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INTERGENERATIONAL DETERMINANTS OF ORGANIZATIONAL LOYALTY: A COMPARATIVE ANALYSIS OF BB, X, Y and Z

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Purpose: The objective of this article is to highlight intergenerational differences in organizational loyalty (from both behavioral and psychological perspectives) among Generations BB, X, Y, and Z. The empirical section considers two measurement perspectives: employee self-reports and employers' assessments of the importance of loyalty.
Design/methodology/approach: The study is quantitative in nature and is based on a nationwide survey (September 2025) using CAWI and CATI techniques on a representative random sample of economically active individuals, divided into two groups: employees (N = 500; working individuals aged 18-65) and employers/managers (N = 500; 29 private-sector industries). Generational affiliation was operationalized by year of birth (BB: 1946-1964; X: 1965-1980; Y: 1981-1995; Z: 1996-2012).
Findings: The results confirm the ambiguity of the loyalty category: as the age of respondents decreases, the percentage of high loyalty declines, and at the same time, the way loyalty is understood changes.
Research limitations/implications: Future research should consider factors such as industry, employment type, tenure, and job level. It would also be valuable to apply triangulation methods (e.g., interviews) and advanced statistical techniques for a deeper analysis of the data.
Practical implications: The findings highlight the need for managers to adapt their approach to different generations, particularly in terms of attitudes toward work, stability, and security. Standardizing the concept of loyalty across organizations could also help align how it is understood by both employers and employees.
Social implications: The evolving meaning of organizational loyalty—especially among younger generations—leads to greater job mobility and a shift toward a more conditional form of commitment. This may reshape the social role of work and employee well-being, increasing the importance of work–life balance, flexibility, and autonomy.
Originality/value: This study is original in its parallel analysis of employee and employer perspectives, as well as its distinction between psychological and behavioral loyalty. It offers a two-dimensional view of loyalty, capturing both its level and differences in its interpretation.
Keywords: loyalty, generations (BB, X, Y, Z), HR strategies, employee retention, organizational commitment.
Category of the paper: Research paper.

1. Introduction

Employee loyalty, given its crucial role in helping organizations achieve their goals, is considered one of the most important topics in organizational research (Morsli, Boudiaf, 2024). Traditionally, it has been understood as a lasting psychological bond between an employee and an organization (Buchanan, 1974). Contemporary changes in the labor market, particularly increased job mobility and aggressive competition, mean that loyalty understood in this way is no longer guaranteed (Ishaq et al., 2024). According to the results of the study presented in this paper, an important factor in these changes is the intergenerational perspective. The different generations present in the labor market differ not only in their value systems, expectations regarding the employer, and the relationships between employees and employers, but also in their differing perceptions of loyalty among employees and employers.

This article adopts a two-dimensional approach to employee loyalty (the psychological dimension – identification with and attachment to the organization, and the behavioral dimension – the willingness to remain in the organization despite alternative opportunities). The aim of this article is to highlight intergenerational differences in attitudes toward organizational loyalty among the generations currently in the labor market (BB, X, Y, Z), taking into account the perspectives of both employees and employers.

1.1. Employee Loyalty

Employee loyalty is one of the key issues in contemporary management science, particularly in the context of increasing job mobility and intensifying competition for talent in the labor market (Boxall, Purcell, 2016). It is most commonly defined as a sense of commitment to the organization, manifested by a desire to remain in the workplace long-term, identification with the organization's goals and values, and a willingness to take actions that go beyond the formal scope of duties (Meyer, Allen, 1997). In the literature, employee loyalty is treated as an element of the broader construct of organizational commitment, which in the classic model by Meyer and Allen comprises three complementary components: affective, continuance, and normative commitment (Meyer, Allen, 1991). Furthermore, loyalty has both a psychological dimension, encompassing attitudes, emotions, and the employee's level of identification with the organization, and a behavioral dimension, expressed in actual behaviors such as length of employment, limited propensity to seek alternative employment, or willingness to bear the costs associated with remaining in the organization (Becker, 1960). Integrating these two perspectives allows for a more complete understanding of the essence of loyalty and its significance for the stability and effectiveness of an organization's operations.

