

UTILIZING FLEXIBLE WORKING ARRANGEMENT INTO ORGANIZATIONAL CITIZENSHIP BEHAVIOR: A DOUBLE MEDIATION MODEL

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Abstract. *Purpose* – The current study aimed to investigate the role of career cushioning and work-life balance (WLB) as mediators in the effect of flexible work arrangements (FWA) on organizational citizenship behavior (OCB).

Research methodology – Data were collected from 270 employees working in different multi-financial companies in Indonesia. To test the hypotheses, this study employed SEM-PLS.

Findings – The results indicate that flexible working arrangement is a key factor to foster organizational citizenship behavior. Subsequently, the study highlights the importance role of career cushioning and work life balance as the mediator.

Research limitations – This research was carried out on the multi-financial companies in Indonesia and specific generation, thus, the findings' generalization is lacking.

Practical implications – This study suggested that companies or human resource teams pay attention to career cushioning and work-life balance to encourage OCB through FWA policy for millennial and Generation Z employees.

Originality/Value – The uniqueness of the Millennials and Generation Z presents a complex challenge, particularly for multifinance companies. Therefore, it is essential to establish clear career levels and ensure a balance between personal and work life. Empirical research that explores the implication of flexible working arrangement in fostering organizational citizenship in specific generation is lacking, reported solely on manufacturing companies and across generations. Meanwhile, the multifinance sector, especially in developing countries, is understudied. Consequently, the initial study leads the examination of flexible working arrangements' role in fostering organizational citizenship behavior in millennial and Z Generation.

Keywords: flexible working, career cushioning, work life balance, organizational citizenship behavior.

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1. Introduction

Today's modern workplace poses considerable challenges due to the demographic shift by the entry of millennials and Generation Z into the labor market (Pyörriä et al., 2017). These generations bring distinct values, expectations, and work behaviors that can affect organizational dynamics (Francis & Hoefel, 2018). OCB, perceived as voluntary behaviors by organizational members that enhance effectiveness, has become a central focus of this research (Robbins & Judge, 2016). OCB covers certain behaviors such as altruism, conscientiousness, sportsmanship, courtesy, and civic virtue. In recent years, a decline in OCB among millennials

and Generation Z has raised concerns for many organizations, including multibusiness companies. These generations tend to have high career expectations, seek immense job satisfaction, and prioritize work-life balance more than the previous ones. This tendency can lead to reduced engagement in behaviors that obstruct the organization as a whole. Besides, the majority of employees in Indonesia currently belong to the millennial generation (70%), while Generation Z accounts for 20% (Dwidienawati & Gandasari, 2018), driven by Indonesia's unique demographic dividend not found in other countries. Therefore, studies focusing on millennials and Generation Z are crucial to conduct (Ng et al., 2024).

Some factors can affect OCB, such as flexible work arrangements, which have been found to enhance employees' extra-role behaviors (Seman et al., 2022). Flexible work arrangements significantly promote OCB by increasing job satisfaction, strengthening organizational commitment, and enhancing employee engagement (Sunaryo et al., 2022). By providing flexibility to effectively manage the tasks, organizations can promote a culture of commitment and engagement, which leads to improved OCB. Huang and Hsu (2021), Trapero et al. (2021), and Hidayah et al. (2021) noted that flexible work arrangements directly enhance OCB. However, contrasting results have been reported by Kim (2019), Marcos et al. (2020), and Shakir and Siddiqui (2018), who identified a significant negative impact of flexible work arrangements on OCB. These inconsistencies in previous research suggest the possibility of other variables that mediate the relationship between flexible work arrangements and OCB.

This study addresses the research gap by incorporating career cushioning and work-life balance (WLB) as mediating variables. According to Social Exchange Theory (SET) by Blau (1964), social interactions within the workplace are grounded in the principle of reciprocity, where individuals tend to engage in prosocial behaviors when they perceive benefits from the organization. In the context of career cushioning, this theory is relevant, as employees who feel that the organization supports them in navigating career uncertainties typically exhibit higher commitment and loyalty. Career cushioning gives employees a sense of security and protection against the risks of job loss, which motivates them to reciprocate with positive contributions, such as showing OCB. This is done to ensure they have options in case their current work situation becomes unfavorable. This action allows them to have a "cushion" or extra security. In addition to career cushioning, studies by Pradhan et al. (2016) and Fiermaningsih et al. (2021) found that work-life balance positively impacts OCB.

This study is novel as it constructs a new variable, career cushioning, and develops a new conceptual framework that involves flexible work arrangements, work-life balance, and career cushioning, as well as their influence on OCB. This study also contributes to the theoretical concept of Flexibility by Davidescu et al. (2020), by exploring the broader scope of Flexible Work Arrangements (FWA) such as working time, contractual, functional, and workspace flexibility. Besides, it contributes to the theory of Organizational Citizenship Behavior introduced by Organ (1998). This study is expected to contribute to body of knowledge by examining the antecedents of OCB among millennial and Generation Z employees, who exhibit unique characteristics (Dwidienawati & Gandasari, 2018). The findings of this research suggest practical implications for managers overseeing predominantly millennial and Gen Z employees. They are encouraged to enforce policies that provide comfort and flexibility in the workplace, which allow them to achieve a balance between their personal and professional lives.

