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Design and Explanation of the Job Embeddedness Model of Generation Z Employees in the National Bank of Iran: A Grounded Theory Approach

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ABSTRACT

This study aimed to develop and explain a qualitative model of job embeddedness among Generation Z employees in the National Bank of Iran. The research employed a qualitative methodology using Grounded Theory based on the systematic approach of Strauss and Corbin. Data were collected through semi-structured interviews with 17 academic experts, senior managers, and deputy executives of the National Bank of Iran. Participants were selected through theoretical sampling based on their professional experience, expertise, and research background until theoretical saturation was achieved. The findings revealed that individual and generational characteristics, job-related factors, organizational factors, and extra-organizational factors functioned as causal conditions. Organizational structure and processes, environmental culture and norms, technology and infrastructure, and policies and regulations were identified as contextual conditions. Furthermore, macroeconomic and political environments, national culture and values, socio-technological developments, and demographic and generational factors emerged as intervening conditions. Individual strategies (Generation Z) and organizational strategies (the Bank) were identified as strategic actions and interactions. Finally, individual outcomes, organizational outcomes, social outcomes, and value-creation outcomes were recognized as the consequences of the paradigm model. Overall, the findings suggest that the simultaneous implementation of individual strategies—including role crafting, dynamic learning, and work–life boundary management—and organizational strategies—including the design of multiple career pathways, flexible compensation systems, and a transparent feedback culture—within the context of the National Bank of Iran can transform Generation Z job embeddedness from a potential threat to mental well-being and workforce stability into an opportunity for individual empowerment, organizational innovation, and the enhancement of social capital.

Keywords: Job Embeddedness, Generation Z, National Bank of Iran.

Introduction

Generation Z has emerged as one of the most influential demographic cohorts in contemporary labor markets and is increasingly reshaping organizational structures, management practices, and employment relationships. Born and socialized in an era characterized by rapid technological advancement, digital connectivity, social media expansion, and accelerated access to information, this generation exhibits distinct values, expectations, and behavioral patterns compared to previous generations. Their entry into organizations has created both opportunities and challenges for managers seeking to attract, engage, and retain talented employees. Unlike previous generations, Generation Z employees tend to prioritize flexibility, meaningful work, continuous learning, rapid career advancement, work–life balance, and authentic organizational relationships. Consequently, understanding the factors that influence their attachment to organizations and their intention to remain employed has become a critical issue in human resource management and organizational behavior research [1-3].

In recent years, the concept of job embeddedness has attracted substantial scholarly attention as a comprehensive framework for understanding why employees remain in organizations rather than why they leave. Unlike traditional turnover theories that primarily focus on dissatisfaction or withdrawal intentions, job embeddedness emphasizes the network of forces that bind employees to their jobs and organizations. This construct encompasses multiple dimensions, including links, fit, and sacrifice, which collectively explain employees' attachment to their workplace and surrounding environment. Research has demonstrated that job embeddedness is a robust predictor of employee retention, organizational commitment, work engagement, and performance outcomes across diverse organizational contexts [4-6].

The significance of job embeddedness has become increasingly evident in knowledge-intensive and service-oriented industries, where employee retention is essential for maintaining organizational effectiveness and competitive advantage. Banking institutions represent one such context in which human capital constitutes a strategic resource. The banking industry is currently experiencing profound transformations driven by digitalization, technological innovation, changing customer expectations, and increasing market competition. These developments have altered job requirements and intensified demands for adaptability, continuous learning, and technological competence among employees. As a result, understanding the factors that contribute to job embeddedness among younger employees has become a strategic necessity for banking organizations seeking to sustain performance and organizational continuity [7-9].

The National Bank of Iran occupies a unique position within the Iranian banking system due to its historical significance, extensive organizational structure, broad geographical coverage, and large workforce. As one of the country's largest and oldest financial institutions, the Bank is confronted with the challenge of integrating younger generations into a traditionally bureaucratic organizational environment while simultaneously responding to the demands of digital transformation. The increasing presence of Generation Z employees within the Bank has introduced new expectations regarding organizational culture, leadership, career development opportunities, flexibility, and technological integration. These changes necessitate a deeper understanding of the factors influencing job embeddedness among this generation in order to ensure effective talent management and workforce sustainability [7, 10].

