...) is to work in your own time and pace, working at a time that you think is good. Take the time that you think is necessary, and don't clock in or clock out, but finish the tasks that have been assigned to you or you think you can assign yourself. But also take the space to pick up projects or start projects on your own initiative and then take time and space to discover those topics.” (Eric)

Eric is aware of his tasks and duties and he values taking ownership over how he plans those tasks and duties. He reasoned that space is necessary to freely organize one's agenda and pick up on things that interest one. A regular day of Eric therefore looks like this:

“I'm not a morning person. I hate mornings, they disgust me. (...) I just function better working on my mobile phone in the morning (...) then I go to the office around 10, or I stay at home. And then I will work until five because five is when my partner comes home most of the times (...) I work in the evenings most of the times, two extra hours, and then I just sit on the couch next to my partner and I type emails while he watches series.” (Eric)

The way Eric described his day shows his awareness and consciousness of himself, he is not a morning person therefore he avoids working behind his laptop in the morning. Furthermore, he is willing to sacrifice his evenings to admit to his slow mornings. For Eric it is crucial to have the space to be able to make these choices freely. Daniel has a similar interpretation of taking charge of his own agenda, where a regular working day looks like this:

“I woke up this morning, decided to do my meetings in my jogging pants at home and just came to the office around one o'clock. I have the flexibility of deciding my own hours and what I'm working on. I really like it and I would not want to trade that actually.” (Daniel)

Although Daniel, unlike Eric, adheres to the '9 to 5 office hours' he does surround himself with different work environments regularly. Other colleagues, like Dave, take the available flexibility to customize their own agenda even more to the extreme.

*“Maybe I don't feel like working one day and then I don't work very much that day.”
(Dave)*

As previously indicated by Daniel, most interviewees do not merely take ownership over their agenda in terms of working hours, they also tend to prioritize the opportunity to choose where to work, the office or at home. The interviewees stated that choosing where and when to work has become a primary working condition. Amber showed that for her having the opportunity to decide where to work is even a minimum requirement:

“I definitely didn't want a job where I would go to the office five days a week because I'm a bit of an introvert, so I would really hate to go five days a week 40 hours to such a big office with other people (...) For me, it's as basic as getting a salary to be able to work from home.” (Amber)

This statement indicates that Amber's personal preference is to work hybrid. She equaled the option to work hybrid to getting a salary, which reveals that this personal preference is a top priority. However, she continued and motivated why other early career employees' reason similarly:

“I think they [companies who do not facilitate working from home] will not attract people of our generation at all (...) I think that it [working hybrid] should be standard right now. And if companies don't do that, they don't attract people like us.” (Amber)

The assumption made by Amber shows that most early careers expect a working environment that allows them to work hybrid. According to Amber, companies ought to adopt the hybrid workplace as a regular practice, otherwise it can have negative consequences on organizations as early career employees choose not to work for such organizations.

While the interviewees shared their beliefs, experiences, and mindsets around ‘ownership over one's’ agenda’, a recurring theme was flexibility. Except for Ralph, Brian and Monica, all interviewees mentioned to value flexibility. Most interviewees considered it to be a minimum requirement and others expressed to be grateful to receive so much flexibility from DutchBank. However, not all interviewees shared a similar interpretation around receiving and giving flexibility from and towards the employer. Eric stated the following:

“I think it’s very important, essential almost for an organization to be flexible. However, that should be flexibility for the employee, not for the employer.” (Eric)

He reasoned that employees should be given the opportunity to make use of the flexibility but that the employer should not expect it in return. Eric argued that employees are supposed to work during office hours and a company cannot expect that an employee moves flexibly around those office hours. Contrastingly, Tom disagreed as he stated that flexibility is a reciprocal phenomenon:

“You need to be flexible, right? If you ask your employer to be flexible, you should be flexible with your employer. That’s my central reason.” (Tom)

Despite the disagreement on flexibility, all interviewees showed that they find themselves in a powerful spot. The employees can take ownership over their agenda and see this as a primary condition. Some interviewees argued that if they do not get treated the way they demand in terms of flexibility, they will leave their employer. Tom and Oscar explain that they dare to leave their current job as the job market allows them to do so.

“I mean, there is plenty of work so I mean, very blunt. But if DutchBank does not want me, there are plenty of other fish in the sea.” (Tom)

“I feel like right now if tomorrow I get fired, I think I will be working somewhere else next month because I know there are so many jobs out there right now. There are even more jobs than people.” (Oscar)

This shows that the job market is in the advantage of the employees which places them in a powerful position. With these statements Tom and Oscar demonstrated how important it is for companies to respond to the primary requirements contemporary employees have in terms of autonomously controlling their agenda as to where, when, and how much to work.

Based on the provided quotes, flexibility is considered as a vital aspect in the working environment among the majority of the interviewees as they all stressed it impacts them conveniently. Daniel even mentioned that the freedom to take flexibility has a link to creating a healthy WLB which shows this flexibility is valuable in both his professional and personal life. Flexibility can be seen as a necessity in one’s professional life where it is becoming almost indispensable to not pay attention to this from the employer’s perspective. Frank, Lisa, and Eric argued that flexible work arrangements are attractive as it gives them the freedom to arrange their workday in accordance with their preferences. Likewise, Patrick who argued he places value on having power of his own agenda with the ability to work from home when preferred which he considers as a benefit when working. Daniel, Lisa, Kim and Frank value flexibility where Frederik emphasized that it results in a big advantage as DutchBank allows them to choose when they work. However, not every employee view flexibility as one of the top-priority aspects within their job, instead Monica places the importance on being able to develop herself rather than prioritizing flexibility. This shows that flexibility is regarded differently where the majority argue it is a crucial aspect while others do not prioritize it as highly.

5.2.2 Deciding the Boundaries

Part of being in charge of ones’ agenda is deciding whether the interviewees allowed boundaries to be segmented or integrated. Here the data contained contrasting elements, where Frederik and

Amber preferred to keep their professional and personal life separate Frank, Eric Lauren, Tom and Ralph allowed room for overlap between work and life.

