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Understanding the Post-Pandemic Work Behavior of a Fintech Company's Generation Z WorkForce

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Abstract

Aim: The study aimed to determine the alterations brought about by the pandemic to Generation Zs' expectation of their career aspirations and work-life balance. This also recommends possible HR initiatives that can help achieve the career aspirations and work-life balance of the Gen Z workforce.

Methodology: Qualitative research methodology was used in this study to understand the work behavior of Generation Zs based on their lived post-pandemic experiences in the workplace. The study was supported by Bandura's Social Cognitive Theory and its constructs by reflecting how this workforce, based on their experiences, learn, and adapt to the change in other people's behaviors and experiences. Eight Gen Z employees from the fintech company engaged in focus group discussions and interviews. Homogeneous sampling was utilized to identify the participants for this study.

Results: The findings of the study revealed that the following factors had a substantial influence on the work behavior of the Gen Z workforce: perception of work, motivation towards work, work environment, and disrupted work-life balance. Furthermore, the findings denoted that the Gen Zs prefer to have a fulfilling career where they could have stability in their finances. They aspire to move up the corporate ladder, but still, they prioritize their work-life balance and their families.

Conclusion: The Gen Zs' experiences resulted in a shift in employment objectives and a greater emphasis on the flexibility and personal development. This study recommended to the HR Department the development of positive employee experience initiatives that promote inclusive, flexible, and resilient workplaces that encourage work-life balance, career development, and job satisfaction. This initiative would assist organizations and policymakers in adapting to the changing expectations and priorities of the Gen Z workforce.

Keywords: post COVID-19 pandemic, work behavior, Gen Z workforce, expectations, work-life balance.

Introduction

POST-PANDEMIC WORK BEHAVIOR OF GENERATION Z WORKFORCE

The COVID-19 pandemic has brought unprecedented challenges and disruptions to societies worldwide, significantly impacting various aspects of individuals' lives. As we move towards a post-pandemic era, it is crucial to understand the lasting effects of this global crisis on the mindset of the future workforce – the younger generation, Generation Z. This study aimed to explore and understand how the pandemic has shaped the attitudes, beliefs, expectations towards work and priorities of individuals entering and starting out in the workforce, and the potential implications for their professional lives and overall well-being. Understanding the Gen Z workforce is a business imperative for HR and management to keep their organizations relevant, successful, and competitive in an ever-changing business climate. HR and management can deduce strategies such as attracting and retaining Generation Z employees, fostering an inclusive environment, increasing productivity, assisting in adjusting to the organization's culture, and guiding Gen Z employees as they begin and build their careers. Company X, a start-up fintech digital bank based in Ortigas, Pasig City, Philippines, was one of the enterprises that emerged and thrived during the pandemic. Employees take pride in becoming the country's first digital bank. Job prospects, particularly those from

309



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Generation Z, were drawn to the company's modern, casual, and easygoing atmosphere, as well as the flexible work arrangements. This company was also among the first to introduce and provide 100% work-from-home (WFH) working arrangements for their employees. However, when COVID-19 cases decreased in 2022, employees of the company were asked to return to the office (RTO) and be physically present for two to three days becoming a hybrid work set up. I had noticed that the company's Gen Z and Millennial employees were the first to voice their disapproval of this decision, arguing that working from home boosts productivity and that they were afraid to come back because of the possibility of contracting the virus while traveling to and from work and that the small office space would make social distancing impossible. As a result of the mandate – employees began to express concern about returning to work. A seating plan and schedule were created to encourage employees to come to work without. However, it was not enough to persuade Generation Z to stay. I wondered if these Gen Z employees were on to something. It looked like they knew they deserved better, and they wanted to put their self-interest and well-being over other things. Employees from other generations would have powered through it and obeyed and did their jobs well until they had enough of it and leave the company. My interactions with Gen Z employees fueled my drive to learn more about their work habits and personalities. This motivated me to conduct a study to better understand the Generation Z workforce.