2. Theory and hypotheses formulation

2.1. Social Exchange Theory (SET)

Social Exchange Theory (SET) provides a theoretical framework for understanding organizational citizenship behavior (OCB). According to this theory, employees are reactive in response to how the organization values and appreciates them (Blau, 1968). The primary focus of SET is the reciprocal link between parties – employees maintain exchanges with the organization based on the expectation that their contributions will be recognized and rewarded (Gouldner, 1960). In this study, flexible working arrangements represent a policy implemented by organizations to respect employees' time and flexibility in managing their work. Meanwhile, OCB is viewed as an employee's reaction to the flexibility granted in the workplace.

The link between SET and the variables flexible working arrangements and OCB lies in the concept that these variables represent an action and reaction dynamic between the organization and its employees due to the social exchanges. Human nature inherently expects reciprocity for what has been given (Homans, 1961). Granting flexibility in work hours and locations has been proven to offer benefits for employee in-role performance (Gan et al., 2024). SET is frequently utilized in behavioral science research. For instance, Lestari et al. (2024) employed this theory to develop innovative work behavior by examining factors such as clan culture, trust, and resilience in Indonesia. Building on this foundation, this study investigates the role of FWA, career cushioning, and WLB as organizational rewards through employee-friendly policies while OCB is viewed as employees' reciprocal response to the policies facilitated by the organization.

Braunerhjelm and Lappi (2023) explored the relationship between human capital and company performance in their research, demonstrating how recruiting entrepreneurial employees can be very beneficial for companies because it will diversify their human resources. However, his productivity will depend on his work experience, age and education. Sebola (2023) discovered that enhancing success in the higher education industry requires a significant investment in human capital. Furthermore, effective human capital management is expected to be able to optimize company performance through appropriate recruitment and placement of employees as well as optimizing the use of employee skills efficiently and effectively.

2.2. Hypotheses formulation

2.2.1. Flexible working arrangement, career cushioning, work life balance and organizational citizenship behavior

Organizational Citizenship Behavior (OCB) is a concept that refers to voluntary behaviors exhibited by employees that are not part of their formal job requirements but contribute positively to the overall functioning of the organization (Kwannandar et al., 2023; Cabasag, 2024). FWA which include options such as working from anywhere, working hours, and flexible work style, are increasingly believed to enhance employee engagement and satisfaction, so it develops OCB. Research indicates that FWA can significantly influence work engagement, which is closely linked to OCB (Weideman & Hofmeyr, 2020). According to

Ugargol and Patrick (2018), flexible work options enable employees to become more engaged and motivate them to perform better. Correspondingly, Farida (2020) in her study on online motorcycle taxi drivers suggested that flexible work arrangements significantly enhance work engagement. Further, FWA can reduce work-family conflict as it promotes a supportive work environment conducive to OCB (Johari, 2021). The definition of OCB evolved into behavior that increases value in maintaining social aspects and psychological environments that support work results (Khalid & Ali, 2005). Robbins and Judge (2016) stated that OCB is not included in the formal obligations of employees, but it covers those who speak positively about their organization and help coworkers more than expected. Some employee behaviors that can affect productivity include innovative work behavior (Arsawan et al., 2022a, 2022b). OCB reflects the cooperative, caring, and careful attitude of employees involved in OCB as an appreciation for the organization (Luthans, 2011). It is voluntary behavior by members of the organization that goes outside their official duties, which significantly assist to the organization's productivity and efficiency. This behavior takes two main forms: behavior required by job descriptions and additional behavior that goes outside the role or OCB (Iskandar et al., 2019). Some factors influence OCB, from personal factors such as employees' personality and their attitudes towards work and the organization (Owens & Valensky, 2015; Podsakoff et al., 2009) to organizational factors such as policies, organizational climate, and support (Madhukar & Sharma, 2017; Krishnan & Mary, 2012). Drawing upon social exchange theory (Blau, 1964), this study proposes that FWA increases OCB. FWA gives employees the freedom to complete their duties amidst this global health crisis (Davidescu et al., 2020). To keep up with the times where companies need faster time to produce products, better quality and human resources that are able to adapt to these changes (Ada et al., 2023a). While productivity is influenced by a strong organizational culture and identity (Ada et al., 2023b). In addition, innovation also needs to be improved, especially in small and medium enterprises in order to face an uncertain situation (Arsawan et al., 2023). The essence of work flexibility is to increase employee effectiveness and efficiency by giving them greater control over their work environment. It allows them to set their schedules, locations, and leave (Ray & Pana-Cryan, 2021; Davidescu et al., 2020; Jeffrey Hill et al., 2008). Flexibility strategies can also strengthen the relationship between innovation and organizational agility (Arsawan et al., 2022a, 2022b). Previous studies stated that FWA has a significant positive effect on OCB (Huang & Hsu, 2021; Seman et al., 2022; Reynaldi et al., 2019). Although FWA is believed to significantly increase employee extra-role behavior, no study examined the role of FWA on OCB. Therefore, this study analyzed the role of FWA in increasing OCB. Then the influence of flexible work is significant on career cushioning (Peprah et al., 2020). Meanwhile, flexible working also has a significant effect on work-life balance (Chung & Van der Lippe, 2020). The proposed Hypotheses are (Figure 1):