Segmentation	Integration
<ul style="list-style-type: none"> · Frederik · Amber · Lisa · Monica · Patrick 	<ul style="list-style-type: none"> · Frank · Eric · Lauren · Tom · Ralph · Brian · Dave · Kim · Oscar · Julian · Daniel

Table 1: Segmentation vs integration of boundaries (18 words)

Frederik and Amber try to segment their work and personal life as they argue that they preferably do not want to do work-related matters out of office hours, like weekends or evenings. Frederik’s reason to pull up his boundaries is because he relates it to his mental health.

“My work closes on Friday and then starts on Monday and I feel like in the weekends I use it really as a full break from work (...) I just I feel like it’s really good for your mental health basically, to really switch off this thing [the laptop].” (Frederik)

However, Amber did not mention her mental health as a motive, she took into consideration the financial aspect at play. According to her, a job needs to be done during office hours, where the weekends and evenings are not part of.

“The evenings are mine and the weekend is mine. So that’s basically the cut off (...) I don’t get paid to work on a weekend. So, if I didn’t finish the work in the past week, I will do it next week because I only get paid from Mondays to Fridays. And I just don’t want to do it [working on the weekend or evening], for me it’s not okay.” (Amber)

Finally Monica pointed out the importance of segmenting work and personal responsibilities because off time is necessary to perform at work, by stating:

“If you can’t stop thinking about work, then you can’t rest and when you can’t rest then you at some point also can’t work efficiently. So then it’s easy to create like a rolling snowball without control.” (Monica)

Contrastingly, Frank, Eric, Lauren, Tom and Ralph allowed the boundaries to be lowered down, resulting in an overlap between work and life. This showed when Frank explained how he starts off his working week on Sundays, to be informed what he can expect during the week.

“Especially at Sunday afternoon, and Sunday evening. Those are times that it’s so convenient to already start off your week, send a few emails, see what you have to do on a Monday. I try to limit that, but I also don’t mind it creeping in. If there is room on a Sunday, then one or two hours in the evening is not a big problem.” (Frank)

Additionally, Eric and Lauren see the benefits of allowing the personal and professional life to flow into each other. They argued that, like flexibility, the overlap is a reciprocal phenomenon, which allows them to do personal stuff during working hours and vice versa:

“I do personal things within working hours (...) For example I will go for a long lunch within working hours. So, for me, the boundaries don’t feel that strict (...) And I also feel that one part of all the flexibility during your working hours is also that you are available after working hours, I feel it’s a bit of a tradeoff (...) I don’t mind if I have worked more. And I really like what I do, but I do feel it’s fairly, like I make a conscious decision when I overwork.” (Lauren)

Where Lauren sees it as a duty to her employer to give back the flexibility of lowering down her boundaries, Eric uses the lowered boundaries to function well. He stated that the overlap between work and life keep him on track, therefore he does not mind working outside of office hours.

“It obviously helps me keep sane and helps me keep organized. So sometimes during a workday I want to go for a coffee with a friend or maybe I want to lay on the couch, take a nap and then I don't feel that obliged to work. I'm working with my own energy on times that I feel energized.” (Eric)

Furthermore, Tom possesses another motive why he allows the integration of boundaries. He reasoned that it adds value to the direction of his career, which is his reason to put in more hours than asked for.

“I mean sometimes it can be a bit annoying that you are working quite long hours and of course it also affects your social life. On the other hand, I'm doing what I like and I'm making nice progress. It is the value within the team so for me, I mean I really don't mind putting in the extra work and working till late or working nights or maybe even weekends, as long as you get something in return, of course.” (Tom)

Although some interviewees allow the boundaries to integrate, resulting in working over hours during the evening or weekend, most agree that this should happen sporadically and not on a regular basis. Amber and Frank both literally quoted to make overworking the exception and not the rule, as stated below:

*“And I don't mind to do it once, but it should be really an exception and not a rule.”
(Amber)*

*“Whenever there was a big case that needs to be finished then personal priorities have to be dialed down somewhat. But I tend to make sure that it is an exception, not the rule.”
(Frank)*

Frank mentioned that at times he is willing to sacrifice personal priorities to fulfill his professional responsibilities, however other interviewees do not sacrifice their personal time as easily. Although Eric is not a proponent of sacrificing his personal time, he admitted that it sometimes slips in.

“I would say I don’t sacrifice my personal time at all, but that will be lying because I do quite often, but personal life always has priority. For personal aspects I would never prioritize work.” (Eric)

Here Eric indicates that ideally, he would not want to overwork however he also admits that overworking cannot always be avoided. Daniel also realizes that sometimes overworking is inevitable, however, Daniel aspires to not sacrifice his personal time:

“I also noticed that there is a bunch of people that are doing very well without sacrificing everything and I aspire to be one of those persons.” (Daniel)

Daniel’s aspiration indicated that an ideal scenario would be not to sacrifice one’s personal life due to work responsibilities. As firstly mentioned the interviewees seem to be in charge of their own agenda, however it appears that managing one’s boundaries is a challenge at times. However all interviewees indicated to be aware and conscious of the decisions around one’s agenda and boundaries.

5.3 Fundamental Criteria

The fundamental criteria were recurring points made by the interviewees about minimum requirements about one's job. The interviewees expressed that part of the baseline was continuous growth and a healthy balance between work and life.

5.3.1 Personal Growth and Development

A shared point of understanding between most interviewees was the opportunity to continuously grow in ones' intelligence, emotional, adversity and social quotient. The interviewees pointed out several stimuli relevant to their development. Firstly, Oscar explained that for him an environment that stimulates continuous growth is a fundamental criterion in his life.

“In a job I really value that there is no roof, like no ceiling, when it comes to growing. So as long as I can do and learn new stuff, I'm happy here. If I feel like I can't learn stuff anymore here, then I want to be gone.” (Oscar)

The roofless environment that Oscar suggested, is translated as an environment that offers endless opportunities to learn and develop oneself. Eric shares a similar mindset and calls a job redundant if it is not challenging:

“It needs to be a challenging environment. It should not be redundant, like a repetitive job, instead it needs to challenge you daily and of course, it needs to show you new environments. In the end, one of the most important values that a job can give you is the space to develop yourself.” (Eric)

As previously mentioned, all interviewees very highly value flexibility, however Lauren degrades this value and prioritizes personal development above all else.