Who is the Gen Z workforce? They are also known as Igen, Zoomers or Centennials (Cottrell, 2023), and represents about 30% of the total global population and is predicted that by 2025, the Gen Z will make up about 27% of the workforce (Koop, 2021). These are the people who, at the time of the pandemic's widespread devastation, had recently graduated from college and were beginning their jobs. According to an online article by McKinsey and Company (2023), this generation's identity or characteristics has been shaped by the digital age, climate anxiety, a shifting financial landscape and most of all – the Covid-19 pandemic. They are also referred to as the "first digital natives" since they spend so much time online and primarily engage in online activities including working (remotely), dating, and establishing connections having grown up in an era dominated by electronic devices, digital technology, and social networking websites. Gen Z advocate for more opportunities for people with diverse and underrepresented backgrounds; they are also interested in belonging to an inclusive and supportive community. They have a sense of individualism with a stronger sense of personal expression as well as of being politically and social active (McKinsey, 2023). This generation prioritizes authenticity, truth, and connectivity in their relationships, and they may expect it from managers (Herrity, 2022).

Objectives

The study aimed to determine the alterations brought about by the pandemic to Generation Zs' expectation of their career aspirations and work-life balance.

Specifically, it sought to:

1. identify the factors that influenced the post pandemic behaviors of Generation Z worker;
2. understand the aspects of the COVID-19 pandemic that altered the expectations of Generation Z employees towards their career aspiration and work-life balance; and
3. recommend to the HR department, based on the findings of this study, initiatives that will help achieve the career aspirations and work-life balance of the Generation Z workforce.

FRAMEWORK OF THE STUDY

Theoretical Perspective

The study was anchored on the Social Cognitive Theory (SCT) of Albert Bandura (1986). The SCT helped us better understand the implications of the COVID-19 pandemic on the behavior of Gen Z employees. The Social Cognitive Theory (SCT) was originally named the Social Learning Theory by Bandura in 1960. It later became the Social Cognitive Theory in 1986 and put emphasis on the reciprocal interaction of the **person, environment, and behavior** which provides a description of the ways in which individuals initiate and maintain behaviors, taking into consideration their social environment. The unique feature of SCT is the emphasis on social influence and on the external and internal social reinforcement (LaMorte, 2022). This means that this theory examines the various ways that people learn and sustain their behavior while also taking the social context of that action into account. The theory considers how a person's past experiences affect whether they will engage in a particular conduct. Individuals are more inclined to mimic a behavior if it is rewarded (either positively or negatively), while imitation is less likely if



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it is punished. The conceptual framework of the study that was developed focused on the four constructs of SCT. **Reciprocal determinism** is evident in the bond between environment, personal, and behavior. The COVID-19 situations in the Gen Z workplace (environment) relate to the personal lived experiences of the Gen Z employees. These experiences unintentionally or deliberately affect the life and work behavior of GenZ employees. **Reinforcement** supports the interpretation of the Gen Z employees' experiences with the COVID-19 pandemic. The interpretation varies as every participant is unique to one another, even though they are in the same environment. The situation may make the Gen Z employee strong, or the other way around. **Expectations** are inevitable from past experiences which would complete the influence of the experiences on the behavior of the GenZ employee. Most likely, their work-life balance is affected. The last construct adopted in my study is **Self-efficacy** which is about the GenZ employee's confidence and acceptance in handling difficult situations during the Covid-19 pandemic.