Generation Z employees exhibit distinctive characteristics that significantly influence their workplace attitudes and behaviors. They are generally characterized by high levels of technological literacy, a preference for autonomy, a desire for rapid feedback, entrepreneurial tendencies, and a strong emphasis on work–life integration. At the same time, they often demonstrate lower tolerance for rigid hierarchical structures, limited career progression opportunities, and traditional management practices. These characteristics create a complex dynamic within organizations, particularly in public-sector and semi-governmental institutions where formal structures and bureaucratic procedures remain prevalent. Consequently, managers must understand how these generational attributes interact with organizational conditions to shape employees' attachment and commitment to their workplace [1, 2, 11].

Previous studies have consistently emphasized the importance of aligning organizational practices with the preferences and expectations of Generation Z. Research has shown that opportunities for professional growth, meaningful work, participative leadership, recognition, flexible working arrangements, and continuous development significantly affect the attitudes and retention intentions of younger employees. In the Iranian context, scholars have identified several key human resource preferences among Generation Z employees, including transparency, fairness, learning opportunities, technological

advancement, and career mobility. Failure to address these expectations may increase dissatisfaction and turnover intentions, thereby undermining organizational stability and performance [1, 2, 10, 11].

Job embeddedness provides a valuable theoretical lens through which these issues can be examined. The construct suggests that employees remain in organizations when they perceive strong connections with colleagues and organizational networks, experience compatibility between their personal values and organizational culture, and recognize significant sacrifices associated with leaving their positions. For Generation Z employees, these dimensions may take unique forms due to their digital orientation, evolving career expectations, and preference for flexible work arrangements. Therefore, investigating job embeddedness within this generational cohort requires attention to both traditional organizational factors and emerging socio-technological influences [3, 12, 13].

Empirical evidence supports the critical role of job embeddedness in shaping employee attitudes and organizational outcomes. A comprehensive meta-analysis demonstrated that job embeddedness is positively associated with organizational commitment, work engagement, job performance, and employee well-being while negatively associated with turnover intentions and actual turnover behavior [4]. Similarly, a meta-analytic review conducted in Southeast Asia confirmed the strong inverse relationship between job embeddedness and turnover intention, highlighting its importance as a strategic mechanism for employee retention [5]. Additional studies have shown that job embeddedness serves as a mediating mechanism linking organizational practices to employee retention and commitment outcomes [8, 14].

The relationship between job embeddedness and organizational commitment has received considerable scholarly attention. Research suggests that employees who perceive stronger organizational connections and higher levels of fit are more likely to develop emotional attachment and commitment toward their organizations. Furthermore, job satisfaction and work engagement have been identified as important mechanisms through which job embeddedness contributes to affective commitment and long-term retention [14, 15]. In collectivist cultural contexts, social relationships and shared values further strengthen the influence of job embeddedness on organizational commitment, emphasizing the importance of contextual and cultural considerations in understanding this phenomenon [15].

Work–life balance has also emerged as a significant antecedent of job embeddedness, particularly among younger generations. Contemporary employees increasingly seek opportunities to integrate professional responsibilities with personal and social life. Research indicates that organizations capable of supporting work–life balance are more likely to foster stronger levels of job embeddedness and employee retention. Studies focusing on younger generations have demonstrated that flexible work arrangements, supportive organizational cultures, and respect for personal boundaries contribute substantially to employees' willingness to remain within their organizations [12, 13]. These findings are particularly relevant for Generation Z, whose expectations regarding flexibility and autonomy often exceed those of previous generations.

