
STRATEGIES FOR DEVELOPING WORK RESILIENCE FOR GENERATION Z IN PUBLIC SECTOR ORGANIZATIONS: A CASE STUDY AT THE SOCIAL SECURITY ADMINISTERING BODY FOR HEALTH (BPJS KESEHATAN)

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ABSTRACT

Generation Z represents the largest age cohort within BPJS Kesehatan's workforce, accounting for 38.8 percent of its 13,627 employees, with a relatively higher rate of voluntary turnover compared to other age groups, making the management of this group's work resilience an important area of organizational attention. This study aims to identify the factors associated with the work resilience of Generation Z employees at the BPJS Kesehatan Head Office and to formulate a development strategy grounded in the four dimensions of McEwen's (2011) resilience theory: mental toughness, physical endurance, emotional balance, and purpose and meaning. A qualitative case study approach was employed, involving semi-structured in-depth interviews with eleven purposively selected informants, complemented by validation through expert judgment from a human resources management representative. Data were analyzed using the interactive model of Miles, Huberman, and Saldáña, comprising data condensation, data display, and conclusion drawing, with source triangulation applied to ensure the credibility of the findings. The results identify a number of factors associated with work resilience across each dimension, including the placement process and onboarding period for new employees in relation to mental toughness, workload and working-hour arrangements in relation to physical endurance, interpersonal dynamics and psychosocial support in relation to emotional balance, and perceptions of employment status certainty and career pathways in relation to purpose and meaning. These four dimensions are interrelated and may collectively influence employees' level of work resilience and their decision to remain with the organization. Based on these findings, this study proposes a two-tiered strategy comprising policy and governance strengthening as its foundation, complemented by creative supporting programs for each dimension. This strategy has been reviewed by BPJS Kesehatan's human resources management and considered relevant and applicable for supporting the improvement of work resilience among Generation Z employees in public sector organizations.

Keywords: work resilience, generation Z, turnover, public sector, BPJS Kesehatan

INTRODUCTION

Indonesia's public sector is facing increasingly complex challenges as public expectations for service quality continue to rise, accompanied by mounting pressure to strengthen internal efficiency and accountability. Structural reform through institutional simplification requires public sector organizations to become more agile and responsive. However, such

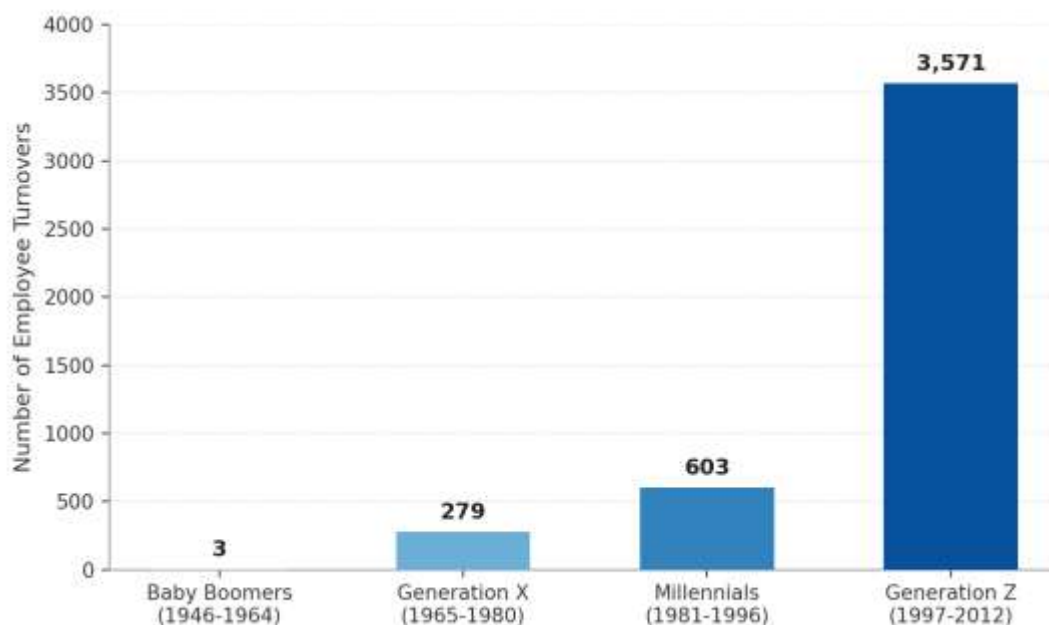
transformation cannot succeed without adaptive and resilient human resources, since organizational success ultimately depends on the capacity to manage its most fundamental asset: its people (Hadiyanti, Aula, Hanoum, & Prihananto, 2022).