“If I would make a ranking, personal development would be way higher in the ranking than flexibility. From an employer I expect the opportunity to be able to grow and to develop and to also be given the chances to take opportunities like that.” (Lauren)

This quote demonstrates that a workplace should not solely offer new environments, like Eric suggested, an employer should also be able to offer support for the employees' personal development. Furthermore Daniel and Monica strongly agree that personal development is a crucial stake in any work environment. Whereas Oscar, Eric and Lauren merely focus on themselves in the process of continuous growth, Ralph and Tom show more dedication towards DutchBank in terms of growth:

“In these years I wanted to grow myself exponentially in professional life.” (Ralph)

“I’m also now looking at maybe doing an additional master besides my job because you also need to stay relevant. I mean you cannot just stop learning as soon as you get your degree and just assume that every employer is going to be thrilled to have you because this is just not how our job market works.” (Tom)

Ralph and Tom show significant dedication towards the employer with these statements. Throughout the interview it appeared that both were very involved in their job and did not mind to go the extra mile. Thus, the interviewees stress their overall desire for a challenging workplace and the room for personal development and growth.

5.3.2 The Reconceptualisation of Balance

In addition to the desire for a challenging workplace with room for personal development, a balance between work and life is seen as a prerequisite for today's young workforce. However, the meaning of balance seems to vary significantly. The interviewees demonstrated a diverging mindset behind their perspectives on balance. Frank explained to view balance as the even distribution of time to work and life:

“I’m satisfied when the balance is 50/50. I mean in the end I want to be able to do within certain boundaries the things in my personal life without too much of a hassle with my employer.” (Frank)

Frank values enjoying his personal life without being too accountable to his employer. Where Frank considers his personal life outside of work, Ralph experiences his personal life to be part of his professional life. Ralph is convinced that friendships at work make his professional life more enjoyable. He therefore suggests not to be a fan of the term WLB.

“This interview was called work-life balance; I don’t know if I really believe that. Especially for young age, I think life is so much more enjoyable when you have also your personal life at your work in the sense that I want to make really good friends at work. And I think it makes my work much more enjoyable. So, the line between personal and professional life really blurs that perspective.” (Ralph)

For Ralph the personal and professional life are therefore rather blurred. However, Dave’s perspective indicated the direct opposite. For Dave, balance means a strict line between his personal and private life.

“Work-life balance, I think it’s a discussion that if I can draw a very clear line between what’s my job and what is not my job then it’s in balance.” (Dave)

How Dave’s perspective is rather black and white, Brian gives more detail and color towards his vision of balance, he described a healthy WLB as the following:

“I think there is like a zone somewhere in between, where you are resting enough and then you have enough sort of stimulation and when it’s challenging enough. I think somewhere in the middle, is that golden zone that I would say is a good balance.” (Brian)

The golden zone proposed by Brian is where personal life is meant for charging up the battery and professional life needs to be stimulated by a challenging environment.

However, to gain an increased understanding of what the interviewees experience as a balanced work and life, we must understand what the opposite, imbalance, means to them. To do so, we asked the interviewees to talk about past negative experiences or possible unpreferred scenarios.

Frank explained what an imbalanced work and life would mean to him and what impact that would have:

“A disbalance is when work becomes too big of a part and it starts to play on your social life and your personal life, and I think being overworked and being burnt out is the end state of that. I really stress the people around me and people at work to be mindful of the steps towards being burned out and when you see those signs act on it because there’s an imbalance.” (Frank)

Frank expressed his true concern towards the impact of the imbalance between work and life. He did not talk about an imbalanced work and life situation lightly but took it very seriously for himself and the people around him. One of the interviewees, Julian is someone who experienced how it is to end up in a burnout due to the imbalance between work and life responsibilities. His previous employer demanded Julian to deliver quick and big amounts in a very limited time, which after six years became the last straw that broke the camel’s back. Julian explains the run up to his burn out as the following:

“Why do we have these crazy requests with crazy deadlines and why is no one taking action to explain to top management that sometimes it’s not possible to provide this quick delivery. And I was actually frustrated by that at some point. So during my work there, I had several burnouts actually, I would say I had like three burnouts on average, it happened once every two years.” (Julian)

Julian’s resignation made him realize that he does not ever want to go back to a work environment that suggests an imbalanced work and life situation. Amber agrees with Julian as she illustrated her most imbalanced work-life scenario:

“If it’s every week, multiple evenings, I would look for another job because if it’s the companies’ work culture that does not fit what you want, you have to look for somewhere else, because you can’t change the company culture.” (Amber)

Amber relates the imbalanced situation to the company culture, in her opinion it is worthless to try to change this, instead you should find a company that fits your WLB preferences. However, Tom's perspective is in direct contrast with the aforementioned scenarios.

“To me WLB comes down to ambition, are you willing to put in extra work, even if there's maybe no taste for it, to just put yourself out there to make yourself known to be a little bit ahead of the competition.” (Tom)

This statement uncovers that what others call imbalance, working at night for example, is for Tom regarded as ambition. He gladly works the extra hours to prove himself, meaning his personal life gets impacted to achieve professional goals. The statements shown above therefore highlight the different perspectives on the concept WLB. Where one describes the balance between work and life as a way to consider them as separate things, others argue they value their work and life when it is intertwined.

6. Discussion

The previous chapter guided the reader through the empirical findings discovered through the semi-structured interviews. In the following chapter the newly created themes derived from the findings will be discussed, where empirical findings are compared and contrasted to the existing literature and theories. Therefore, Hopkins and Dudley-Evans (1988) motivate that the discussion section is used to explain, exemplify, deduct, and hypothesize interview claims. The discussion section will therefore subjectively evaluate the findings, by discussing what the empirical data means and presenting alternative interpretations (Styhre, 2013).