Leadership and organizational ethics constitute additional factors influencing job embeddedness. Ethical leadership behaviors, supportive supervisory relationships, and positive peer interactions have been shown to strengthen employees' sense of belonging and organizational attachment. When employees perceive fairness, trustworthiness, and integrity within their work environment, they are more likely to establish meaningful organizational connections and develop stronger embeddedness. Conversely, perceived injustice and unethical practices may weaken employees' attachment and increase withdrawal tendencies [9]. These considerations are especially important in large organizations where leadership practices significantly shape employees' workplace experiences.

Despite the growing body of literature on job embeddedness and Generation Z, several important research gaps remain. First, much of the existing evidence has been generated in Western or private-sector contexts, limiting its applicability to public-sector and banking environments in developing countries. Second, many studies have adopted quantitative approaches that focus on testing predetermined relationships rather than exploring the underlying processes and contextual factors that shape job embeddedness. Third, limited attention has been devoted to understanding how Generation Z employees experience job embeddedness within traditional organizations undergoing digital transformation. These limitations suggest the need for context-specific qualitative investigations capable of capturing the complexity and multidimensionality of the phenomenon [3, 16, 17].

In the Iranian context, existing studies have primarily examined job embeddedness in relation to organizational commitment, knowledge management, and employee retention. While these investigations have contributed valuable insights, they have generally focused on specific organizational outcomes rather than developing a comprehensive understanding of the antecedents, contextual conditions, intervening factors, strategies, and consequences associated with job embeddedness. Furthermore, studies addressing Generation Z have largely concentrated on employee preferences, workplace expectations, and human resource management practices rather than exploring the broader process through which job embeddedness is formed and sustained within organizations [6, 10, 16, 18].

Given the strategic importance of attracting and retaining talented Generation Z employees in the National Bank of Iran, there is a pressing need to develop a comprehensive model capable of explaining the formation and outcomes of job embeddedness within this specific organizational context. Such a model can provide valuable theoretical insights into the interplay between generational characteristics, organizational conditions, and environmental influences while simultaneously offering practical guidance for managers seeking to enhance employee retention, engagement, and organizational effectiveness. Moreover, a grounded understanding of this phenomenon can support the design of human resource policies and management practices that are better aligned with the needs and expectations of Generation Z employees in contemporary banking environments [4, 8, 17].

Therefore, the present study aimed to develop and explain a grounded theory model of job embeddedness among Generation Z employees in the National Bank of Iran by identifying its causal conditions, contextual factors, intervening conditions, strategies, and consequences.

Methodology

The present study employed a qualitative research design and utilized Grounded Theory methodology to explore issues related to job embeddedness with an emphasis on Generation Z employees in the National Bank of Iran. Qualitative data were collected through semi-structured interviews with experts. The participant group consisted of academic experts, including university faculty members, as well as organizational experts, including senior managers and deputy executives of the National Bank of Iran. The number of participants was determined based on the achievement of theoretical saturation. Interviews were conducted in a semi-structured format, with each session lasting between 30 and 40 minutes. No new concepts emerged after the fifteenth interview, indicating that theoretical saturation had been reached; however, interviews continued until the seventeenth expert to ensure the adequacy and completeness of the data.

Participants were selected based on their familiarity with the main research questions, relevant scientific and practical experience, and a minimum of ten years of professional experience. Given the nature of Grounded Theory and the need to achieve theoretical adequacy, theoretical sampling was employed. In this approach, participants were continuously selected based on information and findings emerging from previously collected data. Theoretical sampling is a common sampling strategy in qualitative research and is particularly associated with Grounded Theory studies.

The criteria for participant selection included familiarity with human resource management and the concept of job embeddedness; recognized expertise and substantial experience, whereby the initially selected individuals and those recommended by other participants were among the most knowledgeable experts in the field; relevant educational backgrounds in entrepreneurship, public management, or business management; diversity in terms of knowledge, experience, and organizational level; willingness to participate in the study; and a minimum of ten years of professional experience, coupled with familiarity with the challenges and opportunities of the Iranian banking industry. Prior to participation, all interviewees provided informed consent after receiving a comprehensive explanation of the research objectives and procedures.

