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Global Trends in Employee Loyalty and Retention among Millennials and Gen Z: A Systematic Review

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Abstract
Employee loyalty and retention have become a mainstream organisational concern since Millennials and Generation Z make up an increasing proportion of the global workforce. Increased labour mobility, changing expectations of careers and greater importance given to work experience have lessened reliance on traditional tenure-based loyalty. Understanding the factors which sustain commitment of the younger employees is therefore necessary for organisational stability. This research aims to establish determinants of loyalty and retention among Millennials and Generation Z; how organisational practices influence commitment and turnover intention and the role of leadership and work experience in shaping retention outcomes. Secondary data approach was employed using peer-reviewed empirical studies sourced from academic databases. Selected articles were analysed to extract validated findings on organisational commitment, psychological contract fulfilment, job satisfaction, work-life balance, career development, leadership behaviour, and job embeddedness. A thematic synthesis method was applied to integrate findings across sectors. Findings indicate that job satisfaction is the strongest predictor of retention among younger employees, while work-life balance significantly reduces turnover intention. Compensation and career development influence loyalty indirectly through satisfaction rather than direct retention effects. Organisational practices that enhance perceived support, fairness, recognition, and internal mobility strengthen affective commitment. Leadership behaviour further reinforces retention by promoting trust, engagement, and psychological attachment. The study concludes that loyalty among Millennials and Generation Z is experiential and relational. Retention depends on continuous fulfilment of psychological expectations, supportive leadership, and meaningful work environments.

Keywords: Employee loyalty, employee retention, millennials, Generation Z, turnover intention, organisational commitment, job satisfaction, leadership.
JEL Code: M12, M54, J24

1. Introduction

Employee loyalty is strategically significant for organisations, promoting workforce stability, knowledge retention, and operational reliability. Research demonstrates that employee turnover incurs substantial direct costs, such as recruitment and training, as well as indirect costs including productivity loss and workflow disruption (Hom et al., 2017; Rubenstein et al., 2018). Retaining employees is therefore a priority, especially in competitive labour markets. Younger generations, particularly Millennials and Generation Z, increasingly comprise the workforce and display shorter organisational tenure and heightened career mobility compared to previous cohorts (Ng & Parry, 2021; Scholarios et al., 2023). Consequently, loyalty is no longer equated with long service, but rather with perceived mutual value and developmental opportunities (Vandenberghe et al., 2021).

Contemporary studies support multi-dimensional models of organisational commitment, highlighting that intention to leave is the most consistent predictor of actual turnover (Hom et al., 2017; Rubenstein et al., 2018). Early-career employees are particularly susceptible to low organisational embeddedness and possess lower switching barriers (Karatepe & Olugbade, 2019; Scholarios et al., 2023). Generational differences reveal that younger workers value autonomy, development, flexibility, and meaningful work more than their older counterparts (Rudolph et al., 2021; Scholarios et al., 2023). Thus, loyalty among younger employees is shaped by the alignment between their expectations, organisational practices, and perceived career advancement, rather than by length of tenure.

Psychological contract theory remains central to understanding loyalty formation. Breaches of perceived employer obligations undermine trust, organisational commitment, and retention (Bal et al., 2021; Vandenberghe et al., 2021). Younger employees enter organisations with expectations for development, feedback, inclusion, and fair treatment. When these are unmet, perceptions of reciprocity and loyalty decline. Career growth opportunities are especially influential in retaining young employees, with evidence showing that access to mentoring, skill development, and advancement pathways strengthens commitment and reduces turnover intentions (Baran et al., 2021; Karatepe & Olugbade, 2019). Conversely, limited prospects often prompt exit decisions, even when compensation is satisfactory.

