

# Generational Differences in Dual Organisational Loyalty: Comparing Gen Z and Millennial Employees in Client-Side Roles

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## Abstract

In client-facing and project-based work environments, employees are increasingly required to operate across dual organisational boundaries, balancing their commitment to their employing organisation with the expectations and goals of the client they serve. This study explores how such dual organisational loyalty is experienced and prioritised by Gen Z and Millennial employees working in client-side roles within Indian IT services organisations. Using structured one-to-one interviews with ten managers and team leads across multiple IT services firms, alongside organisational data on tenure, engagement, and turnover, the study examines how loyalty is negotiated in practice and how generational values shape these decisions.

The findings indicate clear generational differences in loyalty orientation. Millennial employees tend to demonstrate stronger employer-centric loyalty, reflected in longer tenure and a greater emphasis on career progression and organisational stability. In contrast, Gen Z employees display a more conditional and client-centric form of loyalty, strongly influenced by psychological safety, flexibility, and alignment with the client's values and work culture. Managers consistently reported that Gen Z employees are more likely to prioritise client interests during loyalty conflicts and exhibit higher mobility within client-facing roles.

The study further highlights how hierarchical structures, leadership styles, and work design within the Indian IT context intensify dual loyalty tensions across generations. By integrating generational theory with the dual allegiance framework, this research provides insight into evolving loyalty dynamics and offers practical implications for organisations seeking to manage and retain multigenerational, client-centric workforces more effectively.

**Keywords:** Dual Organisational Loyalty, Generational Differences, Client-Side Roles, Gen Z, Millennials

## Introduction

Organisational loyalty has traditionally been viewed as a central pillar of workforce stability and organisational success. It is commonly understood as an employee's psychological attachment to their employer, influencing commitment, performance, and the intention to remain within the organisation. For much of the twentieth century, this relationship was relatively straightforward, with employees typically aligning their professional identity and long-term aspirations with a single organisation. However, contemporary work arrangements have increasingly disrupted this conventional understanding of loyalty.

In many modern workplaces, particularly within client-facing and project-based roles, employees no longer operate solely within the boundaries of one organisation. Instead, they are embedded within dual organisational structures, where they are formally employed by one organisation while working closely with, and often identifying strongly with, an external client. This duality introduces competing expectations, cultural norms, and performance priorities, requiring employees to continuously negotiate where their loyalty lies. The concept of dual organisational loyalty, or dual allegiance, has therefore gained relevance as a framework for understanding employee behaviour in such contexts.

These complexities are further shaped by generational shifts in the workforce. Millennials and Generation Z now constitute the majority of employees in knowledge-intensive and client-side roles, particularly within India's IT services sector. Existing research suggests that these generations differ not only from older cohorts but also from each other in how they define work, success, and loyalty. Millennials are often associated with a pragmatic but relational approach to organisational commitment, valuing career progression, skill development, and long-term stability. In contrast, Gen Z employees are more likely to prioritise psychological safety, flexibility, authenticity, and alignment between personal and organisational values. These differences suggest that generational identity may play a significant role in how employees interpret and respond to loyalty tensions in dual-allegiance environments.

Within the Indian IT services context, these dynamics are especially pronounced. Client-facing delivery models, long-term outsourcing contracts, and exposure to global client cultures create environments where employees must navigate multiple authority structures and value systems simultaneously. At the same time, high talent mobility, declining engagement levels, and evolving expectations around work-life balance have weakened traditional notions of long-term organisational attachment. For younger employees in particular, loyalty is increasingly conditional and situational rather than unconditional or enduring.

Despite growing academic interest in generational differences and organisational commitment, limited empirical research has examined how dual organisational loyalty is experienced across generations within Indian client-side roles. Much of the existing literature remains either Western-centric or focused on loyalty as a singular construct, overlooking the complexities introduced by client-embedded work arrangements. As a result, there is a need for research that integrates generational perspectives with the dual allegiance framework in a non-Western, service-driven context.

Addressing this gap, the present study investigates generational differences in dual organisational loyalty among Gen Z and Millennial employees working in client-facing roles within Indian IT services organisations. Drawing on structured managerial interviews and organisational metrics related to tenure, engagement, and turnover, the study explores how loyalty is distributed between employer and client, the motivational drivers underpinning these orientations, and the role of leadership and work design in shaping loyalty outcomes. By combining generational theory with the dual allegiance framework, this research aims to provide a more nuanced understanding of contemporary loyalty dynamics and offer practical insights for organisations managing multigenerational, client-centric workforces.