Understood in this way, employee loyalty takes on particular significance in the context of a demographically diverse workforce, where members of different generations coexist and may perceive their relationship with the employer differently.

A detailed analysis of the definition of employee loyalty has allowed for the identification of elements that recur in many approaches. These are (Moczydłowska, Smarżewska, 2023, p. 82):

- organizational commitment,
- employee identification with the organization,
- attachment to the organization,
- trust in the employer,
- employee retention within the organization,
- positive relations with the employer,
- pursuit of and identification with the organization's goals,
- remaining in the organization,
- employee dedication to the organization,
- acting in the employer's interest.

Theoretical conceptualization of loyalty, taking into account both its psychological and behavioral components, thus constitutes an important starting point for further research into its variations and determinants in contemporary organizations.

1.2. Loyalty as a generational trait identified in the literature

Currently, the labor market is dominated by members of four generations (Sidor-Rządkowska, 2018), which differ not only in terms of age structure but also in terms of work values, expectations, and professional development (Nowak, 2025). According to the classification adopted in the literature, these generations are: Baby Boomers (BB), Generation X, Y (the so-called Millennials), and Z (the digital generation).

Baby Boomers – I work to survive

They are often called workaholics, yet also team players (Jiří, 2016). They often view their "role" in society as a bridge between the past, present, and future. (Leach et al., 2013). Many members of this generation have spent their entire professional lives with a single employer. They are characterized by a strong fear of losing their job and professional standing. They are motivated by money, as well as a sense of stability and security, which can even lead to workaholism. They value formalism, obedience, and hierarchical structures. Their strengths include, above all, experience, a desire to share knowledge, availability, responsibility, reliability, conscientiousness, and emotional maturity (Chomątowska, Żarczyk-Dobiesz, 2018, p. 40). They believe that success in life stems from success in one's professional career, not from luck (Pritchard, Whiting, 2014).

Generation X – I live to work

Difficult economic conditions fostered a high degree of independence and problem-solving skills in them. The professional careers of members of this generation began during the political transition of the 1990s. It was a period of restructuring, bankruptcies, and mass layoffs, as well as documented violations of workers' rights by employers. This fostered a need to influence their organization's mission and a goal-oriented mindset (Reisenwitz, Iyer, 2009). Representatives of this generation therefore expect job stability today, without neglecting their personal development. They are focused on hard work and independence, which is why they value self-direction and autonomy (Nowak, 2025).

Generation Y (Millennials) – I work to live

Members of Generation Y focus on collaboration and teamwork. They are eager to share their knowledge and motivate one another. They are not fans of hierarchical workplace structures; they strongly prefer a collaborative atmosphere based on the exchange of information. Their career goals are generally short-term – they are ready to change jobs if a new one offers them growth and the opportunity to acquire new skills; they seek employers who share similar values. Ethical values are important to them, as are issues such as ecology and social justice (Nowak, 2025). They believe that higher education is a prerequisite for success in the labor market, which is why they have eagerly pursued higher education en masse.

Generation Z – the selfie generation

This is a generation that can no longer function without the internet and social media, which serve as their natural environment. They primarily derive their knowledge of the world from digital media, but struggle with processing information and drawing conclusions. They are characterized by high self-esteem and social awareness (Agárdi, Alt, 2022). They have no problem with multitasking. A professional career is not a value in itself for them; they value flexibility and adaptation to individual needs. They are characterized by mobility and knowledge of foreign languages. Work is meant to be a source of satisfaction and positive experiences (Krawczyk, 2024).

1.3. Generational Differences in Approaches to Employee Loyalty, Taking Psychological and Behavioral Aspects into Account

As society undergoes further transformations and the role that work plays in people's lives continues to evolve, so too does the approach to one of its cornerstones – loyalty.

For the Baby Boomer generation, loyalty to an employer is a moral obligation, a natural and unquestioned attitude. From a psychological perspective, loyalty here is based on a sense of duty toward work (Nowak, 2025). From a behavioral perspective, on the other hand, we see a pattern of long-term career commitments – often spanning the entire working life, from the completion of education through retirement (Jurek, 2014).