The overarching aim of this extensive analysis is to give meaning and interpretations to the empirical findings, employing a metaphorical representation of the iceberg model, to contribute to a greater understanding of how early career employees operating in the banking sector experience their WLB (Figure 3). The discussion section will review the relevant literature and empirical findings through the three distinct layers, each representing a facet of the overall experience of the interviewees. The deepest layer of the iceberg model, which is difficult to observe directly, represents the underlying factors that shape the experiences of the interviewees regarding their WLB. By examining the deepest layer first, we contribute to a nuanced understanding of the factors such as motivation that influence the interviewees' experiences. The middle layer will be examined next, which is also situated below the waterline and therefore not immediately apparent. This middle layer delves into the underlying structures and frameworks that influence the interviewees' WLB experiences. Lastly, the tip of the iceberg represents the top layer and therefore shows what is immediately visible and the practical outcomes it engenders. This layer highlights the practical outcomes the interviewees show in their personal and professional life. The iceberg model enables us to display a metaphorical representation where the three layers represent a funnel where the experiences of the interviewees regarding their WLB at DutchBank become apparent. The different layers together shape the WLB experiences among the early career employees where the practical outcomes are visible at the surface level which derive from the hidden motivation and structures beneath the surface.

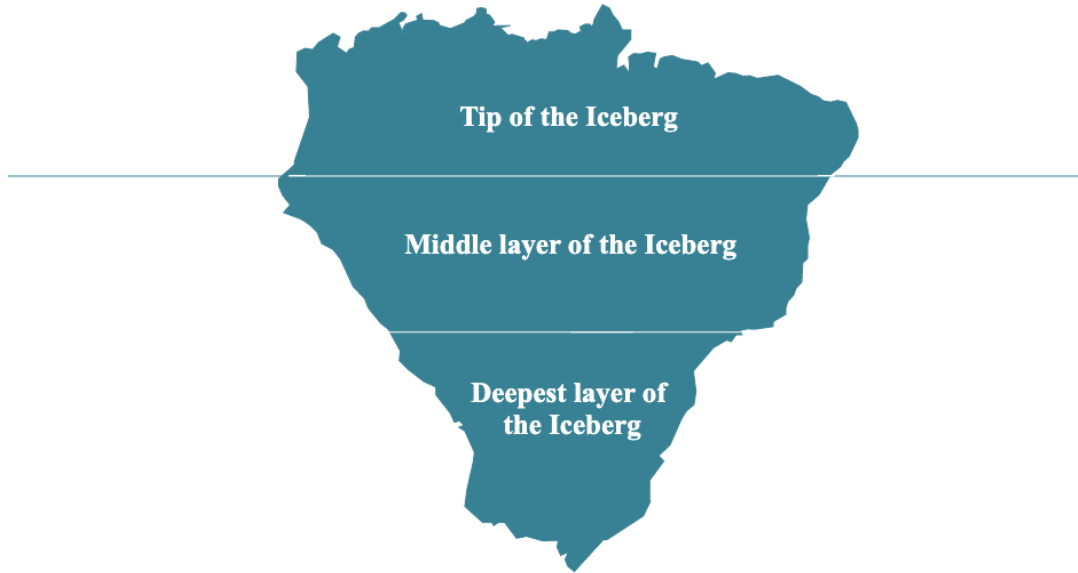


Figure 3: Iceberg Model (14 words)

6.1 Motivation Behind Structuring Work and Life

The lowest and deepest layer of the iceberg represents the motivations behind the WLB experiences of early career employees. This layer investigates the core reasons and fundamental justification for the role of work in the lives of the interviewees. As part of the discussion, we examined what motivates the interviewees to design their WLB the way they do and how this is supported and contrasted with existing literature. Therefore, the connection between the motivation theory and the empirical findings on the interviewees' motivation will become apparent.

We reason that the theory of motivation is equivalent to the deepest layer of the iceberg because, as Rosdiana (2020) states, the theory of motivation relates to the intensity, direction, and persistence of one's goals. The deepest layer of the iceberg will show the primary stimuli arising from needs that form the motivation of the interviewees to have a healthy WLB (Hunt, 1960). Through Maslow's hierarchy of needs Fromm and Read (2022); Lichtenstein (2019); Verma and Menezes (2018), demonstrate that the early career employees' focus is primarily on self-actualization, love and belongingness needs. According to Lyons et al. (2015) the love and belongingness needs of early career employees revolve around the need for social connections on the work floor. However, only Ralph confirmed to look for friendships in the work environment. Therefore, the empirical findings contradict the claims of Lyons et al. (2015) as no other interviewees explicitly expressed the need to develop their social network in their professional environment.

On the contrary, the need for self-actualization is considered as truly valuable by all interviewees. Particularly the need to develop oneself is held in very high esteem. One third of the interviewees expressed the necessity to continuously develop oneself on personal and professional level (Eric, Oscar, Monica, Patrick, Tom and Lisa). These empirical findings are in line with Lichtensteins'(2019) reasoning that young workers punctuate the need for self-actualization. In terms of self-actualization Fromm and Read (2022) state that today's early career employees have an increased willingness to reach their full potential in comparison to previous generations. Here self-actualization reaches beyond the work scope and covers the need to augment in one's personal life too. In contrast, the predecessors of the early career employees

prioritized the psychological and safety needs of Maslow's pyramid (Berkup, 2014; Sanchez Hernandez et al. 2019; Verma & Menezes, 2018). Therefore, we conclude that the shifted mindset of early career employees realized the focus on the self-actualization needs, as generations before them primarily focused on the lower layers in Maslow's hierarchy of needs. Berkup (2014) therefore argues that the motto 'live to work' was central in previous generations since work priorities were highly important as they created a certain security for future purposes. In contrast, 12 of the interviewees resonated with the statement 'I work to live', which confirms the existing literature. This statement gives direction to how employees think of the centrality of work and how they want to balance it with life. Based on the empirical findings and existing literature, we conclude that the emphasis on self-actualization and the decrease of focus on psychological and security needs is the catalyst behind the shift in mindset from 'live to work' in previous generations to 'work to live' among young millennials and working iGens (Foster, 2013; Morrel & Abston, 2018; Sanchez Hernandez et al. 2019; Verma & Menezes, 2018; Wood, 2019). The statement is seen as a fundament from where the early career employees built their experiences upon. The 12 interviewees therefore develop their structures upon the belief of 'I work to live' which impacts the way the interviewees digest the centrality of 'work' in their lives (Anderson et al. 2017).