H1. *Flexible working arrangement has a positive effect on organizational citizenship behavior.*

H2. *Flexible working arrangement has a positive effect on career cushioning.*

H3. *Flexible working arrangement has a positive effect on work-life balance.*

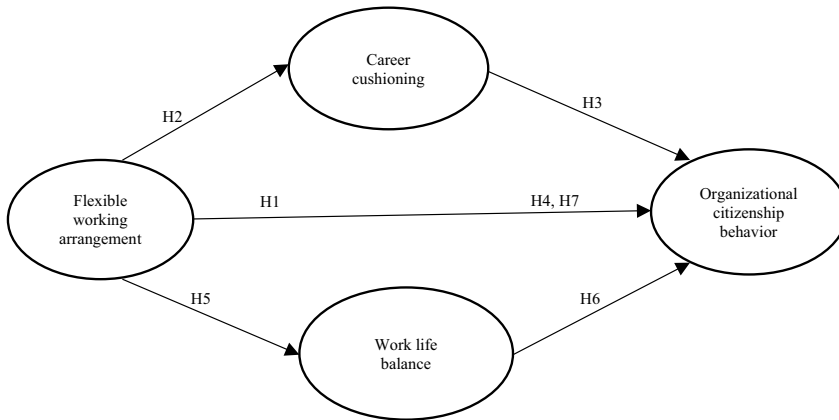


Figure 1. Conceptual framework

2.2.2. Career cushioning and organizational citizenship behavior

Career cushioning is a concept that has gained traction in contemporary discussions about career management and resilience in the workplace. It refers to the strategies and practices individuals adopt to protect themselves against potential job loss or career setbacks, thereby creating a buffer that allows for greater flexibility and security in their professional lives (Ratten, 2024). Career cushioning is a relatively new term in the workplace. It describes employees' proactive actions to prepare for potential uncertainty or changes in their careers.

According to Castrillon (2022), career cushioning is a strategy employed by individuals who keep searching for new opportunities elsewhere despite their current position in the workplace. It is a preventive measure to ensure they have options if their workplace situation turns unfavorable. Career cushioning also refers to behavior in which individuals working within an organization actively explore career opportunities in other institutions (Castrillon, 2022). If adverse circumstances arise, they have a "cushion" to fall back on to avoid a chaotic life (Coen, 2023). In other words, those who engage in career cushioning deliberately choose not to remain entirely "loyal" to their current organization. These individuals always strive to have backup options or alternatives in their career paths. If one career opportunity becomes unattainable, they still have another position to rely on. The foundation of career cushioning lies in concerns about one's future career. One way to address these concerns is developing through ongoing skill enhancement. This mindset is influenced by self-appraisals, appraisals of others, workplace engagement, and performance.

The relationship between career cushioning and OCB among millennials and Generation Z in multifinance companies can be explained through SET introduced by Blau (1964). Employees who feel secure in their positions tend to demonstrate higher organizational commitment, by which they improve OCB (Lim, 2023; Sarianti & Ramadhi, 2023; Lim et al., 2024). A positive organizational climate and managerial support improve job satisfaction (Li, 2024; Abubakar & Sanda, 2024). Therefore, developing effective career cushioning strategies can effectively enhance OCB, which in the end improves the whole organizational performance. Very few studies on career cushioning have been conducted, which is why this research employed SET

as the foundation to position career cushioning as a mediating variable. SET posits that when employees gain assurance regarding their future careers, they are more likely to reciprocate by contributing additional value to the organization. In this study, the assurance provided by the organization is clarity in their future career paths (career cushioning). According to SET, clarity fosters a sense of security that motivates employees to enhance their extra-role behaviors, such as OCB (Xu et al., 2022). Supported by findings from prior research and the principles of SET, the following Hypothesis is proposed:

H4. *Career cushioning has a positive effect on organizational citizenship behavior.*

2.2.3. Work life balance and organizational citizenship behavior

The existing literature find a positive impact of work life balance on OCB. Arivani et al. (2023) highlights that work-life balance significantly influences OCB, suggesting that employees who perceive a favorable balance are more likely to exhibit behaviors that go beyond their job requirements, thereby contributing positively to their organization. However, the findings of previous study indicate that employee engagement does not moderate the relationship between WLB and OCB, which contrasts with some other studies (DwicaHyani & Gorda, 2023). Furthermore, Adnan et al. (2021) emphasize that burnout negatively affects OCB, and a well-maintained work-life balance can mitigate this adverse effect, thereby fostering a more engaged and proactive workforce. The importance of organizational support in achieving work-life balance cannot be overstated. Eniola (2023) asserts that organizations that provide flexible work arrangements and promote a healthy work-life balance are more attractive to potential employees, which in turn can enhance overall employee morale and performance. Similarly, Haar et al. (2018) demonstrate that supervisor support and job autonomy are critical factors that positively influence WLB, which subsequently enhances employee commitment and OCB (Haar et al., 2018). This aligns with the findings of Gagnano et al. (2020) who argue that a better work-life balance contributes to job satisfaction and organizational commitment, further reinforcing the likelihood of employees engaging in OCB. Moreover, the implications of work-life balance extend beyond individual employee performance to encompass broader organizational outcomes. The research indicates that organizations that prioritize WLB not only improve employee well-being but also enhance overall organizational effectiveness. For instance, the study by Bhende et al. (2020) suggests that effective work-life balance practices can lead to reduced stress levels and improved employee well-being, which are essential for fostering a culture of citizenship behavior within organizations. Accordingly, the subsequent Hypothesis is proposed:

H5. *Work-life balance has a positive effect on organizational citizenship behavior.*

2.2.4. Mediating role of career cushioning

The existing literature find a positive impact of organizational support for career development on career satisfaction, which can be mediated by proactive career management behaviors. Wickramaratne (2021) highlights that a supportive career development culture and senior management can foster behaviors that enhance career satisfaction, suggesting that career cushioning strategies may emerge from such supportive environments. This aligns with the findings that employee skills serve as a mediating variable between training

programs and career development, emphasizing the importance of equipping employees with the necessary skills to navigate their careers effectively (Sukmawati et al., 2019). Moreover, the relationship between career development and job satisfaction is further elucidated by Nawaz and Pangil (2016), who discuss how organizational commitment mediates the effects of human resource development factors on turnover intentions. This suggests that when employees feel committed to their organization, they are more likely to engage in career cushioning behaviors, thereby enhancing their job satisfaction and reducing turnover intentions. The concept of career shocks, as explored by Seibert et al. (2013) also plays a critical role in understanding career cushioning. They argue that unexpected career events necessitate adaptive responses, which can be facilitated by proactive career management strategies. This highlights the importance of being prepared for unforeseen changes in one's career path, reinforcing the idea that career cushioning involves actively managing one's career in anticipation of potential disruptions (Seibert et al., 2013). Furthermore, career cushioning is a manifestation of SET principles, as it reflects employees' efforts to address perceived imbalances in their exchange relationship with their employer. By engaging in career cushioning, employees seek to restore fairness, maximize benefits, and minimize costs, aligning with the core tenets of SET. Accordingly, the subsequent Hypothesis is proposed:

H6. *Career cushioning mediates the effect of flexible working arrangements and organizational citizenship behavior.*

2.2.5. Mediating role of work life balance

Work-life balance is a critical factor that enables employees to preserve a balance between family and work demands. It encompasses different resources, like parental and childcare support, employee wellness initiatives, and more (Robbins & Coulter, 2018). Many organizations today provide family-supportive benefits, like job sharing, flexible working hours, and telecommuting, to help employees achieve a balance between family and work. Research demonstrated that FWA can help employees reduce conflicts between work and personal life demands. The reduction in conflict increases job satisfaction and organizational commitment (Kwon et al., 2021). Millennial and Generation Z employees particularly benefit from FWA implementation in the workplace. These generations typically seek work environments that support their well-being and allow them to carry out their work programs according to their personal needs (Brulin et al., 2023; Kumar & Velmurugan, 2018). Studies show that millennials and Gen Z are more likely to prefer jobs that offer FWA, as they view it as a crucial factor in achieving work-life balance (Hopkins & Bardoel, 2023; Bontrager et al., 2021). Furthermore, work-life balance is deeply intertwined with SET, as it reflects the mutual exchange between employees and organizations. Employees evaluate the fairness of this exchange based on the support they receive for balancing work and personal life. Organizations that prioritize work-life balance foster stronger, more reciprocal relationships with their employees, aligning with the principles of SET. Conversely, a lack of support for work-life balance can disrupt the exchange, leading to dissatisfaction and disengagement.

Lockwood (2003) clarifies WLB as a state in which a family and work demands are in equilibrium. From the employee's perspective, they can effectively manage work commitments alongside personal or family responsibilities. Singh and Khanna (2011) describe WLB as a concept that covers a careful prioritization between career-focused family and work, which

includes factors such as happiness, leisure, family, and spiritual growth. Previous studies have indicated that WLB has a significant positive effect on OCB (Pradhan et al., 2016; Syawal et al., 2023; Seman et al., 2022; Andrianto & Palupi, 2023). Furthermore, Abdul Jalil et al. (2023) position WLB as a mediator between job insecurity and psychological well-being among temporary workers in Malaysia. Further, Rashmi and Kataria (2023) revealed that work-life balance mediates the relationship between job resources and job satisfaction among Indian nursing professionals. A comparable result was observed by Lee and Dong (2024), who identified WLB as a mediator between smart work and job satisfaction in the financial sector in Korea. Therefore, the following Hypothesis is proposed:

H7. *Work-life balance mediates the effect of flexible working arrangement and organizational citizenship behavior.*

3. Methodology

3.1. Population and sample

This study involved millennial and Generation Z employees in Jakarta, with the following criteria: 1) employees born between 1981 and 2007 (according to the provisions in Indonesia who are allowed to work have been at least 18 years old); 2) residing in Jakarta; and 3) at least having a one-year experience at a multifinance company with assets exceeding 10 trillion IDR. Millennials and Generation Z were selected for their high career expectations and job satisfaction with an extreme concern on a work-life balance – characteristics that distinguish them from preceding and succeeding generations. The research was conducted in Jakarta because most companies implementing flexible work arrangements are headquartered in Jakarta, the capital city of Indonesia. The study population comprised millennials and Generation Z employees working in multifinance companies in Jakarta. Therefore, the study population is considered infinite or of an unknown exact size. Following Hair et al. (2017), the sample size was decided by multiplying the number of indicators by 5 to 10. For this study, with 45 parameter items, the minimum sample size was calculated by multiplying the number of items by 5, which resulted in a sample size of 270 respondents. This sample size is believed sufficient to address the research questions.