Members of Generation X have inherited many generational traits from their parents (the Baby Boomers). They, too, have been employed at a single company for years, strongly identifying with it, yet they view this work as a reward. They are therefore able to endure many inconveniences. They highly value stability and good pay, which in turn is linked to a sense of duty to ensure an appropriate standard of living for their families. They are characterized by responsibility and loyalty to the company (Krzemińska, 2021).

Loyalty among members of Generation Y looks quite different. It is no longer selfless but has become conditional, particularly with regard to career prospects, good pay, and mutual respect and fairness (Jurek, 2014). Changes are also evident in behavioral patterns – Generation Z members show a greater tendency to change jobs in search of new experiences and to develop their skills (Nowak, 2025). Compared to earlier generations, they have no problem changing jobs and, in fact, do so frequently – job security is not a priority for them (Krzemińska, 2021). A common phenomenon in this age group is so-called "job hopping," meaning frequent changes in employment (Khalil, 2021).

Loyalty, traditionally understood as long-term attachment to a single workplace, is losing its significance for members of Generation Z. They expect a job that offers high pay, without excessive demands or a negative impact on their personal lives (Nowak, 2025).

Table 1.
Psychological and behavioral perspectives on loyalty from a generational perspective

Generation	A psychological perspective on employee loyalty	A behavioral perspective on employee loyalty
Baby Boomers	Loyalty is a duty and a value in and of itself	A long-term relationship with a single employer, often the same one throughout one's entire working life
Generation X	Loyalty to one's employer as a source of financial stability and a guarantee of professional growth	Occasional job changes driven by a strong need for financial and personal stability
Generation Y (millennials)	Loyalty as a guarantee of self-development - toward values and/or one's chosen profession, rather than toward a single employer	Changing jobs as a natural part of professional development
Generation Z	Situational loyalty: based on one's own values, consistent with a sense of autonomy	The ability to change jobs freely depends on the current situation and conditions in the labor market

Source: Authors' own elaboration based on a review of the literature.

2. Methods, Results and Discussion

The analysis is based on a cross-sectional survey conducted using CAWI and CATI methods[1]. The survey was conducted in September 2025 on a nationwide sample with a total size of N = 1000, comprising employees (N = 500; economically active individuals aged

[1] The study was conducted by the Openfield research firm on behalf of Trenkwalder.

18-65) and employers (N = 500; representatives of 29 private-sector industries)[2]. Generational affiliation was determined in the employee group based on the respondents' year of birth (BB: 1946-1964; X: 1965-1980; Y: 1981-1995; Z: 1996-2012), although due to the age criterion, the study included only BB representatives who were economically active up to the age of 65. Comparing the perspectives of employees and employers made it possible to identify noticeable differences in how the category of loyalty is defined and in the assessment of the effectiveness of strategies used by companies to build and maintain employee loyalty, depending on the position held within the company – employer or employee.

The results of the study confirm that employee loyalty is not a homogeneous category today, but varies significantly depending on the employees' generational affiliation. As the age of employees decreases, a lower level of declared loyalty to the organization is observed. At the same time – which is of key importance from the perspective of our discussion – these differences do not apply solely to the intensity of loyalty, but also to a different way of understanding and interpreting the very concept of professional loyalty. This raises questions about what professional loyalty means in the contemporary labor market, how it should be defined and operationalized, and what strategies can contribute to building and strengthening it.

From the perspective of both employers and employees, the fundamental manifestation of loyalty remains high-quality work and commitment to fulfilling assigned duties. This response was selected by 52.4% of managers and as many as 69.4% of employees. This indicates that in the labor market, loyalty is still equated with availability, reliability, and a willingness to consistently perform tasks regardless of changing organizational and external conditions. Another key indicator of loyalty is the stated willingness to remain with the organization despite receiving alternative job offers, which takes on particular significance in the context of growing job mobility and a competitive labor market (41.6% of employers cited this, and similarly, 42.2% of employees). Compliance with the company's rules and organizational policies ranked third among employers' responses (41.2% of responses), interpreted as a manifestation of the internalization of the company's normative order and acceptance of the formal and informal rules governing the organization's operations. Meanwhile, for employees, a sense of responsibility for the team's or company's results proved to be more important (51.4% of responses), which may indicate their emotional commitment to the tasks entrusted to them.