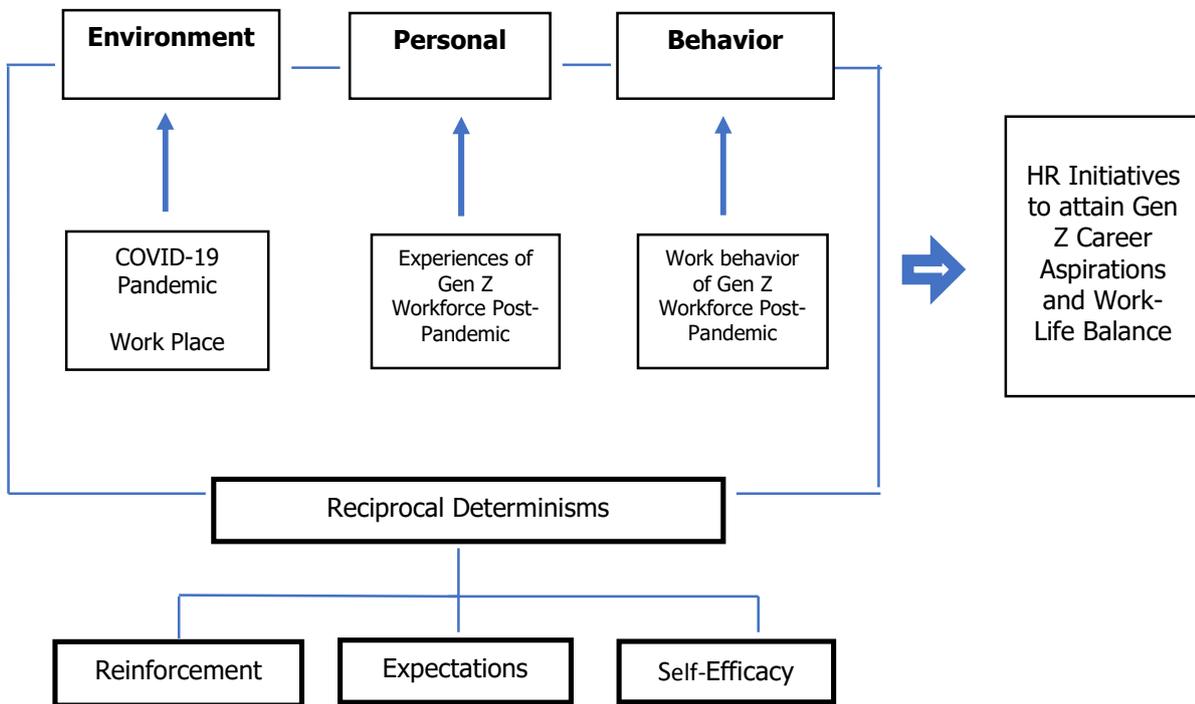


Figure 1. Conceptual Framework of the Study Adapting the Four Constructs of Bandura's SCT.

METHODOLOGY

Research Design

This study employed a phenomenological research design to describe the meaning for several individuals of their lived experiences of a concept or a phenomenon (Creswell, 2007), In this study, data were collected from the GenZ participants who experienced the impact of the COVID-19 pandemic in the workplace as told by them in the interview. The phenomenon was denoted by the impact on their work behavior after the COVID-19 pandemic. I used an interview guide to comprehensively capture the multifaceted dimensions of the younger workforce's behavior after the Covid-19 pandemic. Additionally, a focus group discussion was conducted to delve into the lived experiences and narratives of the Gen Z participants, which provided valuable qualitative insights into my research questions and objectives.



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Research Setting

The study was conducted in the Company X, the first neobank to secure a digital license from the Bangko Sentral ng Pilipinas (BSP) -- is a start-up transformative neobank or fintech here in the Philippines that aims to revolutionize the way money works by making it easier for them to open up a banking account using a digital application with minimal requirements, making the process less intimidating and straightforward. Aside from deposits and savings account, the company also offers other retail financial products including loans and bills payment, all while operating through digital banking platform.

Participants

The Company X has a total of 340 employees, and 58 of them belongs to the Gen Z. There are only three job levels, excluding the C-suites or the top management. They are the staff, officer and manager job levels. Aside from the job level, other participant criteria were the participant's age (must be within the Gen Z age group born 1997-2010), must be employed with a tenure of at least a year or maximum of three years in Company X at the time of data collection. Fifteen participants were initially chosen from the fifty-eight Gen Z workers, however, only eight participants were able to participate. This was due to the unfortunate occurrence, that my data collection schedule coincided with the company's strategic planning activity as well as with the second half of the performance appraisal, so everyone was preoccupied with these organizational-wide activities.