This challenge is compounded by a fundamental demographic shift in the workforce. Indonesia's National Labor

Force Survey (Sakernas) data (Badan Pusat Statistik, 2024) show that the national workforce is now dominated by Generation Z, the cohort born between 1997 and 2012 (Schroth, 2019). This phenomenon is mirrored at the Social Security Administering Body for Health (BPJS Kesehatan), the public institution responsible for Indonesia's National Health Insurance (JKN) program serving hundreds of millions of participants. Internal personnel data for 2025 record 13,627 active employees, with Generation Z accounting for the largest share at 3,891 employees, or 38.8 percent of the total workforce.

As is common among large organizations with a substantial Generation Z workforce, BPJS Kesehatan also experiences employee turnover dynamics within this age group. Internal personnel data for the 2020–2025 period record a total of 4,456 turnover cases across all generations, with Generation Z accounting for the largest share at 3,571 cases (80.1 percent), followed by Millennials (603 cases), Generation X (279 cases), and Baby Boomers (3 cases), as shown in Figure 1. This proportion is broadly consistent with the large share of Generation Z employees within BPJS Kesehatan's overall workforce.

Figure 1. Comparison of Employee Turnover by Generation at BPJS Kesehatan, 2020–2025



Source: BPJS Kesehatan internal personnel data, processed by the author, 2026.

Most of the Generation Z employees included in these turnover cases (98.7 percent, or 3,525 employees) held non-permanent (PTT) status, which by design involves fixed-term contracts. During the same period, the Head Office recorded 155 Generation Z turnover cases, of which 97 (62.6

percent) were voluntary resignations. This data offers an interesting starting point for this study to further explore work resilience as a complementary dimension, alongside the contractual factors that are already well understood.

This phenomenon is not unique to a single organization. A national Jakpat

(2024) survey of the Generation Z workforce found that turnover drivers were not purely financial, but also non-financial—feeling undervalued (23 percent), excessive workload (23 percent), and an unsupportive work environment (21 percent). JobStreet Indonesia (2024) reported an annual Generation Z turnover rate of 31.2 percent in the public/state-owned enterprise sector, above the national cross-sector average of 28.6 percent. A Deloitte (2024) survey similarly found that 40 percent of Generation Z employees experienced work-related stress affecting their mental health, while a separate Jakpat (2024) survey recorded that 92 percent of Generation Z respondents prioritized work-life balance in their career choices.

To examine this phenomenon systematically, this study draws on McEwen's (2011) work resilience framework, which defines resilience as an individual's capacity to face, cope with, and recover from workplace pressures and challenges across four dimensions: *mental toughness, physical endurance, emotional balance, and purpose and meaning*. Resilience is conceptualized as an adaptive process that can be developed rather than a fixed, innate trait (Anjarani, Mulyapradana, Dwirainaningsih, & Lestari, 2022).