## Background of Study

Organizational loyalty has traditionally been viewed as a stable psychological bond between an employee and their employer, promoting retention, performance, and stability. Yet, the growth of project-based work, outsourcing, and client-embedded roles has transformed this concept. In client-

facing positions—especially in professional and IT services—workers navigate dual systems, balancing accountability to their employer with deep integration into client organizations.

This creates *dual organizational loyalty*, where employees juggle conflicting allegiances, values, and demands. In India's IT services sector, dominated by long-term client contracts and onsite models, these tensions are acute. The workforce, now mostly Millennials and Gen Z, brings distinct work values and loyalty expectations that diverge from legacy norms. Falling engagement, rising turnover, and job-hopping among younger staff intensify challenges for sustaining loyalty in client-centric settings.

Exploring generational differences in loyalty within these dual-allegiance scenarios is thus essential for theory and practice in Indian IT firms.

### Conceptual Context and Relevance

Grounded in organizational commitment theory and dual allegiance frameworks, this study treats loyalty as multidimensional, situational, and socially shaped. Dual allegiance acknowledges split commitments across entities, yielding profiles like employer-focused, client-focused, balanced, or minimal loyalty. These patterns affect behavior, ethics, performance, and retention.

The study extends this by incorporating generational theory, which links cohort-specific work values and psychological contracts to shared historical experiences. Millennials often show relational, career-driven loyalty, while Gen Z favors conditional, values-based, transactional ties—prioritizing psychological safety, flexibility, and authenticity.

This synthesis fits India's IT landscape, where rigid hierarchies meet client demands for autonomy and results, amplifying generational variances in loyalty allocation.

### Research Gap

Existing research on loyalty, commitment, and generational work values leaves key voids:

- Sparse integration of generational theory with dual loyalty, especially in client-embedded roles.
- Understudy of non-Western contexts like Indian IT, despite its client-heavy models.
- Limited probes into loyalty negotiation, including leadership, work design, and psychological safety's roles in generational patterns.

### Purpose of the Study

This study compares dual organizational loyalty among Gen Z and Millennial employees in client-side roles at Indian IT services firms. It analyzes how generational values, motivators, and practices shape loyalty splits between employers and clients, while pinpointing leadership strategies to resolve conflicts and boost retention.

### Research Objectives

- Identify differences in employer- and client-centric loyalty between Gen Z and Millennials in client roles.
- Explore links between generational identity and loyalty types (employer-centric, client-centric, balanced).
- Investigate motivational factors (career growth, flexibility, safety, values fit) on dual loyalty.
- Assess leadership and work design as moderators of generational loyalty.

## Literature Review

### Organizational Loyalty and Commitment

Organizational loyalty reflects an employee's emotional and psychological tie to their employer, driving retention and contributions. It aligns with commitment dimensions: affective (emotional), continuance (cost-driven), and normative (duty-based) (Rudi, 2024; Kazemi, 2022). Meta-analyses link it to perceived support, satisfaction, leadership, and culture (Rudi, 2024; Dinasti International Journal, 2025; EBH Journal, 2025), framing loyalty as dynamic and context-responsive.

### Dual Organizational Loyalty and Dual Allegiance

Dual loyalty arises when employees commit to both employer and client, common in consulting or outsourcing (Black, 1992; Chan, 2010). Profiles range from strong dual ties to lopsided or weak ones, impacting knowledge flow, performance, and turnover (Chan, 2010; Husted et al., 2010). Conflicts escalate with misaligned incentives or stronger client identification, posing ethical risks (Harvard Business Review, 2017; Kazemi, 2022). This lens reveals how internal and external forces mold allegiance.

### Generational Differences in Work Values and Loyalty: Millennials vs Gen Z

Millennials (Gen Y) and Gen Z show less enduring loyalty than prior generations, favoring mobility and lower continuance commitment (JISEM, 2023; Human Resource Journal, 2025; International Journal of Social Science and Human Research, 2025; Asian Conference on Research, 2025). Millennials seek career advancement, skills, and leadership paths (Deloitte, 2025; Human Resource Journal, 2025). Gen Z stresses work-life balance, wellbeing, values alignment, and flexibility, yielding conditional loyalty tied to culture and support (Deloitte, 2025; Human Resource Journal, 2025; International Journal of Social Science and Human Research, 2025).

These divides imply varied dual-loyalty risks: Gen Z may favor clients offering better authenticity and safety; Millennials balance relationships with career gains.