3.2. Measurements

The questionnaire was designed using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). This study employed four latent variables: flexible working arrangement, career cushioning, work-life balance, and OCB. To ensure respondents fully understood the questions, all items underwent pilot testing to verify the accuracy of the translation. The pilot test was conducted with 30 respondents to confirm comprehension and to assess whether the questions met validity and reliability criteria. Once these conditions were satisfied, the items were distributed to the entire research sample. The instruments of each variable were adapted from distinguished scholars. To determine flexible working arrangement the study was measured using twelve items modified from existing literature (Tsen et al., 2021; Farida, 2020) in the context of Indonesian culture and work conditions. Respondents were asked whether the company gives flexible work location and time and the existence of flexible working hours makes me comfortable with work.

Given the scarcity of studies on career cushioning in the context of multi-financial companies, we modified eight items from previous studies (Greenhalgh & Rosenblatt, 1984; Ratten, 2024). Respondents were asked whether career cushioning could anticipate job losses, changes in working conditions in the company and helplessness in dealing with threats. Subsequently, eleven items were adapted from existing literature (Smeltzer et al., 2016). Respondents were inquired regarding work interference with personal life, personal life interference with work and work personal life enhancement. The organizational citizenship behavior was measured using eleven items adapted from (Organ, 1998; Raza et al., 2024). Respondents were inquired regarding altruism, conscientiousness, sportmanship, courtesy and civic virtue.

3.3. Data analysis

This study used structural equation modeling-partial least squares (SEM-PLS) with SmartPLS version 4 software. SEM-PLS is suitable for analyzing complex relationships between latent variables. Besides, it can accommodate reflective and formative models, so it offers flexibility in selecting the most appropriate structure for the study. Further, it allows for simultaneous analysis of both direct and indirect (mediated) relationships. Since this study involves two mediating variables, SEM-PLS is appropriate.

4. Data analysis and findings

4.1. Respondents

Table 1 below presents the demographic profile of respondents based on data collected from 270 respondents. The majority of respondents are male (52.59%). Most respondents have an undergraduate educational background (91.11%). Regarding job tenure, most of them have worked for more than 5 years (36.67%) and between 2–3 years (35.56%). Most employees are single (59.26%) and belong to the millennial generation (77.78%).

Table 1. Respondent demographic (n = 270)

Demographics	Description	Frequency	Percentage
Gender	Male	142	52.59
	Female	128	46.41
Educational background	Diploma	1	0.37
	Undergraduate	246	91.11
	Postgraduate	23	8.52
Job tenure	> 1 year	45	16.67
	2–3 years	96	35.56
	4–5 years	30	11.11
	> 5 years	99	36.67
Marital status	Married	110	40.74
	Single	160	59.26
Generation categories	Millennials	210	77.78
	Gen Z	60	22.22

4.2. Outer model measurements

The validity test results indicated that the outer loading values for each latent variable exceed 0.70, indicating their validity (Sarstedt et al., 2021). Additionally, the discriminant validity test shows that the average variance extracted (AVE) values are greater than 0.50 (see Table 2). Furthermore, the reliability test results demonstrate that the variables FWA, career cushioning, WLB, and organizational citizenship behavior have Cronbach's alpha values greater than 0.70 (Hair et al., 2017). Therefore, they meet the minimum requirements.

Table 2. Validity and reliability test

Construct	Outer loading	AVE	CR
<i>Flexible work arrangement</i>		0.770	0.976
FWA1	0.896		
FWA2	0.897		
FWA3	0.904		
FWA4	0.906		
FWA5	0.829		
FWA6	0.825		
FWA7	0.857		
FWA8	0.881		
FWA9	0.910		
FWA10	0.919		
FWA11	0.907		
FWA12	0.789		
<i>Career cushioning</i>		0.744	0.959
CC1	0.857		
CC2	0.859		
CC3	0.888		
CC4	0.845		
CC5	0.837		
CC6	0.840		
CC7	0.894		
CC8	0.877		
<i>Work life balance</i>		0.699	0.962
WLB1	0.811		
WLB2	0.813		
WLB3	0.823		
WLB4	0.846		
WLB5	0.850		
WLB6	0.801		
WLB7	0.858		
WLB8	0.862		
WLB9	0.815		
WLB10	0.848		
WLB11	0.868		