Job satisfaction, engagement, and meaningfulness are powerful predictors of loyalty. Recent research affirms that high job satisfaction and engagement reduce turnover intentions (Han et al., 2021; Saks, 2022). For younger employees, autonomy, recognition, and a sense of purpose are critical. Absence of these conditions can prompt resignation as a rational adjustment strategy. Leadership quality also plays a pivotal role; perceived supervisor support and inclusive leadership significantly enhance organisational commitment and lower turnover intentions (Kim & Beehr, 2021; Li et al., 2022). Labour market digitalisation further amplifies these trends, increasing external opportunities and lowering switching costs, making the strengthening of internal opportunity structures and social integration essential for loyalty retention (Allen et al., 2021; Scholarios et al., 2023).

Objectives of the Study

This paper pursues the following objectives:

1. To identify key determinants of loyalty retention among Millennials Generation Z through peer reviewed empirical evidence.
2. To examine how organisational practices influence turnover intention within younger workforce cohorts across global labour markets.
3. To evaluate consistent patterns linking development opportunity leadership quality work experience to retention outcomes.

2. Literature Review

2.1 Social Exchange Theory

Social Exchange Theory, first articulated by Blau (1964), conceptualises employment relations as systems of reciprocal exchange, where employees provide labour, skills, and commitment, and employers reciprocate with pay, recognition, support, and opportunity. Blau posited that reciprocity expectations arise from ongoing interactions, fostering a sense of obligation to reciprocate when organisational actions are

perceived as fair and supportive. Cropanzano and Mitchell (2005) extended the theory by emphasising the predominance of long-term relational obligations over short-term transactional exchanges, a distinction especially salient for younger employees who value inclusion, feedback, and development opportunities beyond economic rewards. Empirical research supports the assumptions of Social Exchange Theory, demonstrating that perceived organisational support strengthens affective commitment through reciprocity, while reduced support weakens attachment and increases turnover intentions (Kurtessis et al., 2017; Kim & Beehr, 2021). The theory's relevance to this study lies in explaining how loyalty emerges from balanced, fair, and supportive organisational practices.

Psychological Contract Theory, a direct outgrowth of social exchange principles, focuses on the implicit expectations and perceived mutual obligations between employees and employers. Evidence confirms that breaches of these psychological contracts, such as unfulfilled promises of development, fair treatment, or reasonable workloads, significantly diminish commitment and raise turnover intentions (Bal et al., 2021; Vandenberghe et al., 2021). This is particularly pronounced among Millennials and Generation Z, who place greater weight on relational than transactional exchanges. Research by Kanu et al. (2022) found that violations of relational obligations have a more deleterious effect on affective commitment than breaches of economic promises. Further, empowering and inclusive leadership has been shown to enhance perceptions of reciprocal exchange, psychological contract fulfilment, and commitment (Gurtner et al., 2023; Li et al., 2022). Thus, loyalty is best understood as a dynamic process of ongoing exchange assessment, shaped by fairness, recognition, opportunity, and supportive leadership.

2.2 Job Embeddedness Theory

Mitchell et al. (2001) introduced the concept of job embeddedness to explain why employees remain with organisations despite external opportunities. The theory posits three core dimensions: links, fit, and sacrifice. Links represent interpersonal relationships and professional networks within the organisation; fit refers to the alignment between individual values and the organisational environment; and sacrifice encompasses the perceived losses associated with leaving, such as loss of relationships, opportunities, or status. High job embeddedness increases psychological and social attachment, thereby reducing voluntary turnover (Allen et al., 2021). However, younger employees typically exhibit lower embeddedness due to shorter tenure, fewer organisational ties, and limited perceived benefits. This structural condition, as highlighted by Scholarios et al. (2023), makes it easier and less costly for them to pursue external opportunities, contributing to higher turnover among Millennials and Generation Z.