Based on the research topic and primary research questions, semi-structured interviews with experts served as the primary data collection instrument. The interview questions were initially designed by the researcher; however, during the interviews, further probing and elaboration were undertaken based on participants' responses. Subsequently, the interview protocol was refined with input from experts and specialists. The interview questions focused on real-life situations that participants had encountered through their professional experience or academic background.

At the beginning of the research process, interviews were generally unstructured, as this approach facilitated the emergence of diverse perspectives regarding the phenomenon under investigation. As the research progressed and concepts became more clearly defined, interviews gradually evolved into a semi-structured format to establish a more purposeful theoretical framework for generating richer and more effective content. This approach also helped reduce the influence of theoretical assumptions derived from the existing literature during data collection.

One of the most critical aspects of qualitative analysis was determining the endpoint of the interview process. Reaching theoretical saturation and theoretical sufficiency was considered a fundamental analytical strategy. Following each interview, the researcher initiated the coding process to identify concepts and common patterns. Codes generated at each stage were systematically compared with those from previous stages. The constant comparative method facilitated continuous monitoring of emerging concepts, expansion and refinement of categories, comparison among classifications, and evaluation of the adequacy of existing categories. During the final coding stage, subcategories and core categories were developed based on the emerging theoretical framework. Following the completion of the qualitative phase, the validity of the proposed model was assessed using a researcher-developed questionnaire.

Data analysis was conducted based on the Grounded Theory methodology following the systematic approach proposed by Strauss and Corbin (1998). After completing the interviews and integrating similar concepts, categories were extracted and classified into six major dimensions: causal conditions, contextual conditions, the central phenomenon (core category), intervening conditions, strategies, and consequences. Ultimately, a paradigm model was developed. Data analysis followed the stepwise procedures and analytical techniques recommended by Strauss and Corbin (1998). The systematic modeling approach consisted of three principal stages: open coding, axial coding, and selective coding.

Findings and Results

In this study, similar codes were merged and integrated into broader conceptual categories. A total of 385 initial codes and 73 subcategories were extracted from the interview data. Subsequently, these subcategories were synthesized and organized into axial categories. As presented in Table 1, the categories of individual and generational characteristics, job-related factors, organizational factors, and extra-organizational factors were classified as causal conditions. Organizational structure and processes, environmental culture and norms, technology and infrastructure, and policies and regulations were categorized as contextual conditions. Macroeconomic and political environment, national culture and values, socio-technological transformations, and demographic and generational factors were classified as intervening conditions. Individual strategies (Generation Z) and organizational strategies (the Bank) were categorized as strategies and actions. Finally, individual outcomes, organizational outcomes, social outcomes, and value-creation outcomes were identified as consequences within the paradigm model.