[2] The survey included private-sector employees representing industries such as: research and development, banking and finance, biotechnology and chemistry, construction, consulting, journalism and media, energy, pharmaceuticals, surveying, geology and environmental protection, mining, internet and e-commerce, IT (administration, graphics, programming, web development, hardware), accounting, logistics, marketing, real estate, customer service and call centers, law, industrial manufacturing – other, construction industry: commercial and residential buildings, construction industry: industrial equipment and infrastructure, automotive industry (parts, sales, and repair services), advertising and PR, sales and trade, telecommunications and communications, transportation and logistics, insurance.

Despite minor differences (mainly in the prioritization of factors) – the overall understanding of the concept of loyalty is similar among today's employers and employees. They also share similar views on the effectiveness of various types of incentives, among which non-wage financial benefits (cited as an effective motivator by 35.6% of employers and 37.2% of employees) and competitive pay (effective according to 30% of employers and 26.6% of employees). Also among the top responses were flexible work arrangements (i.e., permission to work in a hybrid model and from home) and attention to the company's atmosphere and organizational culture (both responses garnered approximately 25% of the votes).

Noticeable differences between the perspectives of employees and employers emerge only when it comes to generationally diverse assessments of the effectiveness of strategies used to build and maintain professional loyalty. Employers recognize the need to diversify strategies for maintaining employee loyalty depending on the age of employees and, consequently, their generational affiliation. Over 60% of the surveyed managers (60.8%) agree with the view that actions in this area should be tailored to different generations, while only 9.4% of respondents seem to overlook this issue.

Interestingly, among the youngest generation of employees, there is a clear shift in priorities compared to the traditional understanding of organizational loyalty. According to employers, achieving a work-life balance is now of key importance to Generation Z, as indicated by as many as 51.5% of the managers surveyed. Next on the list were flexible working hours and the ability to work remotely (48.2% of responses), while factors such as stable pay and financial security (33.3% of responses) and the opportunity for rapid promotion and professional development within the organization (32%) ranked lower.

In the eyes of supervisors, Generation Y, often referred to as Millennials, presents a different set of expectations toward employers. For this group, stable pay and a sense of financial security play a key role in building loyalty, as indicated by as many as 48.7% of respondents. Equally important is the ability to maintain a work-life balance (48% of responses), which makes this generation similar to the youngest employees, while simultaneously shifting the emphasis clearly toward needs related to stability. Next on the list were various health programs and medical packages (43.4% of responses), which may indicate the growing importance of health security as an element of a long-term relationship with an employer.

Similar trends were observed among employees from Generation X and the Baby Boomer generation. According to supervisors, stable pay and financial security remain the dominant factors fostering loyalty in these groups as well, with a relatively high number of respondents (56.8%) highlighting these factors. The second most frequently cited category was health programs and medical packages (48.5%), while the ability to maintain a balance between work, private, and family life ranked third (36.6%).

Employers' overall assessment of changes in employee loyalty is clear. According to 66.8% of the surveyed managers, today's employees are less attached to their workplace than they were just five years ago. At the same time, respondents indicate that only 42% of employees are engaged in the organization's activities and identify with its principles. This means that more than half of employees exhibit at most a moderate level of loyalty, feeling no strong bond with the company nor viewing it as a place for long-term employment.

Comparing the perspectives of employers and employees also yields some interesting insights. First, employees rate their level of loyalty relatively higher than their supervisors do – nearly 60% of employees feel very highly or highly loyal to their employer (58% of responses), while only 8.4% feel little or no attachment to their current workplace. However, what is key is how these indicators vary across different age groups.