The formation of embeddedness depends on building strong interpersonal links through teamwork, mentoring, and social integration, while fit develops when organisational values and leadership match individual preferences for inclusivity, autonomy, and growth (Rudolph et al., 2021; Li et al., 2022). For younger employees, the sacrifice dimension remains weak due to limited tenure and fewer accrued internal benefits. Enhancing embeddedness thus requires providing internal career progression, valued roles, and recognition (Nerstad et al., 2020; Scholarios et al., 2023). Leadership plays a critical role: supportive and empowering leaders foster engagement, inclusion, and trust, indirectly increasing embeddedness and reducing turnover intention (Gurtner et al., 2023; Kim & Beehr, 2021). When external labour-market opportunities are highly visible, low embeddedness becomes a decisive predictor of exit. The relevance to this study lies in recognising embeddedness as a strategic mechanism for retaining younger cohorts in dynamic labour markets.

2.3 Determinants of Loyalty and Retention among Millennials and Generation Z

Employee loyalty among younger workforce cohorts, such as Millennials and Generation Z, is primarily anchored in psychological attachment rather than tenure-based dependence. Research confirms that affective commitment is the most significant predictor of voluntary retention, while cost-based attachment is less influential among early-career employees who face low barriers to switching jobs (Vandenberghe et al., 2021; Scholarios et al., 2023). These younger employees often exhibit limited continuance commitment due to short organisational tenure and minimal accrued investment. Their loyalty is principally driven by emotional bonds and perceived organisational support, rather than by perceived costs or sacrifices

associated with leaving (Allen et al., 2021; Li et al., 2022).

Turnover intention remains the strongest behavioural predictor of actual resignation, with meta-analytic studies demonstrating its robust link to exit behaviour across sectors and countries (Rubenstein et al., 2018; Hom et al., 2017). Younger employees tend to progress rapidly from dissatisfaction to turnover intention, buoyed by confidence in external job markets and lower embeddedness within organisations. Retention among this cohort therefore depends on early interventions that nurture psychological attachment, such as development opportunities, inclusion, and supportive leadership (Allen et al., 2021; Scholarios et al., 2023). Fulfilment of the psychological contract is crucial, perceived breaches in employer obligations significantly diminish trust, organisational commitment, and retention, particularly among younger employees (Bal et al., 2021; Vandenberghe et al., 2021).

Relational psychological contract fulfilment exerts greater influence on loyalty among younger generations than transactional agreements. Empirical evidence indicates that breaches of relational obligations more adversely affect affective commitment than breaches of economic obligations (Kanu et al., 2022). Empowering and inclusive leadership has been shown to enhance psychological contract fulfilment, thereby increasing organisational commitment and retention intentions (Gurtner et al., 2023; Li et al., 2022). Generational values further shape loyalty formation: younger employees place higher value on autonomy, work-life balance, meaningful work, and personal development than previous cohorts (Ng & Parry, 2021; Rudolph et al., 2021; Scholarios et al., 2023). Thus, loyalty is best understood as a psychological state shaped by commitment, contract fulfilment, organisational support, and the alignment of generational values and organisational practices.

2.4 Organisational Practices Shaping Commitment and Turnover Intention

Organisational practices directly influence commitment formation and turnover intention. Employees assess whether their organisation values their contributions and cares about their wellbeing; perceived support powerfully enhances affective commitment through reciprocity and obligation (Kurtessis et al., 2017; Kim & Beehr, 2021). Conversely, low perceived support undermines attachment and accelerates withdrawal, particularly among early-career employees with low organisational embeddedness (Allen et al., 2021). Career development opportunities are especially salient for retention, with evidence showing that perceived growth prospects strengthen commitment and reduce turnover intention among younger workers (Baran et al., 2021; Karatepe & Olugbade, 2019; Scholarios et al., 2023).

Perceived employability mediates retention, as organisational investment in training and skill development increases satisfaction and affective attachment, thereby lowering turnover intention (Thakur et al., 2022; De Vos et al., 2021). Younger employees interpret learning opportunities as signals of organisational commitment to their future; absent such investment, fear of skill obsolescence prompts external mobility. Internal mobility also impacts retention, with opportunities for lateral moves and role transitions promoting perceived support and identity continuity, thus reducing turnover (Nerstad et al., 2020; Scholarios et al., 2023). Lack of internal movement makes external opportunities more attractive.