Instrumentation

The qualitative data for this study was collected from related literature and participant interviews using an interview guide questionnaire. The interview guide questions were composed of nine queries based on the research objectives of the study.

For the first research objective, which was about the factors that changed the behaviors of Generation Z workers in the quality of work produced and the operations management practices, the participants were asked five questions about their perception of work, motivation to work, feeling about teamwork, and work environment. Next, for the second objective, dealt with the alterations brought about by the COVID-19 pandemic to the Generation Z workers' expectations towards their jobs, two questions were asked about their experiences during the COVID-19 pandemic and their career priorities after the pandemic. To support the responses of the participants, documents such as exit interviews, and head count reports with attrition rates were requested from the HR department along with the collected interview data to identify the factors that influenced the change in the expectation of the Gen Z workforce from their workplaces or employers. Finally, for the last research objective regarding initiatives to be recommended to the HR department to help achieve the career aspirations and work-life balance of the Generation Z workforce – the questions concerned two things, namely, the initiatives from the side of the company, in particular the HR, that would promote a healthy work-life balance for Generation Z employees; and training and development opportunities for them.

Data Construction

After the approvals had been secured from the HR Manager and Country HR Head, each participant was sent an informed consent letter with the details of their participation in the study. The focus group discussion date was then arranged through Microsoft Teams, a platform for accessibility and trouble-free recording of the conversations. The discussion took place via Microsoft Teams with only eight (8) out of the fifteen identified Gen Z employees. The participants consisted of four staff members, three officers, and one manager.

Data Analysis

The gathered data in this study were analyzed using thematic analysis and document analysis. The participants' inputs and narratives on their experiences, views, and personal opinions were gathered during the interview and analyzed to get the common themes or patterns in the data. These themes or patterns helped in the



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interpretation and analysis of the data to uncover the effects of COVID-19 pandemic on the Gen Z worker's behavior. In this study, the inductive reasoning approach (Figure 3) was used to interpret and draw conclusions from the data gathered using Bhandari's (2022) framework. The six steps developed by Braun and Clarke about conditioning a thematic analysis (Caulfield, 2023) was followed. The steps used were **familiarization, coding, generating themes, reviewing themes, defining and naming themes, and writing up**. They facilitated the analysis of the data that was collected through the interviews. To have a better understanding of the Generation Z workers' behavior after the pandemic and how the pandemic changed their perspective toward work, personal records, such as the exit interview questionnaire form and attrition report, were used in this study, along with the information gathered from the researched relevant literature.

Inductive reasoning



Figure 2. Inductive reasoning framework (Bhandari, 2022)

RESULTS AND DISCUSSION

FACTORS THAT INFLUENCED THE BEHAVIOR OF GEN Z WORKERS

Based on the themes that surfaced during the conversation with the Gen Z participants, the factors identified were perception about work, motivation, work environment, and disrupted work-life balance. The words and phrases they frequently used were that they **viewed work** as a **learning opportunity**, to **make money** (financial stability and freedom), something that they have to do because it is the norm or standard of society and a chance to make their mark in the corporate world. Others stated that they used work to escape and as a **coping mechanism** because of what they endured during the pandemic. It was also revealed in the FGD that Gen Z's **motivation to work** lies in the following themes: (1) compensation and benefits, (2) career and personal growth, (3) meaningful work, and (4) family and work colleagues. Other answers that came up were the following: recognition and flexible work arrangements (which can be grouped with compensation and benefits). As for the **work environment**, Gen Z prefers a very **supportive, flexible, and healthy working environment**, which means that having a conducive work environment was crucial for them to perform their tasks and avoid distractions. It was also equally important to have a very supportive team that they could learn from and that could make the job less stressful. All of them answered unanimously that **work-life balance** was important for them and that the pandemic made it almost impossible for them to achieve it. All agreed with the answer of one participant who stated that **setting clear boundaries** is important in achieving this work-life balance.