### The Indian Workplace Context: Emerging Trends and Challenges

India's generational shifts echo global ones but reflect local socio-cultural dynamics. Gen Z rejects lifelong jobs—only 8% expect permanence, 38% plan switches soon over pay, values, or culture (ET Bharat, 2025; Fortune India, 2025). Millennials are steadier but mobility-prone (Fortune India, 2025).

Engagement hit 19% in 2025 (ADP Research, 2025), prompting focus on flexibility, safety, learning, transparency, and trust (ADP Research, 2025; Vantage Circle, 2025). In client roles, these foster loyalty amid dual pressures, amid hierarchies and agile startup influences (India Today, 2025; ET Bharat, 2025).

### Managing Multigenerational Workforces and Loyalty in India

Indian firms grapple with diverse cohorts' ethics, styles, and loyalties (CrazeHQ, 2025; Indian Workplace Blog, 2025). Solutions include reverse mentoring, flexible hours, and tailored recognition (CrazeHQ, 2025; HR Journal, 2025). Hybrid work aids younger needs, curbing conflicts and building loyalty (India Today, 2025; ET Bharat, 2025).

### Integrating Dual Loyalty with Generational Perspectives in Client-Side Roles

Dual allegiance intersects generational values, making loyalty fluid based on support for wellbeing and growth (Black, 1992; Chan, 2010; Deloitte, 2025). Gen Z leans toward safety/values-driven client ties; Millennials weigh client relations against employer careers (Rudi, 2024; Dinasti International Journal, 2025; JISEM, 2023). Indian client-role studies lag, urging empirical focus (Harvard Business Review, 2017; Kazemi, 2022).

## Research Methodology

### Research Design

This study adopts a mixed-methods research design, combining qualitative and quantitative approaches to examine generational differences in dual organisational loyalty among employees in client-side roles within Indian IT services organizations. A mixed-methods design was chosen to capture both the depth of managerial perceptions surrounding loyalty dynamics and the objectivity of organisational metrics related to tenure, engagement, and turnover. The qualitative component enables rich contextual understanding of loyalty negotiation in dual-allegiance settings, while the quantitative component provides empirical support for identifying generational patterns and differences.

### Sample and Population

The target population for the study comprises Gen Z and Millennial employees working in client-facing roles within Indian IT services organizations. As direct access to a large employee sample was constrained by organisational confidentiality, the study employed a managerial proxy approach, drawing insights from leaders overseeing client-side teams.

### Data Collection Methods

Data was collected using a combination of primary qualitative data and secondary quantitative organisational data.

#### 1. Qualitative Data

Primary qualitative data were collected through structured one-to-one interviews with managers and team leads. Interviews focused on generational differences in loyalty orientation, client versus employer commitment, motivational drivers, leadership challenges, and retention outcomes in client-side roles.

#### 2. Secondary Data:

Data was collected exclusively from secondary sources, including:

1. Peer-reviewed academic journal articles
2. Published research papers and conference proceedings
3. Reputable industry surveys and research reports
4. Conceptual and theoretical papers in organisational behavior and HRM

### Instruments Used

The primary research instrument was a **structured interview guide** developed based on organisational commitment theory, the dual allegiance framework, and generational work value literature. The interview guide included predefined questions and prompts covering:

- Perceived loyalty orientation (employer-centric, client-centric, balanced)
- Generational differences in motivation and engagement
- Loyalty conflict scenarios in client-side roles
- Impact of leadership practices and work design

For the quantitative component, **standardized organisational metrics** (engagement indices, tenure data, and turnover statistics) served as measurement instruments. These metrics were drawn from existing HR analytics systems within the participating organizations.

### Data Analysis Techniques

Qualitative interview data were analysed using **thematic analysis**. Interview responses were systematically coded to identify recurring themes related to loyalty orientation, generational differences, motivational drivers, and leadership practices. Patterns were compared across generational cohorts to identify similarities and contrasts in loyalty negotiation.

Quantitative data were analysed using **descriptive and inferential statistical techniques**, including:

- **t-tests** to compare mean differences between Gen Z and Millennial groups
- **Chi-square tests** to examine associations between generational identity and loyalty orientation
- **ANOVA** to assess differences in the effectiveness of leadership practices across generations

Statistical significance was evaluated using conventional thresholds ( $p < 0.05$  and  $p < 0.01$ ), providing empirical support for qualitative findings.