Reward fairness and recognition are crucial to commitment. Studies show that perceived reward unfairness reduces job satisfaction and organisational commitment, increasing turnover, especially in transparent digital labour markets (Colquitt et al., 2018; Hillebrandt & Barclay, 2022). Younger employees frequently compare rewards, making perceived inequity a strong motivator for withdrawal. Workload management similarly affects retention; emotional exhaustion predicts turnover intention by diminishing commitment and engagement (Han et al., 2021; Karatepe & Olugbade, 2019). Younger workers are particularly sensitive to wellbeing and fair workload distribution, with chronic overload undermining attachment even in well-compensated roles.

2.5 Leadership and Work Experience as Retention Factors

Daily work experience exerts a significant influence on employee retention. Job satisfaction consistently emerges as a key predictor of turnover intention across occupations (Han et al., 2021; Rubenstein et al., 2018). Work engagement further enhances psychological attachment by increasing emotional and cognitive

involvement in job roles, which in turn elevates organisational commitment and reduces the intention to quit (Saks, 2022; Kim & Beehr, 2021). Younger employees are especially sensitive to the presence of meaningful work, recognition, autonomy, and participation in decision-making. In their absence, early-career workers—who have lower organisational embeddedness, are more likely to withdraw emotionally and consider leaving (Scholarios et al., 2023).

Meaningful work is a direct contributor to loyalty formation. Empirical studies show that meaningful work fosters work passion and psychological attachment, both of which increase retention among Millennials and Generation Z (Dwidienawati et al., 2023; Han et al., 2021). These cohorts seek alignment between personal values and organisational purpose and are quick to disengage and resign if work lacks perceived significance, given their minimal cost-based attachment. Recognition, regular feedback, and open communication likewise reinforce organisational value and affective commitment, while a lack of recognition diminishes attachment even in supportive environments (Anitha & Begum, 2016; Baran et al., 2021; Men & Yue, 2019).

Leadership behaviour is pivotal in shaping everyday work experience. Research demonstrates that supervisor support and inclusive, empowering leadership enhance affective commitment and reduce turnover intention through mechanisms of trust and reciprocity (Li et al., 2022; Kim & Beehr, 2021; Gurtner et al., 2023). Younger employees expect coaching, transparent communication, and participative decision-making. A lack of supportive leadership, or authoritarian styles, erodes trust and perceptions of fairness, increasing voluntary exit. Open communication climates further promote loyalty by providing psychological safety and employee voice, while communication deficits foster uncertainty and reduce perceived organisational support (Huang et al., 2020; Scholarios et al., 2023).

2.5 Labour Market Mobility and Retention Challenges among Younger Employees

External labor market conditions significantly influence loyalty outcomes. High visibility of alternative employment options is possible through online recruitment platforms and professional networking systems in the modern employment environment. Recent studies on turnover have confirmed that perceived availability of external alternatives increases when internal job satisfaction decreases (Rubenstein et al., 2018; Scholarios et al., 2023). Younger employees exhibit greater responsiveness to external opportunities because of weaker organisational ties and lower accumulated investments and thus, making external mobility a realistic and attractive alternative.

Job embeddedness is another avenue to explain early career mobility. Evidence finds that low embeddedness is a stronger predictor of voluntary turnover among younger employees with fewer workplace relations, weak organisational identification and less perceived sacrifice to leaving (Allen et al., 2021; Scholarios et al., 2023). Retention therefore requires conscious creation of social connection, mentoring relationship, integration in the team, and reinforcing role identity. Labour-market flexibility reduces the barriers of switching still further. Research indicates that younger employees have transferable skills, access to the digital labour market and greater geographical mobility, which decreases the dependency on a single employer (Rudolph et al., 2021; Ng & Parry, 2021). This mobility causes the switch from obligation-based loyalty to value-based loyalty. When the perceived value declines, it becomes possible to move externally.