GEN Z WORKERS' EXPERIENCES AND JOB EXPECTATIONS AFTER THE PANDEMIC

Hamilton (2020) stated that when the pandemic hit Generation Z became the test subjects for the remote-school experience and had to endure the initial shock of change. COVID-19 shuts down a lot of industries which effectively impacts the unemployment rate globally. The topmost industries that have been affected by the pandemic are: healthcare, airlines, hotels, technology sectors, fitness, restaurants and food service, beauty and personal care,



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sports and performing arts, movie theaters, and lastly, the retail industry (Rosenfeld, 2021). Gen Zers who were already working were experiencing anxiety over their job security. Young adults are not only experiencing more job losses during the pandemic, but many also do not qualify for the traditional unemployment insurance (Gould & Kassa, 2020). Some studies have shown that nearly one in five young millennials and Gen Z adults reported that they or their spouses or partner experienced layoffs since the pandemic began (Martinchek, 2020). Data from Deloitte's 2022 global Gen Z and Millennial survey showed that a third of Gen Z respondents were worried about the cost of living above all other concerns; 45% live pay-check-to-pay cheque, and just more than a quarter doubt they will retire comfortably (O' Connor, 2022). Francis (2022), in an article for BBC, dubbed the Generation Z workers as the "workers who wants it all" – from work-life balance, fair pay and value alignment. Having observed older workers experience burnout, time poverty and economic insecurity at the grindstone, they're demanding more from workplaces: bigger pay cheques, more time off, the flexibility to work remotely and greater social and environmental responsibility. Many of these values were millennial preferences, but for Gen Z workers, they have become expectations – and they are willing to walk away from employers if their needs are not met. According to the recent study by the US based jobsite CareerBuilder, the top priority for this cohort of workers is higher pay. In comparison to the previous generation, the millennials, the shift in the Gen Zs' expectations were more on the financial reward rather than on the career progression and personal development. This may be since the pandemic has intensified economic precarity for all workers, which resulted in rising inflation which outpaces salary growth (Francis, 2022).

During the focus group discussion with the participants, I discovered that their goals and expectations had shifted as well because of what they had witnessed and experienced throughout the pandemic. I realized that, as I dug deeper into this study about these young participants and their experiences, the more I learned something new about them that other generations can learn from and adapt to. I knew that these people were still young and in their prime years and, I may not agree with some of their opinions (they are considered a woke generation after all) and their use of slang words and phrases daily, but I found that there is wisdom from these Gen Zers that other generations' peers can acquire from them. I learned from what they have shared with me during our discussions, that despite their age, they were able to reflect and **adapt well** to what was happening around them. Another recurring theme from the experiences of the Gen Z participants was the issue of **salary**. Due to the **uncertainty**, job loss, and economic insecurity experienced by the Gen Zs, they had become increasingly concerned with their **financial stability**. As mentioned earlier, Gen Z is seeking ways to achieve financial stability, as well as to undergo training to improve their financial literacy, and to understand how to attain the stability they desired.

Most of the participant also stated that they expect employers to provide **flexible work** arrangements since it was proven during the pandemic that work can be done even if employees were not physically present in the office. It was also established in the introduction of this study that one of the reasons why the employees, particularly those in the Gen Z age group, decided to leave company X was the not-so flexible work arrangement. True enough, while in the FGD, some participants voiced out their concern that if Company X decided to implement a full-blown RTO to all the departments, it may cause them to reconsider continuing work in the organization, as returning to full-time onsite is very difficult for them with all of the transportation expense increases and public utility vehicle organization strikes, traffic, and a not-so conducive work atmosphere. Since the pandemic happened, it forces the Gen Z employees to reevaluate their priorities, with a focus on spending time with loved ones, overall well-being, and taking advantage of learning opportunities or expanding their expertise to compete in the employment market. The participants expressed that while a successful career and climbing the corporate ladder were appealing, they were not in a rush, as they witnessed experienced employees being laid off. This led them to prioritize what was truly important to them. After the pandemic, their goals quickly shifted to remaining **fit and healthy, spending quality time with family, having a good profession, traveling the world**, and **earning a lot of money**. For the Gen Z participants, **work-life balance** is the core of overall well-being, promoting a workplace that is supportive, encouraging, and setting limits between work and personal matters.