Furthermore, the empirical findings show that most interviewees prioritize their *life* aspect more than their *work* aspect. For example, Lisa expresses this when explaining that work is just work and she considers it to be all relative. She, Daniel, Frederik and Kim make a comparison to doctors and conclude that work is not the most important aspect in their lives. This shows they value their work only as a means to an end where their job in itself may not be exclusively fulfilling. To support Frederiks' view on this he cites an anecdote about garbage men in New York who went on strike leading to a severe rat infestation. He compared this to a strike of all bankers in Ireland where nothing actually happened. According to Frederik, this comparison shows that he believes that his job is relatively not that impactful. The decrease in importance of work in the lives of the contemporary early career employees is also noticed by other researchers (Warhurst, Eikhof & Haunschild, 2008; Gabrielova & Buchko, 2011; Janeska-Illiev & Miladinova, 2021; Sturges and Guest, 2004; Twenge, Campbell & Freeman, 2012). The combination of empirical findings and existing literature make us conclude that the shifted

mindset is the core motivation and deepest layer that stereotypes the early career employees' experiences. The majority emphasizes to consider work as a means to an end, where others see it as a way to reach fulfillment and certain goals. Therefore, the augmented focus on self-actualization and the role of work in one's life has certain implications for how the early career employees experience their WLB which will be further explored in the climb towards the tip of the iceberg.

6.2 Navigating Work-Life Boundaries

The middle layer, situated below the waterline, highlights the structures deriving from the deepest layer of the iceberg model. This layer zooms into the underlying structures, which the interviewees use to shape their experiences towards their WLB. To find out how the interviewees experience their WLB, we analyzed whether an overlap between one's work and life is preferred or not, reflected among the interviewees.

To satisfy the viewpoints integration or segmentation, the early career employees apply boundary management to navigate their boundaries (Daniel & Sonnentag, 2016; Desrochers & Morgan, 2021; Leduc, Houliort & Bourdeau, 2016; Nippert-Eng, 2008; Olson-Buchanan & Boswell, 2006). The boundaries between work and leisure become more blurred, especially among millennials and iGens who appear to prefer an overlap between work and personal life (Bencsik, Juhász & Horvath-Csikos, 2016; Guest, 2002; Philip et al. 2017). We found that the majority of the interviewees allow a certain overlap between their work and life which we therefore link to integration as part of the boundary theory (Desrochers & Morgan, 2021; Nippert-Eng, 2008). The interviewees shared different viewpoints on why they prefer the boundaries to be lowered down and therefore integrate their work into their lives and vice versa. This illustrates there are different ways to the extent of integrating one's life with work, as stressed by McCloskey (2017). Where Frank applies a one-way integration of work and life as it is convenient for him to start off his week on a Sunday, Lauren shows a two-way integration where she carries out private duties such as taking long breaks from work while at the same time overworking when professional duties call. The situation of Lauren can be linked to situation C as part of the boundary theory emphasized by McCloskey (2017), where she connects flextime to taking time off throughout the day to attend to personal commitments and make up for that time later on. This shows that work and life are clearly separated but the working time can be changed to meet the changing demands (McCloskey, 2017).

Likewise, Tom allows for integration by working over hours as it affects his career positively even though his social life gets impacted. Tom's situation links to scenario B as part of the boundary theory as there is a substantial amount of work that crosses over to his personal domain, as argued by McCloskey (2017). Tom emphasizes that integration can be referred to as a

reciprocal phenomenon where he also expects to receive something in return from the employer. The situation of Lauren and Tom belong to flexibility as part of integration in the context of Nippert-Eng's boundary theory (Desrochers & Morgan, 2021; Nippert-Eng, 2008). Both Tom and Lauren demonstrate flexibility as a way to manage the boundaries between their work and their personal life. Where Lauren shows that her limits are not that strict and that she consciously chooses to overwork after she prioritized personal duties, Tom adjusts his boundaries between work and personal life in response to shifting circumstances of professional priorities.

However, the findings demonstrate that interviewees Frederik, Amber, Kim, Monica and Patrick are not in accordance with integrating their work and life, instead they favor segmentation by creating strict boundaries to separate those two domains. These findings contradict the claims of Guest (2002); Juhász & Horvath-Cikos (2016); Philip et al. (2017) as they suggest that the boundaries between one's work and life become more blurred for early career employees. Philip et al. (2017) argue that modern technology enables individuals to experience an overlap between their personal and professional lives. Although modern technology allows the interviewees to blur the work and personal environment, still the five interviewees (Frederik, Amber, Lisa, Monica, Patrick) prefer to keep work and private matters separate. Lisa, Amber and Monica make a very clear distinction between what they consider as private time and work time, where their private time is unlikely to be impacted by work-related matters as they reason to only be available for work during business hours. They emphasize segmentation by highlighting that work is only considered as work and preferably do not want to blend work with anything else.

Even though professional and personal boundaries increasingly become more overlapping, Olson-Buchanan and Boswell (2006); Leduc, Houliort and Bourdeau (2016) motivate that boundary management remains a matter of personal preference. Some individuals prefer boundary integration whereas others choose to demarcate professional and personal boundaries from each other (Bouwmeester et al. 2021; Leduc, Houliort & Bourdeau, 2016; Olson-Buchanan & Boswell, 2006). This confirms that the early career employees have different viewpoints on either integrating or segmenting their boundaries.

The use of either segmentation or integration results in how the interviewees design their workweek. Lisa, Amber, Monica, Patrick and Fredrik do not let job-related issues intrude on their personal life, whilst Tom and Lauren demonstrate to combine work matters with private life and vice versa. This shows the striking relation between the ownership over one's agenda where the interviewees have the ability to set their own boundaries in accordance to their work environment and personal life, which enables them to structure their week. Eric claims to value having the freedom to plan his workday in a way that he believes is appropriate for the day. Thus he chooses to work at his own speed and schedule rather than following strict agendas provided by the employer. This emphasizes Eric prefers to integrate his working time in accordance with personal preferences resulting in allowing the demands of one domain interfering with tasks in the other domain, referred to as situation D of the boundary theory (McCloskey, 2017). Eric sets his boundaries by managing his own agenda, where he organizes his workday including his personal duties, consequently he decides to finish his work in the evenings which results in a two-way integration between work and life.