Prior studies have examined the relationship between Generation Z and work resilience from various angles. Kusumawati, Sofiah, and Prasetyo (2021) found that Generation Z exhibits higher *turnover intention* than Millennials despite comparable levels of work engagement. Te'eni Harari, Sela, and Bareket-Bojmel (2022) found that Generation Z reported lower resilience

than Generation X. Conversely, Ghazaly, Rajani, Chianesen, and Sudrajat (2024) and Vanderson, Kirana, and Septyarini (2024) confirmed the role of work motivation in shaping Generation Z's resilience and performance, while Daryanto, Wiralaga, and Santoso (2022) showed that resilience positively affects *work engagement*. However, these studies generally address resilience in general terms or within non-public industry contexts such as retail (Hanan, Yuniasanti, & Efendy, 2024) or healthcare education settings (Han et al., 2024), and have yet to examine in depth how McEwen's (2011) four dimensions interact with Generation Z's characteristics within the complex context of Indonesian public sector organizations such as BPJS Kesehatan.

Building on this background, this study aims to (1) identify the factors associated with the work resilience of Generation Z employees at BPJS Kesehatan Head Office, and (2) formulate a contextual and applicable development strategy based on these findings. The study contributes theoretically by contextualizing McEwen's (2011) framework within Indonesia's public sector Generation Z workforce, and practically by offering a two-tiered strategy that has been reviewed together with BPJS Kesehatan's human resources management, in the hope of complementing existing human resource development programs and offering a reference for other public sector organizations seeking to strengthen Generation Z work resilience.

RESEARCH METHODS

This study employed a qualitative *case study* design, selected because the research sought to understand the meanings, perceptions, and subjective experiences related to work resilience that cannot be captured through quantification alone (Rahardjo, 2017). A case study design was deemed appropriate because the research focused on a single unit of analysis—BPJS Kesehatan Head Office—which presents rich and specific data on Generation Z work resilience issues within the public sector. Yin (2018) asserts that case studies are well suited to answering “how” and “why” questions about phenomena occurring in real-world contexts, particularly when the boundaries between the phenomenon and its context are not clearly evident.

The research was conducted at BPJS Kesehatan Head Office in Jakarta. This locus was selected because, despite recording a lower absolute number of Generation Z turnovers than several regional offices, the Head Office registered the highest proportion of voluntary resignations (62.6 percent) among all work units nationwide. As the center of national policy formulation, staffed by selected talent

and situated within Jakarta's highly competitive labor market, the Head Office represents a strategic locus for understanding Generation Z work resilience dynamics in depth, with findings that could potentially be replicated across regional offices.

Data were collected through semi-structured in-depth interviews and document analysis to ensure source triangulation. Eleven informants were selected through *purposive sampling*, comprising three Generation Z employees with more than one year of tenure, three Generation Z employees with less than one year of tenure, three non-Generation Z employees (Millennials and Generation X) providing a cross-generational perspective, one former Generation Z employee who had voluntarily resigned, and one human resources management official serving as *expert judgment* validator (Table 1). This sample size reflects the principle of thematic saturation in qualitative research, which Guest, Bunce, and Johnson (2006) note is typically reached within six to twelve interviews for studies with a specific, focused exploratory aim.

Table 1. Informant Profile

Initial	Age	Status	Tenure	Position	Group
Y	24 yrs	PTT	2 months	Internal Communications Staff	Gen Z < 1 year
N	25 yrs	PTT	3 months	Public Relations & Communications Staff	Gen Z < 1 year
NT	26 yrs	PTT	11 months	Deputy Secretariat Secretary	Gen Z < 1 year
S	25 yrs	PTT	±1 year	Supervisory Board Secretary	Gen Z > 1 year

Initial	Age	Status	Tenure	Position	Group
D	26 yrs	PTT	±5 years	Supervisory Board Secretary	Gen Z > 1 year
L	28 yrs	PTT	±5 years	Deputy Secretariat Secretary	Gen Z > 1 year
X	25 yrs	PTT	±1 year	Confidential	Gen Z (resigned)
OW	32 yrs	PT	±8 years	Protocol Staff, Board Secretariat	Non-Gen Z (Millennial)
AN	41 yrs	PT	±17 years	Junior PPU Analyst	Non-Gen Z (Millennial)
SL	51 yrs	PT	>20 years	Permanent Employee, Head Office	Non-Gen Z (Gen X)
WG	-	PT	-	First Organizational Culture Management Analyst	Expert Judgment (HR)

Source: Primary research data, processed, 2026.