Career self-management orientation also has an impact on mobility. Recent research on boundaryless careers shows that younger generations are more focused on personal development and employability and are more likely to leave an organization when internal opportunities for growth are not supported by organisational growth, as they become more turnover intention (De Vos et al., 2021; Baran et al., 2021). This behaviour is more strategic career management than disengagement.

Economic uncertainty is another factor influencing retention behaviour. Studies of the early-career labour market experiences demonstrate that younger employees with exposure to volatile employment situations develop a high degree of employability orientation and a low tolerance for stagnant roles (Rudolph et al., 2021; Thakur et al., 2022). Skill acquisition becomes central to career security, confirming external mobility in case of deceleration of internal development.

3. Methods and Materials

This study employed a secondary data approach, systematically analysing peer-reviewed academic publications to examine employee loyalty and retention among Millennials and Generation Z. No primary data were collected; instead, existing empirical research on organisational commitment, turnover intention, psychological contract fulfilment, leadership, career development, job embeddedness, and work experience was reviewed to consolidate validated findings from diverse industries and national contexts. The review adhered to the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines (Page et al., 2021), utilising academic databases such as Science Direct, Emerald Insight, Wiley Online Library, Sage Journals, and MDPI. Only English-language, peer-reviewed journal articles were included, with conceptual papers and studies based solely on student samples excluded. From an initial pool of 81 records, the final sample comprised 17 empirical articles meeting inclusion criteria. Data extraction focused on the direction, significance, and consistency of relationships, with interpretive synthesis used to identify key retention mechanisms and sectoral variations.

Table 1 PRISMA Flow for Article Selection Process

Stage	Description	Number of Articles (n)
Identification	Records identified through database searching	81
	Duplicate records removed	9
	Records after duplicates removed	72
Screening	Records screened by title and abstract	72
	Records excluded as irrelevant	19
Eligibility	Full-text articles assessed for eligibility	53
	Full-text articles excluded	17
	– Not empirical studies	4
	– Student or non-workplace samples	7
	– Insufficient retention or turnover analysis	8
Included	Empirical studies included in final synthesis	17

4. Discussion of Findings

Quantitative research among Generation Z employees in Jakarta demonstrates statistically significant links between workplace factors and turnover intention. Job satisfaction is the strongest direct predictor of retention, with a path coefficient of 0.420 ($p < 0.01$), indicating that higher satisfaction reduces resignation likelihood (Calista & Erdiansyah, 2025). This supports theories positioning satisfaction as the primary antecedent to commitment and withdrawal (Hom et al., 2017). Loyalty among Generation Z appears rooted in daily work experience rather than long-term cost-benefit calculations. Work-life balance also exerts a significant negative effect on turnover intention (coefficient = 0.133, $p < 0.05$), confirming that imbalance drives withdrawal among younger employees (Calista & Erdiansyah, 2025). These findings align with Safirah & Widigdo (2025), who identified work-life balance as a consistent retention factor for Generation Z. The results highlight younger cohorts' sensitivity to workload management and their preference for sustainable, flexible working arrangements.

Compensation does not directly impact turnover intention but positively influences job satisfaction (coefficient = 0.361), which in turn lowers turnover intention (Calista & Erdiansyah, 2025). This indirect pathway indicates that competitive pay alone is insufficient for retention if workplace conditions are suboptimal (Alfy et al., 2025). The evidence suggests that compensation's effect on loyalty among Generation Z is mediated through perceptions of fairness and value recognition (Lazuardi & Yakin, 2025). Career development's influence on retention is similarly mediated. While development opportunities positively affect job satisfaction (coefficient = 0.436), they do not directly reduce turnover intention (Calista & Erdiansyah, 2025). This implies that only development initiatives that enhance everyday work experience

foster loyalty. The findings parallel Karatepe (2013), who found that career growth diminishes emotional exhaustion and strengthens commitment. Thus, career development operates as a psychological investment signal, not as a direct retention mechanism.