Table 1

Classification of Subcategories into Axial Categories

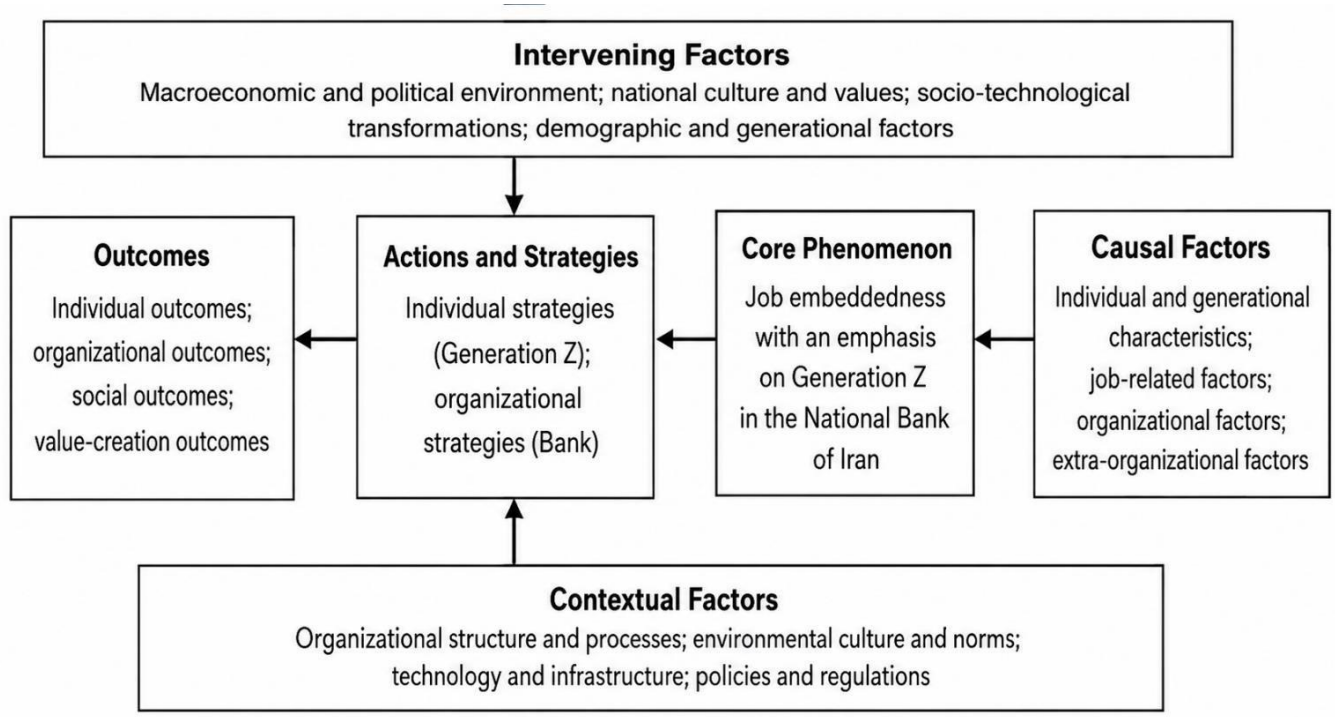
Category	Axial Categories	Subcategories
Causal Conditions	Individual and Generational Characteristics	Generation Z job needs and expectations
		Generation Z psychological capital
		Value congruence between the individual and the Bank
		Career path
	Job-Related Factors	Job enrichment
		Job flexibility
		Role crafting
	Organizational Factors	Organizational transparency
		Employee empowerment
		Leadership style
		Organizational culture
		Compensation system
		Training and skills development
	Extra-Organizational Factors	Social and family ties
		Social reputation of the Bank
		Economic conditions and labor market
		Multi-skilling in banking occupations
		Competitive pressures
Job Embeddedness with Emphasis on Generation Z	Links	Organizational links
		External links
		Family and social links
	Fit	Person–organization fit
		Person–job fit
		Person–environment fit
	Sacrifice	Material sacrifice
		Psychological-emotional sacrifice
Contextual Conditions	Organizational Structure and Processes	Bureaucratic and formal structure of the Bank
		Geographic dispersion and locational diversity
	Environmental Culture and Norms	Cultural and social context of Iranian society
		Customers' behavioral expectations
	Technology and Infrastructure	Technological infrastructure and digital transformation

	Policies and Regulations	Human resource policies
		Supra-organizational legal and regulatory frameworks
Intervening Conditions	Macroeconomic and Political Environment	Macroeconomic and social conditions
		National political environment and macro-level governance
	Socio-Technological Transformations	National discourse on digital transformation
		Lifestyle changes and postmodern values
		Post-pandemic transformations and emerging work patterns
	Demographic and Generational Factors	Workforce generational composition and diversity
		Individual psychological characteristics
		National higher education and skills development system
Strategies and Actions	Individual Strategies (Generation Z)	Role crafting
		Digital identity integration
		Dynamic learning and multi-skilling
		Work–life boundary management
		Internal networking
		Smart utilization of technology
		Cognitive resilience
	Organizational Strategies (Bank)	Design of multiple career pathways
		Flexible compensation system
		Employee recognition and appreciation
		Digital transformation in human resource processes
		Development of authentic and participative leaders
		Formation of professional communities
		Temporal and spatial flexibility
		Feedback culture and transparency
Consequences	Individual Outcomes	Individual empowerment
		Job attachment
		Cognitive fatigue
		Work–life conflict
	Organizational Outcomes	Organizational effectiveness
		Organizational transformation
		Organizational agility
		Turnover risk and workforce instability
		Transformation of organizational culture
	Social Outcomes	Enhancement of social capital
		Transformation of employment patterns in the banking sector
		Transformation of generational identity and redefinition of work meaning
	Value-Creation Outcomes	Creation of new value for customers
		Redefinition of organizational values
		Emergence of new work values
		Social values

These categories and classifications are illustrated in Figure 1.