Interviews were conducted online via Zoom, lasting an average of 45 to 90 minutes, using a semi-structured interview guide developed around McEwen's (2011) four dimensions. Data were analyzed using the interactive model of Miles, Huberman, and Saldaña (2020), comprising three stages: data condensation (selection, categorization, and abstraction of raw data), data display (through thematic narratives and analytical matrices organized by McEwen's dimensions), and conclusion drawing and verification through *peer debriefing* and audit trails.

The validity of the resulting strategy model was strengthened through two mechanisms. First, source triangulation compared and contrasted the perspectives of three informant groups—Generation Z with less than one year of tenure, Generation Z with more than one year of tenure, and non-Generation Z employees—to confirm

that findings reflected consistent patterns rather than isolated individual perceptions (Komariah & Satori, 2017). Second, *expert judgment* was obtained through an interview with a BPJS Kesehatan human resources management representative to assess the feasibility and potential impact of the formulated strategies (Kontogianni, Tourkolias, Machleras, & Skourtos, 2015).

RESULT AND DISCUSSION

The findings indicate that the low work resilience of Generation Z employees at BPJS Kesehatan Head Office stems from a complex interaction among generational characteristics, the personnel system, organizational culture, and leadership style. This section presents the findings for each of McEwen's (2011) dimensions, followed by a cross-dimensional analysis, the proposed development strategy, and the results of model validation.

Mental Toughness Dimension

Within the *mental toughness* dimension, the field findings reveal three primary sources of pressure: a mismatch between educational background and job placement, an insufficient transition period before new employees assume full responsibilities, and a mentoring system that remains largely informal. One informant with a computer science background but placed in the internal communications unit described the greatest challenge as working across disciplines that demanded considerable adaptation from the outset. A similar pattern emerged among informants who were assigned high-level protocol and secretarial responsibilities within weeks of joining, without an adequate orientation period. This finding is consistent with Ghazaly, Rajani, Chianesen, and Sudrajat (2024), who found that work motivation—which weakens when individuals feel incompetent in their role—is positively associated with resilience. Several informants also reported that the mentoring support they received depended heavily on the goodwill of particular senior colleagues rather than on a standardized system, creating uneven experiences among new employees. Perspectives from non-Generation Z employees reinforced this pattern: a Millennial informant observed that Generation Z employees tend to be more sensitive to criticism and report higher stress levels under comparable pressure than previous generations, even though their work speed and creativity are often superior.

Physical Endurance Dimension

The *physical endurance* dimension reveals cumulative fatigue stemming from multiple sources: workload volume, high mobility demands, work extending beyond normal hours, and the requirement for continuous availability. One particularly notable finding is a pattern recognized in industrial psychology literature as *anticipatory stress*, or “Sunday night syndrome”—physical tension or headaches emerging in anticipation of the coming work week. Fitriah, Rahman, and Rachim (2024) note that high workloads can simultaneously trigger stress, fatigue, and declining work motivation, while Ihil (2023) cautions that without adequate compensating resources, employees' energy will continue to be depleted, with negative consequences for both individuals and the organization. All Generation Z informants expressed a shared desire for better physical health facilities at the office, particularly fitness facilities and rest areas, while the office clinic that is already available remains underutilized due to limited employee awareness. These findings are also relevant to Indonesia's Manpower Ministerial Regulation No. 5 of 2023 on Occupational Health and Safety, which requires organizations to identify psychosocial hazards in the workplace, including physical environmental conditions that may chronically affect employee health.