Leadership and organisational support are additional determinants of loyalty. A study of Generation Z software employees found supportive leadership reduces turnover intention indirectly by increasing self-efficacy and organisational identification (Gaan & Shin, 2022). Hotama & Setiorini (2025) further showed that perceived organisational support fosters affective commitment via felt obligation. Collectively, evidence suggests that leadership behaviours promoting recognition, inclusion, and fairness are central to building loyalty among younger employees. Organisational culture significantly impacts retention among Millennials. Research in Malaysian multinationals found culture, especially communication climate, shared values, and participative norms, to be a key predictor of turnover intention (Tan et al., 2024). These findings indicate that collective work environment features, not just individual employment contracts, shape loyalty within this cohort.

Across studies, loyalty and retention among Millennials and Generation Z are consistently linked to job satisfaction, work-life balance, compensation, career development, leadership, and culture. Notably, retention is driven by measurable organisational conditions affecting satisfaction and psychological commitment, rather than by generational disposition. Perceived organisational support is a decisive factor in forming commitment. Evidence shows that when employees feel valued and cared for, affective commitment increases through felt obligation (Perera & Rebecca, 2025; Romaiha et al., 2025; Surugiu et al., 2025). Practices that communicate recognition, inclusion, and fairness serve as powerful retention levers, especially for younger cohorts.

Career development and internal mobility practices strongly influence commitment. Perceived career opportunities reduce turnover intention by increasing satisfaction and professional identity continuity (Romaiha et al., 2025; Tan et al., 2024). Conversely, lack of mobility structures weakens attachment and enhances the appeal of external options. Reward fairness and recognition similarly reduce withdrawal by enhancing perceptions of equity (Adams, 1965; Abd Razak & Lo, 2025). Other practices, such as workload management, open communication, and leadership development, affect retention by shaping daily work experience. Emotional exhaustion from overload, lack of recognition, and authoritarian leadership erode trust and accelerate withdrawal (Karatepe, 2013; Gurtner et al., 2023; Saraiva & Nogueiro, 2025). Job embeddedness theory (Mitchell et al., 2001) further explains how supportive leadership and positive work experience strengthen social links and fit, thereby reducing turnover among Millennials and Generation Z.

5. Conclusion and Policy Recommendations

This paper synthesised empirical evidence from peer-reviewed studies to examine employee loyalty and retention among Millennials and Generation Z. The findings indicate that retention is not a function of generational disposition or diminished work ethic but is instead shaped by organisational conditions that influence psychological attachment and withdrawal behaviour. Loyalty in modern employment contexts primarily arises from affective commitment, perceptions of reciprocity, and the quality of daily work experiences, rather than from tenure-based obligations. Job satisfaction consistently emerged as the most robust predictor of turnover intention. Work-life balance was also a key factor, as younger employees prioritise sustainable employment alongside career advancement. Compensation and career development affected retention indirectly by enhancing satisfaction and perceived organisational investment. The evidence suggests that retention strategies focused solely on pay or training are insufficient unless they tangibly improve employees lived work experience.

Organisational practices affecting commitment and retention include perceived support, fairness, workload management, communication quality, and opportunities for internal mobility. When such practices communicate genuine organisational care, reciprocal obligation and trust are fostered, thereby strengthening attachment. Inconsistent or absent practices, however, lead to psychological contract breaches and increased withdrawal intention. Leadership behaviour is instrumental in translating organisational policies into daily experience: supportive and empowering leadership enhances engagement,

identification, and job embeddedness, while ineffective leadership increases the risk of exit even when other employment conditions are favourable. Given the low embeddedness and high external mobility of Millennials and Generation Z, effective retention requires environments where meaningful work, supportive leadership, fair treatment, and credible growth opportunities are consistently delivered, not merely promised.

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