End of Table 2

Construct	Outer loading	AVE	CR
<i>Organisational citizenship behavior</i>		0.583	0.939
OCB1	0.734		
OCB2	0.743		
OCB3	0.747		
OCB4	0.763		
OCB5	0.734		
OCB6	0.740		
OCB7	0.812		
OCB8	0.723		
OCB9	0.815		
OCB10	0.790		
OCB11	0.781		

Furthermore, Table 2 uses validity testing using convergent validity values, namely outer loading values. It can be seen that all indicators have an outer loading value greater than 0.70 as suggested by Hair et al. (2019). Next, we use the value of the Fornell-Larcker method to test discriminant validity. The values in Table 1 indicate that Fornell and Larcker values are greater on diagonals than on rows and columns, as suggested by Fornell and Larcker (1981). Furthermore, we conducted reliability testing using composite reliability and average variance extracted (AVE) values; it was found that all latent variables had composite reliability (CR) values greater than 0.70 and AVE values greater than 0.05, as suggested by Hair et al. (2019). Based on some of the validity and reliability tests above, it can be concluded that all latent variables meet the validity and reliability tests well.

4.3. Inner model measurement

To ensure that the research model fits the data, a fit index test was conducted (see Table 3) using the SRMR, NFI, and Chi-Square criteria. The results indicated that the SRMR value is 0.07, which is less than the threshold of 0.08 (Hair et al., 2017). Additionally, the NFI value is 0.95, exceeding the minimum requirement of 0.90, and the Chi-Square value is 4.43, less than 5. Therefore, the model in this study fits the data (Hair et al., 2017). The R-square values of OCB, career cushioning, and work-life balance are 0.032, 0.24, and 0.33 respectively. It demonstrates that OCB is explained by FWA, career cushioning, and work-life balance by 3.2%. Meanwhile, career cushioning is explained by FWA by 24%, and work-life balance is explained by FWA by 33%. The remaining variance is explained by other variables outside the research model.

Table 3. Model fit

Fit Index	Threshold criteria	Saturated model	Interpretation
SRMR	<0.08	0.07	Good Fit
NFI	>0.90	0.95	Good Fit
Chi-Square	<5	4.43	Good Fit

4.4. Testing hypotheses

The results of the hypothesis testing, both direct and indirect, are presented in Table 4 and Figure 2. The findings show that FWA does not serve as an antecedent of OCB ($\beta = 0.05$, $p = 0.25$), so H1 is rejected. This suggests that OCB cannot be improved through FWA alone. However, FWA has a positive and significant effect on career cushioning ($\beta = 0.49$, $p = 0.00$), which means H2 is accepted. This finding indicates that FWA enforcement can enhance career cushioning. Furthermore, Hypothesis H3 is accepted, as career cushioning has a positive and significant effect on OCB ($\beta = 0.13$, $p = 0.04$). It implies that higher levels of career cushioning enable employees to engage in extra-role behaviors that benefit the organization. Flexible working arrangement also has a positive and significant effect on WLB ($\beta = 0.58$, $p = 0.00$), so H4 is accepted. However, H5 is rejected as work-life balance does not positively affect OCB ($\beta = -0.22$, $p = 0.00$). Despite the significant effect, the negative relationship direction results in the rejection of the hypothesis. It suggests that improved work-life balance may decrease OCB. Moreover, H6 is accepted as career cushioning mediates the relationship between FWA and OCB ($p = 0.04$). Similarly, WLB also mediates the effect of FWA on OCB ($p = 0.00$), so H7 is accepted.

Table 4. Hypothesis test result

	Path	Path coefficient	p-value	Result
H1	FWA → OCB	0.05	0.25	Rejected
H2	FWA → CC	0.49	0.00	Supported
H3	CC → OCB	0.13	0.04	Supported
H4	FWA → CC → OCB	0.07	0.04	Supported mediation
H5	FWA → WLB	0.58	0.00	Supported
H6	WLB → OCB	-0.22	0.00	Rejected
H7	FWA → WLB → OCB	-0.13	0.00	Supported mediation

Note: FWA – flexible working arrangement; OCB – organizational citizenship behavior; CC – career cushioning; WLB – work-life balance.

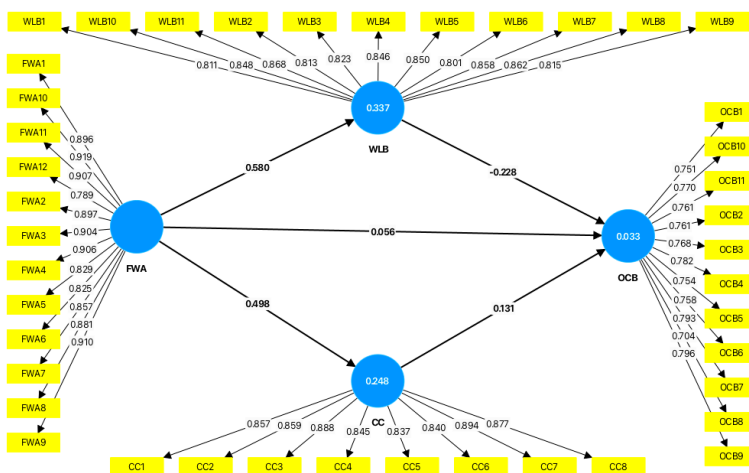


Figure 2. Path analysis (source: authors' calculation, 2024)