Emotional Balance Dimension

The *emotional balance* dimension proved the most complex and most closely intertwined with organizational factors. All Generation Z informants consistently identified their primary source of emotional stress as not technical workload, but interpersonal

dynamics—whether with colleagues perceived as dismissive toward new employees, or with supervisors whose leadership style was seen as inconsistent and lacking empathy. This finding corroborates Putra, Yunus, Harmen, and Amin's (2023) research showing that public service employees frequently experience work stress that leads to diminished focus and mental health concerns. This issue is compounded by a taboo culture surrounding mental health in the workplace: emotional complaints are often dismissed or perceived as weakness, leading employees to suppress their concerns rather than voice them. Although BPJS Kesehatan has a formal reporting channel through its Whistleblowing System (WBS), not a single informant reported having used this channel for interpersonal or emotional grievances. This reluctance manifests at an even more basic level—a hesitancy to raise concerns with direct supervisors for fear of being judged negatively. This suggests that the gap lies not in the absence of formal channels, but in a vertical communication culture that has yet to make employees feel safe to speak up.

Purpose and Meaning Dimension

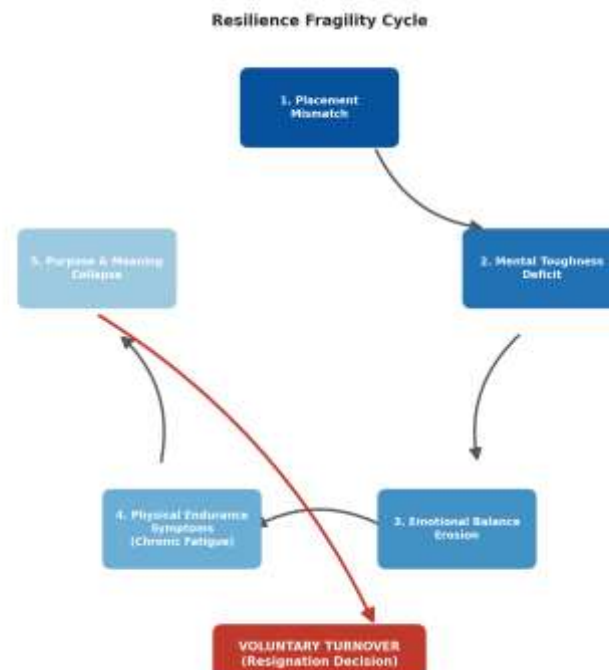
Within the *purpose and meaning* dimension, the most critical finding is the uncertainty surrounding non-permanent (PTT) employment status, which systemically undermines Generation Z employees' capacity to invest emotionally in their work. Turnover data show that of the 3,571 Generation Z turnover cases recorded between 2020 and 2025, 98.7 percent

held PTT status—indicating that the issue extends beyond the simple expiration of administrative contracts to a structural uncertainty that erodes long-term meaning orientation. Several informants expressed a willingness to remain with the organization if granted permanent status, but indicated they would seek career certainty elsewhere should their PTT status persist indefinitely. At the same time, the study found that small moments of trust and inclusion—such as being given the opportunity to present before leadership or being involved in official duties early in one's tenure—served as significant sources of resilience. Tangible contributions to society, as mandated under Law No. 40 of 2004 on the National Social Security System, were also repeatedly cited by informants as a source of meaning, particularly when they were able to directly assist JKN participants.

Resilience Fragility Cycle

Cross-dimensional analysis identifies a pattern this study terms the Resilience Fragility Cycle, illustrated in Figure 2. The cycle begins with a placement mismatch that triggers a *mental toughness* deficit; this deficit then depletes emotional resources (*emotional balance* erosion), which subsequently manifests as physical symptoms such as chronic fatigue and *anticipatory stress* (*physical endurance*). At its lowest point, when individuals can no longer find meaning in their work due to status uncertainty and insufficient appreciation, the *purpose and meaning* dimension collapses, culminating in a *voluntary turnover* decision.

Figure 2. Resilience Fragility Cycle of Generation Z Employees at BPJS Kesehatan



Source: Synthesis of the study's cross-dimensional analysis, 2026.