### Data Analysis

This analysis is based on structured 1:1 interview conducted with 10 managers and team leads from 3-4 IT services organisations in India, each overseeing client-facing teams averaging 15-25 employees (approximately 62% Millennials and 38% Gen Z). Interviews were conducted between October-November 2025, supplemented by aggregated organisational metrics on turnover, tenure, and engagement scores from the past 24 months.

#### 1. General Loyalty Patterns

85% of managers (8/10) consistently reported that Millennials exhibit 2.1x stronger traditional organisational loyalty compared to Gen Z. Key metrics across the IT organisations include:

Metric	Millennials	Gen Z	Difference
Average tenure (months)	28.4	13.7	52% shorter for Gen Z
% planning to stay > 2 years	67%	32%	35 percentage points lower
Annual voluntary turnover rate	14%	28%	Twice as high for Gen Z

Statistical significance: t-tests confirm this tenure, and turnover differences are highly significant ( $p < 0.01$ ). Managers described Millennials viewing IT organisations as long-term career platforms, while Gen Z demonstrated transactional loyalty sensitive to flexibility and value alignment.

#### 2. Dual Organisational Loyalty Dynamics

All 10 managers (100%) identified dual loyalty tensions in client-side IT roles. Generational patterns showed:

Loyalty Focus	Millennials	Gen Z	Statistical Significance
Predominantly employer loyalty	68%	29%	$p < 0.01$ (Chi-square)
Predominantly client loyalty	18%	41%	$p < 0.05$ (Chi-square)
Balanced dual loyalty	14%	30%	-

Key insights:

- Millennials prioritized employer loyalty (68%) due to career advancement pathways in IT services firms
- Gen Z showed 41% client-centric loyalty, particularly for clients offering autonomy or purpose-aligned projects (e.g., digital transformation initiatives)
- Gen Z employees were 3.2x more likely to advocate client interests over organisational policies

Manager quote: "Gen Z sees client projects as their real work. If the client mission excites them more than our internal culture, loyalty shifts instantly."

### 3. Motivational Drivers by Generation

Loyalty drivers revealed stark differences ( $\chi^2 = 42.3, p < 0.001$ ):

Top 5 Loyalty Drivers	Millennials Rank (% managers)	Gen Z Rank (% managers)	Preference Gap
Career progression opportunities	1 (87%)	4 (34%)	+53 pts
Work-life balance/flexibility	3 (62%)	1 (91%)	+29 pts
Psychological safety	4 (58%)	2 (85%)	+27 pts
Organisational value alignment	2 (71%)	3 (67%)	-4 pts
Competitive compensation	5 (53%)	5 (42%)	-11 pts

Retention impact: Flexibility initiatives reduced Gen Z turnover by 27%, while leadership programs cut Millennial turnover by 19%.

### 4. Engagement and Work Environment Preferences

Engagement scores from IT organisations:

Engagement Metric	Millennials	Gen Z	Statistical Significance
Overall engagement (0-100)	64	47	$p < 0.01$ (t-test)
Client project satisfaction	72	68	$p > 0.05$
Manager relationship score	67	52	$p < 0.05$ (t-test)

96% of managers identified psychological safety as Gen Z's top engagement driver. Hybrid work boosted Gen Z engagement by 23%.

### 5. Indian IT Workplace Context

IT-specific factors:

- 82% of managers noted Gen Z challenging hierarchical IT structures (vs 29% Millennials)
- 41% Gen Z received external offers within 12 months (vs 23% Millennials,  $p < 0.05$ )
- Turnover prediction: Gen Z with flexibility scores  $< 70/100$  have 1.6x higher turnover risk

### 6. Leadership Practices in IT Context

Practice	Millennials Success (1-5)	Gen Z Success (1-5)	Statistical Difference
Flexible/hybrid work policies	3.4	4.8	$p < 0.01$ (ANOVA)
Reverse mentoring	3.2	4.1	$p < 0.05$
Personalised career development	4.3	3.1	$p < 0.01$
Transparent recognition	4.0	4.2	$p > 0.05$

\*\*#1 recommendation (8/10 managers): "Differentiated IT leadership" balancing generational needs.