The responses of the participants were congruent with an article about Gen Z saying that this generation wants their leaders to prioritize mental and physical wellness. The Gen Zers also expected the organization to have an encouraging work-life balance, respect for people, secured employment, good references for future careers, and opportunities for international travel and relocation (Mukherjea, 2023).



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Document Analysis of attrition and exit interview from the HRD

To have a deeper analysis of the expectations of the Gen Z employees, I included the summarized attrition and exit interview from the Human Resource Department. It turned out that there was a total of 339 resignations and separations from Company X in the past four years. Among them were fifty-nine (59) resignations and separations that belonged to the Generation Z age group. The report summary showed that the main reasons for the resignation of the Gen Z employees were (a) pursuing their degree course, (b) greener pastures or new opportunities, (c) well-being issues, (d) family matters, and (e) redundancy or termination. Some resigned for personal reasons without disclosing the cause. Based on the data obtained from HR, it seemed that aside from the redundancy that happened in the company at the beginning of 2023, the main reason for the resignation of Gen Z employees was due to **new opportunities** outside the company.

HR INITIATIVES FOR CAREER ASPIRATIONS AND WORK-LIFE BALANCE OF THE GEN Z WORKFORCE

The Gen Z participants shared about their thoughts on their employer’s initiative on the following: promoting a healthy work-life balance; and training and development opportunities to improve their career and work-life balance. In promoting a healthy work-life balance, most of the participants longed for a **supportive environment**. For the Gen Z participants, **work-life balance** is the core of overall well-being, promoting a workplace that is supportive, encouraging, and setting limits between work and personal matters. The Gen Z participants were proposing career growth relating to certification, soft skills, mentoring, leadership, business communication, online courses, and data analysis. From their proposals, it was evident that they wanted to improve their skills and abilities. They were anticipating that their company would provide professional **training and growth**, a welcoming work atmosphere, adaptable hours, good pay, and ethical standards.

From the suggestions and needs of the Gen Z participants from Company X, the proposed HR initiative with the programs that the HR department can use to create a **positive employee experience** is presented.

Table 1. Proposed HR Initiatives

Proposed Program Title:	
Positive Employee Experience (PEE)	
Justification/Rationale:	
Positive employee experience is crucial for several reasons, including the fact that it has a direct impact on the well-being, engagement, and overall performance of individuals within a business. This initiative can be incorporated into the employee lifecycle, which is from attraction up to their separation from the company.	
Proposed Goal/s:	
To help Generation Z employees achieve their career aspirations and work-life balance. To attract and retain Generation Z workforce as well as other generation of workforce in the organization. To keep employees satisfied, motivated and productive.	
Proposed Initiative/s:	
Initiative 1	<ul style="list-style-type: none"> • Technical/Hard Skill Trainings (based on current job roles, department goals and individual development plan) • Soft Skills Trainings (Effective Communication, Cross-functional teamwork, teambuilding) • Mentorship – formal mentorship, peer-to-peer mentorship, reverse mentorship (to satisfy the sense of purpose for Gen Z – where they will mentor their older counterparts in areas such as technology and social trends)
Learning and Development	



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Initiative 2 Employee Engagement	<ul style="list-style-type: none"> Continue with the policy-guided flexible work arrangement Wellness and Wellbeing programs Happy Hour – non-work-related activities such as yoga class and karaoke night among others.
Initiative 3 Flexible Work Arrangement	<ul style="list-style-type: none"> Creation of Flexible Work Arrangement/Hybrid Policy and guidelines for transparency, maintaining consistency and to set expectations for both employees and management.
Initiative 4 Rewards and Recognition	<ul style="list-style-type: none"> Review and update policy and create clear guidelines for the employee rewards and recognition (Spot Awards) and cascade to employees via HR communication portals (MS teams, emails and HR roadshow) Non-monetary recognitions – utilizing the praise option in MS teams to give praise to the good deeds and performance of Gen Z, encourage regular feedback session and check-ins of department managers to their teams.