The interviewees actively manage their professional and personal life and create boundaries that enable them to accomplish their goals. Taking ownership over one's agenda therefore can be viewed as a strategy to apply either segmentation or integration, depending on the specific practices and goals that are involved (Desrochers & Morgan, 2021; Nippert-Eng, 2008). The specific boundaries that the interviewees hold towards their work environment by allowing integration or striving for segmentation can account for this trend of having ownership over one's agenda. Both ways of setting boundaries allow the interviewees to be able to schedule their own agenda which enables them to organize their professional and personal lives. Setting one's own schedule enables one to organize a workweek in accordance with their individual preferences for when, where and the amount of hours they work. It is crucial to note that WLB is an ongoing process that may require adjustments and adaptation over time which consequently result in individuals who take meaningful steps towards achieving their WLB. Therefore, an intriguing link between setting boundaries and having the ability to reign over one's own agenda is applicable to the early career employees of today. The implications of setting boundaries are the structures that co-create the experiences of early career employees on WLB.

6.3 Flexibility on Top of the Iceberg

The tip of the iceberg considers the visible and practical outcomes of the early career employees regarding their WLB preferences. Here the practical implications raised by the interviewees will be discussed as part of their experience on the phenomenon WLB.

As raised by Alvesson, Blom and Sveningsson (2017); Gabrielova and Bucho (2021); Gigauri (2020); Jeffrey Hill et al. (2008); Jijena Michel and Jijena Michel (2015); Kim et al. (2020); Sanchez Hernandez et al. (2019) contemporary early career employees increasingly demand flexibility from their employer to balance work and life priorities. The gathered empirical data, support the existing knowledge on the demand for flexibility by early career employees.

Flexibility is seen as a crucial aspect of achieving WLB as it allows individuals to tailor their work schedule to meet their personal needs and preferences. Flexibility enables individuals to balance their work with their life which Davidescu et al. (2020) confirmed by positively linking it with job satisfaction and performance. Most of the interviewees even ranked flexibility as the highest value and consider it as a crucial aspect in their working environment (Patrick, Amber, Frederik, Frank, Tom, Kim, Dave, Daniel, Eric and Julian). Tom and Oscar reasoned that if their employer is not able to provide them with the right WLB initiatives leading to flexibility, they would resign. They were appropriately confident that they would get a new job easily, due to the advantageous job market. This once more confirms the emphasis early career employees place on the necessity for flexibility, which has also been confirmed by several researchers (Bjærntoft et al. 2020; Gaidhani, Arora & Sharma, 2019); Kim et al. 2020).

The augmented desire for flexibility, results in the interviewees overseeing their own workweek. The compressed workweek is one of the trends initiated from the demand for a flexible work and life setting (Rue, Bavers & Ibrahim, 2015). The concept behind the compressed workweek is that employees are granted the possibility to work longer hours in exchange for lesser days (Rue, Bavers & Ibrahim, 2015). Although some of the employees prefer to make use of the compressed workweek (Eric, Frank and Patrick), a very remarkable relation is that exactly these employees also tend to log in on Sundays already to organize their agenda and do the necessary preparations for the week to come (Eric, Frank and Patrick). This finding is considered significant, as we discovered that although these employees prefer to work four days a week, they still tend to do

some work preparations on Sundays. Others who not necessarily make use of the compressed workweek show to also log in on Sundays but for different reasons. Where Julian and Tom work on Sundays out of interest, Kim, Lisa and Brian express to only work on Sundays for highly important matters. These findings add to the existing knowledge about the compressed workweek by Rue, Bayers and Ibrahim (2015), as an interesting connection is found between the compressed workweek and working on Sundays.

Despite the frequent use of the term ‘flexibility’ in the existing literature and empirical findings, our thesis yielded novel perspectives on the association between employers and employees in relation to flexibility. While previous literature has focused on flexibility from the employer to the employee (Jeffrey Hill et al. 2008), the empirical data of our thesis demonstrates that some interviewees believe that flexibility goes both ways (Tom & Kim). Tom and Kim understand the term as reciprocal initiative, where you give and take flexibility from and towards your employer. Eric and Amber, however, strongly disagree with the reciprocal function of flexibility, as they argue that employees should not be obliged to grant flexibility outside of office hours. This viewpoint confirms that the employee oversees the course of flexibility between the employee and employer. However, the unanticipated input from Tom and Kim contribute to an all-encompassing understanding of the concept of flexibility and are therefore a contribution to existing literature. The empirical data highlights new insights in flexibility by emphasizing it can be seen as a two way process.

Referring back to setting boundaries, segmenting one’s work and personal life with regards to the rising demand for flexibility can be seen as a contradictory concept. The paradox becomes apparent when individuals simultaneously desire flexibility, such as flexible working hours, while also striving for clear boundaries of work and life. This shows that on one hand early career employees want to reap the benefits of flexibility by having control over their own time to achieve a healthy WLB. On the other hand, they value strict segmentation to keep their personal life and work from interfering with one another and vice versa. This therefore challenges the understanding of the concept WLB as integration and flexibility are generally promoted together (Bulger, Matthews, Hoffman, 2007) whereas the concept of segmentation and flexibility are not

commonly promoted together. This thus emphasizes the complexity of personal preferences of balancing one's work and life.

Lauren, however, expressed to rank opportunities for personal development higher than flexibility. For her and some other interviewees, continuous learning and personal development are part of a healthy WLB (Eric, Oscar, Monica, Patrick and Lisa). The results indicate that employees seek to be challenged on a professional and personal level as part of their WLB. Where previous studies focused on WLB initiatives based on the flexibility demand from employees (Berkup, 2014; Bjärntoft et al. 2020; Gaidhani, Arora & Sharma, 2019; Gigauri, 2020; Ryan & Kossek, 2008), our thesis introduces the demand from employees to satisfy the learning and development needs as a minimum requirement for a healthy WLB. Wood et al. (2020) argue that to keep employees engaged, organizations must provide them with appropriate WLB initiatives. Notably, we suggest that incorporating learning and development opportunities into the WLB initiatives is crucial to remain effective and attractive for today's early career employees.