This cycle is reinforced by two fundamental characteristics of Generation Z that clash with the realities of public sector organizations. First, as *digital natives* accustomed to rapid feedback and information transparency, Generation Z employees experience *culture shock* when confronted with a hierarchical bureaucratic culture that is slow to provide recognition. Second, Generation Z's strong orientation

toward *work-life balance* directly conflicts with a work culture that expects availability beyond formal working hours. These findings align with Kusumawati et al. (2021) and Te'eni Harari et al. (2022), who confirm that Generation Z's resilience vulnerability is structural rather than purely individual in nature. Table 2 summarizes the key findings across the four dimensions.

Table 2. Summary Matrix of Key Findings Across McEwen's Four Dimensions

McEwen Dimension	Main Root Cause	Strategic Implication
Mental Toughness	Placement mismatch and the absence of a structured transition period for new employees.	Placement should be competency-based, supported by formal orientation and mentoring.
Physical Endurance	Working-hour policy exists but is weakly enforced; physical recovery facilities are limited and underpublicized.	Enforcement of working-hour policy and strengthening of occupational health facilities should be prioritized.

McEwen Dimension	Main Root Cause	Strategic Implication
Emotional Balance	Dominant stress source is interpersonal dynamics; the formal reporting channel (WBS) is not trusted for emotional issues.	Revitalization of aspiration channels and cross-generational leadership training are needed.
Purpose and Meaning	PTT employment status uncertainty undermines long-term investment in work meaning.	Career-path clarity and contribution recognition should become personnel policy priorities.

Source: Processed from the study's data triangulation, 2026.

Generation Z Work Resilience

Development Strategy

These findings indicate that Generation Z's work resilience is not solely a matter of individual strength, but is rooted in inadequate organizational systems and policies. Accordingly, the strategy formulated in this study rests on two complementary layers: strengthening policy and governance as the primary foundation, and creative supporting programs for each dimension, designed for implementation not only at the Head Office but across all BPJS Kesehatan branch offices.

For the *mental toughness* dimension, the primary policy recommendation is to establish a formal 90-day new employee orientation requirement, institutionalize the mentoring system through official assignment letters incorporated into mentors' performance evaluations, and implement competency-based placement procedures. This policy is complemented by the **Gen-Z Adaptive Onboarding** program, structured in three stages—comprehensive orientation and buddy pairing during the first two weeks, intensive guidance from an officially assigned mentor from

the third to the eighth week, and gradual independence with weekly check-ins through the third month—all managed through an integrated digital platform.

For the *physical endurance* dimension, the primary policy recommendations include routine workplace environment inspections in accordance with Manpower Ministerial Regulation No. 5 of 2023, and the consistent enforcement of existing—but currently underenforced—working-hour policies, supported by administrative sanctions for supervisors who violate them. This is complemented by the **Integrated Workplace Wellness** program, which provides light recovery corners on every office floor and active outreach regarding existing but underutilized health facilities.

For the *emotional balance* dimension, the key policy step is revitalizing the effectiveness of the existing Whistleblowing System (WBS) through strengthened confidentiality guarantees and reporter protection, alongside making cross-generational leadership training a mandatory competency in the annual performance evaluation of all structural officials. The

Safe Space Ecosystem program complements this policy through dedicated emotional recovery spaces in each work unit, biweekly team discussion forums led by supervisors, and a peer support network among Generation Z employees.

For the *purpose and meaning* dimension, the primary policy recommendations include establishing written and measurable criteria for PTT contract renewal, mandating annual Individual Development Plans, and

providing job rotation opportunities for PTT employees with more than two years of tenure. The **Gen-Z Career Pathfinder** program complements this policy through monthly *Mission Connect* sessions that connect employees with the tangible impact of their work on JKN participants, a contribution recognition system integrated into performance evaluations, and cross-position informal gatherings co-designed with Generation Z employees.