5. Discussion

The findings reveal that FWA fails to increase OCB among millennial and Generation Z employees. This result aligns with that by Sunaryo et al. (2022) that FWA does not have a significant direct effect on OCB even though it can improve certain aspects such as affective commitment and work engagement. Among millennials and Generation Z, who may have differing expectations and values, the impact of FWA on OCB appears to be weaker. This finding is further supported by Martinez and Gómez (2013) that flexibility in working from different locations can compromise opportunities for training, which is critical for employee development. Without adequate training, employees may lack the ability to positively contribute to OCB. Insufficient skill development may hinder employees from engaging in good organizational citizenship behaviors. Although FWA offers benefits such as increased job satisfaction, studies suggest its impact on OCB remains insignificant. This may be due to elements such as the perceived absence of organizational support, which can affect employee behavior (Singh, 2023). In multifinance company settings, where pressure to meet targets is typically high, millennials and Generation Z may prioritize work outcomes over engaging in OCB.

FWA has a significant positive effect on career cushioning. Correspondingly, Chang and Wu (2023) revealed that FWA contributes to better career development, as employees who are satisfied with their FWA are more proactive in managing their careers. According to Kurniawan et al. (2020), millennials and Generation Z prefer work environments that support a balance between family and work, and FWA meets this need with flexible schedules. Moreover, Baluku et al. (2018) concluded that the flexibility provided by FWA is positively associated with individuals' ability to manage career transitions and explore new career opportunities. FWA not only offers direct benefits to employees with work-life balance but also contributes to improved career development and employee engagement. Therefore, multifinance companies should consider implementing FWA as section of their human resource management strategy to enchant and hold millennial and Generation Z talent.

Career cushioning positively affects OCB. This finding aligns with previous studies (Li, 2024; Abubakar & Sanda, 2024) and is consistent with SET. According to SET, when employees feel that the organization supports their growth, they develop a sense of responsibility for the organization. Career cushioning enables employees to build stronger social connections with the company, as they perceive the organization grows their skills to face career challenges. It encourages them to demonstrate OCB – behaviors beyond formal responsibilities that contribute to the organization. Therefore, career cushioning contributes to OCB as employees reciprocate the benefits given by the organization with extra effort through proactive and supportive behaviors, in line with SET's emphasis on reciprocity in social relationships. Employees who feel secure in their positions tend to exhibit a higher commitment to the organization (Lim, 2023; Sarianti & Ramadhi, 2023; Lim et al., 2024). A positive organizational climate and managerial support increase job satisfaction (Li, 2024; Abubakar & Sanda, 2024). Therefore, developing effective career cushioning strategies can improve OCB.

In addition, FWA can promote improvements in work-life balance. This finding supports the research by Bontrager et al. (2021), Latheef (2021), and Zalafi et al. (2019). FWA helps employees reduce conflicts between work demands and personal life, by which job satisfaction and organizational commitment increase (Kwon et al., 2021). Millennials and Generation Z benefit from the implementation of FWA in the workplace. These generations commonly seek work environments that support their well-being and allow them to carry out their work agendas corresponding to their personal needs (Brulin et al., 2023; Kumar & Velmurugan, 2018). Research has indicated that they are more likely to choose jobs offering FWA, as they believe it supports them to have a better WLB (Hopkins & Bardoel, 2023; Bontrager et al., 2021). In multifinance companies, FWA can help enchant and hold young talent from the millennials and Generation Z. With flexibility in work arrangements, companies enhance employee satisfaction and productivity (Bontrager et al., 2021; Latheef, 2021; Zalafi et al., 2019). It is crucial in competitive multifinance industries, where retaining high-quality employees is key to long-term success (Kotey & Sharma, 2016). The relationship between FWA and WLB is highly relevant, especially for millennials and Gen Z, who prioritize flexibility in their work. By FWA, companies can build a more positive and productive work environment (Dixon et al., 2019; Palumbo et al., 2021).

Work-life balance has a significant negative effect on OCB. The negative relationship between WLB and OCB highlights the complexity of employee behavior and the trade-offs individuals make in balancing their work and personal lives. Employees who prioritize WLB may allocate their limited time and energy toward maintaining personal well-being, reducing their willingness to engage in extra-role behaviors like OCB. Additionally, they might set stricter boundaries to protect their personal time, viewing OCB as an encroachment on their work-life equilibrium. Perceived lack of organizational support for WLB could also lead to psychological withdrawal, diminishing employees' motivation to contribute beyond their formal duties. According to Chandra and Mathur (2021) and Pradhan et al. (2016), when employees experience a balance between family and work, they may be less motivated to engage in OCB because they prioritize their time and energy for personal activities. From the perspective of millennials and Generation Z, who are known for placing strong value on WLB, it is vital for companies to understand how WLB policies impact their OCB. These generations tend to seek work environments that support a balance between family and work, and when they perceive that their company does not meet their needs, they may feel less motivated to engage in OCB (John, 2023). Therefore, organizations aiming to enhance OCB among younger employees should develop policies that support WLB with a supportive workplace.