7. Conclusion

7.1 Research Aim

This thesis identifies the WLB experiences of early career employees who are employed in the banking sector, where values and perceptions of work and life have changed over the years (Smith, 2023; Wood, 2019). We critically examined the factors that contribute towards the WLB experiences of the early career employees as their evolving expectations differ significantly compared to their predecessors (Gursoy, Maier & Chi, 2008). The boundary and motivation theory have been used to frame the WLB concept to explore and delve deeply into the underlying motives and values for reaching a WLB. Both theories supported us to develop an in-depth understanding of the factors such as personal values, motivation and boundary setting that shape the WLB experiences of early career employees employed in the banking sector.

7.2 Research Objectives

The interviewees highlight their increased demand for self-actualization serving as the fundamental driver behind their motivation towards achieving a preferred WLB. The desire for self-actualization is linked to the early career employees' personal values which are driven by a sense of purpose and desire to engage in the meaning of work. Additionally, this study emphasizes the centrality of work which plays a direct role in how early career employees want to balance their work and life. With regards to the centrality of work, the majority of early career employees prioritizes their 'life' over their 'work' which means they consider their work as a means to an end rather than a means in itself. They highly value their private life as it enhances their preferred WLB and creates opportunities for improvement of their overall life.

Approaching the boundary theory enabled us to examine how certain boundaries between one's work and personal domain are established. The findings of our research explored whether integration between work and life or segmentation was preferred, serving as a crucial driver of one's WLB experience. The main purpose of setting boundaries, allows one to engage in both the work and personal domains where individuals can allocate their time effectively in accordance with their preferences. Setting boundaries is a subjective matter as it is linked to personal preferences (Leduc, Houlfort and Bourdeau, 2016). Although the majority of the interviewed early career employees allow boundaries to blur as confirmed by Guest (2002); Juhász and Horvath-Cikos (2016); Philip et al. (2017), our study indicated that several early career employees strive for a strict separation between their work and life. This finding challenges the prevailing understanding and assumptions derived from the existing literature.

Furthermore, the interviewed early career employees confirm the rising demand for flexibility, which is directly linked to their WLB experiences. The interviewees indicate that flexibility is crucial in setting boundaries as it supports their desired WLB, where they can navigate both their work and personal life. Flexibility is therefore seen as a fundamental criteria to meet the changing demands and priorities in both domains, promoting their preferred WLB. It enables them to establish their limits and expectations which results in better equipment for negotiating and advocating their need to maintain a healthy WLB.

Not only does the WLB of early career employees involve the need for flexibility, it also coincides with autonomy and therefore with ownership over one's agenda. This illustrates that early career employees within this study highly value the fact they have power over their own agenda, both in their work environment and personal life. However, also here it is important to critically consider the extent to which using flexibility can facilitate in achieving the WLB. This flexibility in combination with autonomy over one's agenda empowers the early career employees to prioritize their needs.

Arising varying perspectives and personal preferences of our interviewees highlight the difficulty of assigning an overarching truth about what WLB means to early career employees. However, prioritizing life is an important aspect when striving for a healthy WLB among the early career employees within this study.

7.3 Theoretical Contributions

Through symbolic interactionism we answered the research question which resulted in adding significant and subjective perspectives on how the interviewees experience their WLB. In the following section, we will reflect on the three contributions put forth in the introduction of our thesis.

As part of our first contribution we re-examined the generational shift from the ‘live to work’ mindset to the ‘work to live’ orientation (Morrel & Abston, 2018; Sanchez Hernandez et al. 2019; Wood, 2019). Our findings indicate that while the majority of the interviewed early career employees align themselves with the latter statement, as suggested by the literature, the minority does not acknowledge this viewpoint. We conclude that although most early career employees adopt the ‘work to live’ statement, some still give preference to the ‘live to work’ orientation. In these cases, the ‘live to work’ mindset is driven by ambitious career aspirations and the intrinsic satisfaction they experience derived from their work. Therefore, we point out to critically take into consideration that the choice between these two mindsets remains a matter of personal preference. However, it is crucial to emphasize that it is not a guarantee that all early career employees resonate with the statement ‘work to live’ as stated in the literature (Morrel & Abston, 2018; Sanchez Hernandez et al. 2019; Wood, 2019).

The second contribution involved re-evaluating the existing understanding of WLB in light of the shifted motivation among early career employees. Drawing from the motivation theory, which emphasizes self-actualization and the fulfillment of love and belongingness needs as outlined in Maslow’s hierarchy of needs (Allis and O’Driscoll, 2008; Lichtenstein, 2019; Maslow, 1987; Steger, 2016), we examined whether these factors held true for early career employees. Our findings confirmed that early career employees indeed prioritize their professional and personal development as part of their pursuit of self-actualization. However, we did not identify strong indications of a significant emphasis on the need for social connections and friendships in the workplace. This discovery adds to the body of knowledge by highlighting that early career employees in the banking sector place relatively less importance on the need for love and belongingness compared to what Lyons et al. (2015), Verma and Menezes (2018) suggest.

In the third contribution of our thesis we investigated the boundary management practices among early career employees in the banking sector. In this context, previous literature identified the blurring of boundaries as a fundamental aspect of the shifting mindset of early career employees (Bencsik, Juhász & Horvath-Csikos, 2016; Guest, 2002; Philip et al. 2017), however our research highlighted the cruciality of boundary segmentation for some individuals. While acknowledging that the majority of the interviewees allows boundaries to blur, it is noteworthy that one third of the interviewees expressed a strong need to maintain strict separation between work and personal life. This finding sheds light to the importance of considering personal values and perspectives in understanding the complexities of boundary management among early career employees.