Table 3. Summary of Generation Z Work Resilience Development Strategies

Dimension	Primary Policy	Supporting Program
Mental Toughness	90-day orientation rule, official mentoring through assignment letters, competency-based placement procedures.	Gen-Z Adaptive Onboarding: three stages, buddy system, integrated digital platform.
Physical Endurance	Routine OHS inspections per Ministerial Regulation No. 5/2023, enforcement of working-hour policy with administrative sanctions.	Integrated Workplace Wellness: recovery corners on every floor, office clinic outreach.
Emotional Balance	WBS revitalization with confidentiality guarantees, mandatory cross-generational leadership training in performance evaluation.	Safe Space Ecosystem: emotional recovery spaces, biweekly discussion forums, peer support.
Purpose and Meaning	Written PTT contract renewal criteria, annual Individual Development Plans, job rotation for senior PTT staff.	Gen-Z Career Pathfinder: monthly Mission Connect, contribution recognition system, cross-position gatherings.

Source: Processed from the study's findings, 2026.

This strategy model was validated through two mechanisms. Source triangulation revealed convergence between Generation Z informants with shorter and longer tenure regarding primary stress sources and retention factors, while differing perceptions—for instance, regarding expectations

around after-hours availability between Generation Z and more senior employees—reinforced the rationale for the cross-generational leadership training strategy. Expert judgment, obtained through an interview with a BPJS Kesehatan human resources management representative, confirmed

that the core issue is concentrated among PTT employees, while turnover among permanent Generation Z employees remains very low. The same informant acknowledged that the organization had never conducted a dedicated needs assessment for Generation Z, underscoring this study's contribution in addressing that gap, while affirming that the direction and components of the proposed strategy align with the organization's actual needs and could be implemented within six months, beginning with focus group discussions with Generation Z employees and the strengthening of existing coaching and mentoring programs.

These findings both confirm and extend prior research. Consistent with Kusumawati et al. (2021) and Te'eni Harari et al. (2022), this study confirms that Generation Z's resilience vulnerability is structural in nature. However, this study offers a more specific contribution by demonstrating that employment status uncertainty—a distinctly public sector administrative issue—constitutes the most fundamental root cause undermining the *purpose and meaning* dimension, a finding not extensively documented in prior Generation Z resilience literature, which has largely focused on private sector contexts (Hanan et al., 2024) or educational institutions (Han et al., 2024). The practical implication is that public sector organizations facing Generation Z retention challenges must view work resilience not merely as an individual psychological matter, but as a personnel governance issue requiring structural intervention.

CONCLUSION

This study concludes that the low work resilience of Generation Z employees at BPJS Kesehatan Head Office stems from a systemic misalignment between generational needs and the organization's systems, culture, and policies, manifesting in a Resilience Fragility Cycle that begins with placement mismatch and culminates in voluntary turnover decisions. Within the *mental toughness* dimension, the core issue lies in placement mismatch and the absence of a structured transition period; within *physical endurance*, in weak enforcement of working-hour policies and limited recovery facilities; within *emotional balance*, in interpersonal dynamics and a mental health taboo culture that remains uncaptured by formal reporting channels; and within *purpose and meaning*, in PTT employment status uncertainty as the primary barrier to long-term work meaning.

Based on these findings, this study formulates a two-tiered development strategy that integrates policy and governance strengthening as its foundation with creative supporting programs for each dimension: *Gen-Z Adaptive Onboarding*, *Integrated Workplace Wellness*, *Safe Space Ecosystem*, and *Gen-Z Career Pathfinder*. This strategy has been validated through source triangulation and expert judgment from BPJS Kesehatan's human resources management, and is considered relevant and applicable for strengthening Generation Z work resilience in public sector organizations.

Theoretically, this study extends the contextual application of McEwen's (2011) framework to Generation Z within Indonesia's public sector.

Practically, it offers a concrete roadmap for BPJS Kesehatan and other public sector organizations in managing Generation Z retention, while affirming that investing in young employees' work resilience is a strategic agenda for the sustainability of public services, not merely a personnel administration matter. Future research is encouraged

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