As many as 12.7% of surveyed Generation Z employees feel a low or very low level of loyalty toward their current workplace, which is linked to a lack of identification with the company and a real prospect of changing jobs, while among representatives of other age groups, this percentage is only 4.7% for Generation X and 8% for Baby Boomers. Contrary to appearances, however, this does not necessarily indicate a lack of commitment on the part of the youngest employees, but may be the result of operating in different, more dynamic conditions in today's labor market. Generation Z is entering the job market amid a high volume of job openings, flexible employment arrangements, and the normalization of job mobility. Consequently, loyalty to a single employer is no longer viewed as a rational career strategy. As research has shown, autonomy, the ability to maintain a work-life balance, and the alignment of work with one's personal values are relatively more important to young employees today. Among those over 50, the percentage of employees reporting a high level of loyalty reaches as high as 70%. For more experienced employees, the relationship with the organization is often long-term and stabilizing. Loyalty serves both an emotional and instrumental function here – it is linked to economic security, job continuity, and the protection of accumulated professional capital.

Interestingly, the surveyed employees largely confirm employers' intuitions. While for the youngest employees, the ability to maintain a work-life balance (53.2% of responses) and flexible work hours (and arrangements) (58% of responses), for older and more experienced employees, financial stability is key (as high as 72% of responses among Baby Boomers) and the ability to balance various life roles and responsibilities (in the case of Millennials, over one-third of respondents selected this option).

Members of Generation X and Baby Boomers also highly value respect for their professional competence and recognition of their many years of work experience (35.5% of responses for Generation X and as many as 44% for Baby Boomers) – organizations where they feel appreciated and their skills are recognized are viewed more favorably by them, and consequently, they can count on their dedication and commitment.

3. Conclusions

The conducted research clearly demonstrates that perceptions of loyalty toward an organization vary depending on the generation surveyed. Furthermore, declared loyalty is lower among the youngest employees. As many as 12.7% of Generation Z, 4.7% of Generation X, and 8% of Baby Boomers report low or very low levels of loyalty. In groups over 50 years of age, the percentage of strong attachment to the current workplace reaches as high as 70%.

The analysis also reveals differences in the perspectives of employees and employers. 58% of employees rate their loyalty as high or very high, while only 8.4% feel little or no attachment to their current workplace. At the same time, as many as 66.8% of employers claim that employee loyalty is lower than it was five years ago, and only 42% of employees demonstrate genuine commitment and identification with the organization.

The results also confirm that employers are highly aware of the need to tailor their approach to defining loyalty among employees from different generations. As many as 60.8% of employers recognize this, while nearly one in ten managers overlooks it. According to employers, the following factors are important to Generation Y: financial stability (48.7%), work-life balance (48%), and health benefits (43.4%). For Generations X and BB, on the other hand, the most important factors are job stability and financial security (56.8%) and health programs (48.5%). The ability to maintain a work-life balance ranked third (36.6%). An interesting observation also relates to the changing meaning of loyalty itself, shifting from loyalty to a given organization to the benefits derived from belonging to it. More than half of managers cite challenges related to the labor market situation as a source of difficulty in building loyalty, but as many as 60% of them believe that loyalty can be maintained by changing employment conditions.

4. Recommendations

The significant variation in the level of declared job loyalty depending on employees' age should prompt organizations to adopt a more nuanced approach to designing human resource management strategies. The particularly low percentage of Generation Z employees declaring high loyalty to their employer, coupled with significantly higher rates among older age groups, underscores the importance of valuing and retaining experienced employees as a stabilizing organizational resource. In light of the survey results, the key factors fostering professional loyalty remain elements of the fundamental quality of organizational relationships, particularly clear and transparent internal communication and the ability to flexibly adapt work

arrangements and schedules to employees' individual needs. Additionally, salary stability, a sense of financial security, and the ability to maintain a work-life balance also play a significant role. The results suggest that effective management of employee loyalty requires a shift away from uniform solutions toward integrated and diversified measures that address the differing expectations of specific employee groups, while simultaneously strengthening the fundamental conditions that foster their long-term commitment.

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