Overall our thesis contributes to academic literature by extending the conceptualization of how early career employees experience their WLB, based on the boundary and the motivation theory. Our findings serve as a way to retrieve an in-depth understanding of what drives early career employees in the banking sector to achieve their WLB. These insights highlight the internal drivers which directly influences their WLB experiences and therefore offer a valuable and unique contribution to the theory development of WLB among early career employees represented as young millennials and working iGens.

7.4 Practical Implications

In addition to the theoretical contributions we aim to bring implications for practice to the table. To do so we reflect back to the beginning of our introduction, dear employer, we are Léonique and Frédérique, let us and all other early career employees out there, introduce ourselves. We are the young millennials and working iGens and this thesis outlines how early career employees experience the WLB. To do so our thesis provided a unique and insightful metaphorical representation of the iceberg to explore the experiences of the interviewees. This unique way of representation serves as a valuable source of inspiration for organizations to delve beyond the surface level, to discover their experiences on WLB. Through digging into the boundary and motivation theory we aimed to reach the deepest layer of the hypothetical iceberg to be able to deliver implications for contemporary organizations. Our thesis indicates that when interviewees are dissatisfied with their WLB, they tend to resign from their current job and seek employment in a company that offers a more suitable approach to achieving a satisfactory WLB. This shows the high necessity for companies to respond to the WLB preferences of the early career employees. As part of a satisfactory WLB, early career employees place a high value on flexibility, and express a desire for autonomy and control over their schedules. Moreover, the practical implications of this research emphasize the need for contemporary organizations to take proactive measures to provide early career employees with the space and resources necessary to take ownership over their own agenda's. Overall our thesis offers practical guidance to organizations seeking to enhance their WLB approach, as it considers significant variables relevant to the early career employees.

7.5 Limitations of Thesis

Our thesis yielded valuable insights in the early career employees' WLB. However, possible limitations need to be addressed to demonstrate the credibility of our thesis (Bell, Bryman & Harley, 2022). By identifying and taking into consideration the role of the researchers, reflexivity enhances the rigor and validity of our thesis (Bell, Bryman & Harley, 2022).

The first limitation pertains to the sample of our thesis. The 16 interviewees all agreed they were satisfied with the way DutchBank offers them flexibility, which is seen as one of the drivers to strive for a healthy WLB. This commonality in their experiences limited our ability to explore potential negative aspects or challenges within the context of DutchBank. This limited us to gain a more comprehensive understanding of potential WLB issues at DutchBank, as negative perspectives were not fully explored. By considering a balance of both positive and negative perspectives, it could have enabled us to critically analyze their experiences and therefore gain a more nuanced and comprehensive understanding. However, we strived to not overlook possible challenges and difficulties and therefore asked the interviewees to address how a disbalanced work-life situation would look like to them. Although only optimistic perspectives were emphasized by the interviewees, we managed to gain a comprehensive understanding of their WLB experiences.

Furthermore, we did not make use of triangulation since only one single data collection method, interviews, had been applied to study the social phenomena rather than using multiple methods of data (Bell, Bryman & Harley, 2022). This implies that the emphasis of the research relied on interviews serving as the primary source of data. This limited us to connect and combine data drawn from multiple sources such as observations (Flick, Kardoff & Steinke, 2004). Due to distance and time constraints triangulation was not possible.

Lastly, we did not make a distinction between the young millennial or working iGen individuals, which decreased the accuracy of this study. As we made all our claims on the overarching scope of early career employees, we did not take into consideration the possible differences between

the two generations. This resulted in missed opportunities for insights into factors that contribute to WLB, as it could have been meaningful to differentiate between the two generations. However, we reason that the merge of generations provide potential justification and guarantee a unique insight, contributing to the exploration of how early career employees experience their WLB.

7.5 Recommendations for Future Research

As mentioned above, our thesis did not touch upon the differences between the millennials and iGens, as through most of our thesis they were considered together; as early career employees. However, a great source of interest is the generational gap between millennials and iGens. Therefore a source of future research can be found in the exploration of the experiences of millennials *versus* iGens. The generational gap is full of opportunities, which will lead to the discovery of knowledge on satisfying different generations in terms of WLB.

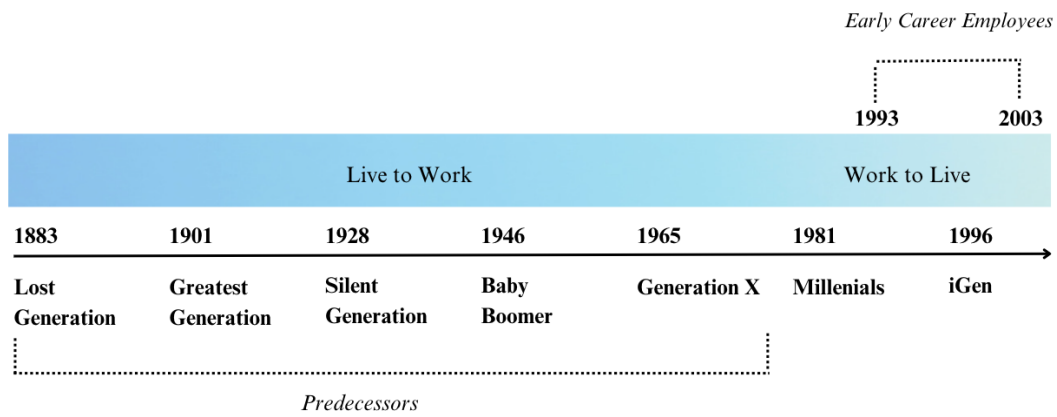
Furthermore, a comparative study, observing organizations originating from several industries will be valuable to determine the different experiences on WLB among early career employees. The comparative study will reveal resemblances between industries and contradictions, leading to a more comprehensive understanding of the concept of WLB.

Appendices

Appendix 1: Introducing the early career employee



Appendix 2: Predecessors live to work, early career employees work to live



Wordcount

Woorden tellen ×

Pagina's	80 van 105
Woorden	23799 van 28162
Tekens	151411 van 180689
Tekens exclusief spaties	127907 van 153051

Woordentelling bekijken tijdens typen

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