Summary of Findings

Four factors were identified to have influenced the work behavior of the Gen Z participants in terms of their quality of work and the operations management practices that are being imposed on them by their organization. These were the **perception of work, motivation towards work, work environment, and the disrupted work-life balance.**

As for the Gen Z workers' **expectations** towards their job and their **priorities** after they had lived through the pandemic, it emerged that the flexibility of working from home proved possible for a person to still be productive and to provide quality output despite not being in the physical office. Therefore, if ever they would be looking for another employer, one of their main qualifications for accepting an offer aside from the salary and the job itself was the possibility to work in a hybrid or flexible work set up. The priorities of Gen Z workers also changed, from work and career as a top priority to spending more time with loved ones and doing the things they love – meaning living their life. This change was due to the realization that at work, they are easily replaceable and that, as cliché as it may sound, life is too short.

As for the HR initiatives that participants thought would be applicable to Gen Z employees like them are: **Work-life balance, more employee engagement and learning and development.**

Conclusions

Gen Z, a resilient generation found themselves at the crossroads of misfortune and adaptability in a world suddenly plunged into uncertainty. The pandemic, an unanticipated force, cast long shadows over the expectations, priorities, and behaviors of young people starting their career, the Gen Z. Their desired career paths were abruptly altered when job markets trembled under the weight of a global crisis. The usual paths to success became blurred by the veil of uncertainty and social isolation; a sense of a lack of appropriate skill sets also left these many young professionals feeling insecure. Despite this, the Gen Z workers still demonstrated their resilience as they found ways to adapt to the change and become self-reliant.

The Gen Z employees **perceive work** as purpose-driven and they have a sense of accountability. Gen Z employees are **motivated to work** to support the basic needs of their daily lives and to cope with the economic inflation brought about by the COVID-19 pandemic. Furthermore, work offers them both personal and professional growth and development. Gen Z's experiences of working remotely during the pandemic make them appreciate the value of teamwork. Limitations are set in a way to cope with the **unbalanced work-life** resulting from the pandemic. Gen Z employees are selfless and family-loving, and they work for the family. For the **work environment**, the Gen Z employees choose a flexible workspace to minimize the fear of being infected by the COVID-19 virus and other challenges such as insufficient workspace and public transit issues.



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The events and experiences following the onslaught of the COVID-19 virus led the Gen Zers to change their **priorities and expectations**. They prioritize work-life balance and spending time with loved ones. They expect their company to pursue a flexible or hybrid working schedule.

The **HR initiatives** that the GenZ employees noted are matters about work life balance, learning and development, and employee engagement. These perceptions from the participants denote their enthusiasm and willingness to learn and to be mentored to be able to reach their career aspirations. They want to get involved in the organization where they belong.

Recommendations

In this study, I saw resilience as well as empathy for the Gen Z workforce. My experience while conceptualizing the narratives of the Gen Z employees regarding the challenges that influenced their work behavior change brought about by the pandemic, made me realize that the findings of the study could be spoken to the HR Department. The better understanding of the post-pandemic work behavior of Generation Z workforce would help achieve Gen Z's career aspirations and work-life balance, it is good to keep in mind that the Gen Z employees are the incoming breed of workers and that it is important to retain them as they would be the next trailblazers in the industry. I recommended a capsule program that would apprehend most of the needs of the Gen Zers, based on the findings of the study.

This program is **Positive Employee Experience (PEE)**. The PEE consists of four initiatives namely: **learning and development, employee engagement, flexible work arrangement, and rewards and recognition**. Employers and HR department should come up with a better and well-thought-out employee engagement plan as well as to promote a good, safe, and supportive company culture to be able to create a positive employee experience and retain the younger employees.

Implications

Learning more about Gen Z employees made me realize that, despite their youth and inexperience, the younger workforce knew what they wanted in both their personal and professional lives. I learned that people don't just gripe or whine about something. Gen Zers do this because they seek purpose and will not just adhere to the standard, even while they respect established methods of completing work and activities. However, they are convinced that there is a more efficient method to do it. Other generations could learn from them.

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