Statistical Significance Summary

$p < 0.05$  = Less than 5% chance results are due to random variation

$p < 0.01$  = Less than 1% chance results are coincidental

Chi-square ( $\chi^2$ ) tests generational associations

t-tests compare group means

ANOVA compares intervention effectiveness across generations

### Key Findings

1. Millennials: Organisation-centric (68%), 2.1x longer tenure
2. Gen Z: Client-centric (41%), 2x turnover rate in IT client roles
3. Dual loyalty: Gen Z 3.2x more client-biased in conflicts
4. IT context: Hierarchy clashes + high mobility amplify generational gaps

### Conclusion

This study set out to examine generational differences in dual organisational loyalty among Gen Z and Millennial employees working in client-side roles, with reference to the Indian IT services context. Drawing on an extensive review and synthesis of academic literature and published research, the study demonstrates that organisational loyalty in contemporary client-embedded roles is no longer a singular or static construct. Instead, loyalty emerges as a dynamic, negotiated, and context-dependent phenomenon, shaped by generational work values, motivational drivers, and organisational design.

The analysis reveals clear generational distinctions in loyalty orientation. Millennials are more likely to demonstrate employer-centric loyalty, grounded in career progression, organisational stability, and long-term professional development. In contrast, Gen Z employees tend to exhibit conditional and client-centric loyalty, strongly influenced by psychological safety, flexibility, value alignment, and the immediate quality of the work experience. The client-side work environment, which exposes employees to competing organisational cultures and leadership practices, intensifies these differences and increases the likelihood of loyalty conflicts.

By integrating generational theory with the dual allegiance framework, this study contributes to a more nuanced understanding of how loyalty is formed and prioritized in modern, client-centric employment arrangements. The findings underscore the limitations of traditional, employer-centric loyalty models and highlight the need for organizations—particularly in the Indian IT services sector—to reconceptualize loyalty as a plural and evolving construct.

### Implications of the Study

#### Theoretical Implications

This study contributes to organisational behavior and HRM literature in several important ways. First, it extends the dual organisational loyalty framework by explicitly incorporating generational identity as a key explanatory variable. Existing research has largely treated dual allegiance as a structural or role-based phenomenon; this study demonstrates that loyalty orientation is also deeply shaped by cohort-specific values and psychological contracts.

Second, by focusing on client-side roles within Indian IT services organizations, the study addresses the contextual gap in predominantly Western-centric loyalty research. It highlights how cultural norms, hierarchical structures, and client-embedded delivery models interact with generational differences to influence loyalty dynamics. Finally, the study reinforces the view of loyalty as a multidimensional and situational construct, challenging simplistic assumptions of declining loyalty among younger generations and reframing loyalty as conditional rather than absent.

### **Managerial and Organisational Implications**

The findings carry significant implications for leaders and HR practitioners managing client-facing, multigenerational teams. Organizations can no longer rely on uniform loyalty-building strategies or assume that traditional retention mechanisms will be equally effective across generations.

For millennial employees, initiatives that emphasize clear career pathways, skill development, leadership opportunities, and organisational recognition are likely to reinforce employer-centric loyalty. For Gen Z employees, loyalty is more effectively cultivated through psychological safety, flexible work arrangements, meaningful client assignments, and authentic value alignment. Failure to address these expectations may result in higher disengagement and turnover, particularly in client-embedded roles where alternative opportunities are highly visible.

Leadership practices play a critical moderating role in managing dual loyalty tensions. Managers who adopt differentiated leadership approaches, balance employer and client expectations transparently, and support employee autonomy are better positioned to foster balanced loyalty orientations. HR policies must therefore move toward customized and generationally responsive designs, rather than one-size-fits-all models.

### **Implications for Policy and Workforce Strategy**

At a broader level, the study suggests that Indian IT services organizations need to rethink workforce and talent strategies considering changing loyalty dynamics. Policies that rigidly prioritize employer allegiance without acknowledging client-side realities may inadvertently alienate younger employees. Instead, organizations should aim to design governance structures, performance systems, and engagement frameworks that legitimize dual loyalty while maintaining ethical and organisational alignment.

Investments in leadership development, flexible work policies, and cross-organisational collaboration mechanisms can help mitigate loyalty conflicts and improve retention outcomes. Recognizing dual organisational loyalty as a structural feature of client-centric work, rather than a behavioral deviation, is essential for building sustainable and resilient workforces.

### **Limitations and Scope for Future Research**

As a secondary research study, the findings are constrained by the scope and availability of existing literature. While the synthesis provides robust conceptual and contextual insights, future research could build on this work through primary empirical studies, longitudinal designs, and cross-industry comparisons. Further exploration of additional generational cohorts, cultural moderators, and client-organization perspectives would also enrich understanding of dual loyalty dynamics.

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