Also, career cushioning acts as a full mediator in the relationship between FWA and OCB. This finding aligns with the study by Abubakar and Sanda (2024) that FWA enhances job satisfaction, which contributes to OCB. Employees with high organizational commitment exhibit stronger citizenship behaviors, and FWA can foster this commitment by giving employees a great control over their work. Thus, the career cushioning from FWA strengthens organizational commitment, which subsequently enhances OCB. This finding suggests that organizations implementing flexible work arrangements can benefit from improved OCB through enhanced job satisfaction and organizational commitment among their employees.

WLB completely mediates the relationship between FWA and OCB. This finding is in line with research by Irawanto et al. (2021) which shows that WLB acts as mediator between working from home and employees satisfaction. In addition, Suhardiman and Saragih (2022) noted that a good WLB can decrease work stress, with which job satisfaction and commitment increases. A good balance between family and work allows employees to be more involved in their tasks, which contributes to OCB. According to Prasetyo et al. (2022), although WLB affects performance, its direct effect is not always greater than its mediation effect. It shows that WLB is not only the result of FWA. It also acts as mediator between FWA and OCB. Wibowo and Munir (2023) demonstrated that WLB can enhance work engagement mediated by job satisfaction. Therefore, organizations that enforce FWA should consider a workplace that supports WLB to maximize employee organizational citizenship behavior. This study shows that work-life balance acts as mediator between FWA and OCB. With flexibility in work arrangements, organizations can improve employee well-being with positive behaviors that support organizational goals.

6. Theoretical contributions

Although there is a unique phenomenon regarding the millennial and Z Generation workforce with all its uniqueness, but few discuss the role of flexible working on employee behavior. This study fills a gap in previous research and promotes the literature on employee behavior. First, there have been many studies on employee behavior. However, there is an inconsistency in the results of previous research regarding the role of flexible working arrangement on organizational citizenship behavior. Thus, this study finds that there is a strong influence of flexible working arrangements on organizational citizenship behavior in multifinance sector. This finding aligns with Social Exchange Theory (Blau, 1964), as it demonstrates how flexible work arrangements, career cushioning opportunities, and work-life balance initiatives serve as organizational rewards that employees perceive as valuable. In response to these benefits, employees reciprocate through organizational citizenship behaviors, reflecting the theory's emphasis on mutual exchange and reciprocity. The study effectively illustrates this dynamic, showing that when organizations invest in these supportive measures, employees are more likely to contribute positively, reinforcing the exchange relationship.

This finding supports the social exchange theory (Blau, 1964) by utilizing FWA, career cushioning, and WLB as rewards from the company to employees, and OCB is a reaction from employees as a reciprocal contribution from what they gain.

Second, this study contributes to filling the gap of previous research on the role of flexible working on OCB by adding mediation variables in the form of career cushioning and work-life balance in one research model. This study demonstrates that career cushioning needs to be improved by providing reassurance to employees in their jobs. Then millennial and z employees need a balance between work and family life at home by giving them time so that they don't work at home and focus only on the office. This study presents empirical evidence that by increasing career cushioning and work-life balance at the same time, it can increase the OCB of millennial and Z Generation employees who are influenced by flexible working arrangements.

7. Managerial implications

The results substantially implied to managers and policy makers. FWA can enhance OCB on the condition that it must go through career cushioning and work-life balance. This study emphasizes that there needs to be special efforts from managers for millennial and Generation Z employees with their distinct characteristics, so they can contribute more to the company by providing fine salaries and flexibility of time and place. Besides, managers should improve several programs that can encourage employee career cushioning, including career development programs. Further, mentorship and coaching programs could be interesting where employees can learn from the experiences of seniors. It helps them feel more connected and inspired. Finally, managers need to improve work-life balance policies, including flexible leave policies for, i.e., mental health and emergency leave, so that employees can balance their family and work. Managers are also supposed to give mental health applications to help employees manage stress.

8. Research limitations and recommendations

This study adopted a self-administered questionnaire completed by the respondents simultaneously. Subsequent studies can use three waves of questionnaire distribution in stages to ensure richer data collection. Besides, this study focuses on millennials and Generation Z who work in multifinance companies. Further research can explore other industrial sectors to explore the differences in attitudes across industries. Further, it involves employees from across companies within which differences in culture, values, and work environments may affect their behavior. Future research can focus on a single company to reveal the role of culture, values, and work environments.

9. Conclusions

The study results indicated that career cushioning fully mediates the relationship between FWA and OCB. This finding suggested that organizations consider improving employee career cushioning, such as certain future career paths, to improve the OCB of millennial and Generation Z employees. Besides, work-life balance act as mediator between FWA and OCB. Millennials and Generation Z demand a balance between family and work. Surprisingly, this study found that FWA failed to be a direct antecedent of OCB among millennial and Generation Z employees because they have unique characteristics. FWA cannot directly increase OCB. It requires other variables such as career cushioning and work-life balance to be mediators. Therefore, multifinance companies should consider special attention to managing the millennials and Generation Z through flexible policy stimulus with a clear career prospect. In sum, work-life balance is above all for them.

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