Figure 1

Paradigm Model of Job Embeddedness with Emphasis on Generation Z in the National Bank of Iran



The paradigm model developed in this study emerged from the systematic analysis of qualitative data obtained through interviews with experts, including human resource managers, branch supervisors, and Generation Z employees working at the National Bank of Iran. Drawing on Grounded Theory methodology and the coding procedures conducted during the analysis process, the model explains the relationships among the identified categories. The following sections provide a detailed explanation of the model and compare its components with the perspectives expressed by the experts.

1. Rationale for Selecting the Core Phenomenon: Job Embeddedness with Emphasis on Generation Z in the National Bank of Iran

Job embeddedness was selected as the core phenomenon because it describes a condition in which the boundaries among occupational roles, personal identity, and digital interactions of Generation Z employees within the National Bank of Iran become increasingly intertwined in a complex and multilayered manner. This phenomenon reflects an experience in which young employees, due to their generational characteristics—such as digital nativity, the desire for rapid development, and expectations for immediate feedback—and the nature of banking occupations, including multitasking, performance pressure, and digital transformation, find themselves embedded within a network of job demands, organizational expectations, and technological interactions that are difficult to separate.

Interview participants, including managers and Generation Z employees, emphasized that job embeddedness is not a voluntary choice but rather an inevitable consequence of the digitalized work environment. One bank manager stated: “Generation Z has grown up with smartphones in their hands. It does not matter where they are; they expect work to be accessible at any moment, which blurs the boundary between work and personal life.” Conversely, Generation Z employees viewed this phenomenon as an opportunity for learning and growth while emphasizing the need for effective management. As one employee explained: “If this embeddedness is not managed properly, it leads to burnout. However, if the Bank

supports it, it can contribute to professional growth." These perspectives demonstrate the strong alignment between the selected core phenomenon and the realities experienced within the National Bank of Iran.

2. Causal Conditions

Causal conditions refer to the events and circumstances that contribute to the formation and reinforcement of job embeddedness among Generation Z employees. These conditions were classified into four overarching categories: individual and generational characteristics, job-related factors, organizational factors, and extra-organizational factors. Individual characteristics include the need for meaningful work, rapid learning, digital self-efficacy, and value congruence with the Bank. Job-related factors encompass job enrichment, multitasking, and role flexibility. Organizational factors include fairness, support, leadership style, organizational culture, and compensation systems. Extra-organizational factors relate to social ties, organizational reputation, and economic conditions.

Experts explicitly highlighted these factors during the interviews. One human resource specialist remarked: "If Generation Z does not perceive fairness, nothing else matters to them. Transparency is a fundamental principle." This statement corresponds to the category of organizational justice and transparency. A Generation Z employee noted: "I remain committed to the Bank when I feel that I am growing and that my work has meaning," reflecting the need for growth and meaningful work. Similarly, a branch manager emphasized: "Sales pressures and KPIs force employees to perform multiple roles simultaneously—as salespersons, advisors, and support staff," confirming the category of performance pressures and multi-skilling.

3. Contextual Conditions

Contextual conditions represent the structural, cultural, and environmental circumstances within which job embeddedness develops. These include the Bank's bureaucratic and formal structure, geographic dispersion, the cultural and social context of Iranian society, customer expectations, technological infrastructure, and human resource policies. These factors provide the context in which strategies acquire meaning and are implemented.

Experts highlighted the influence of organizational structure. One senior manager stated: "The National Bank is a century-old organization with a traditional structure. Regardless of how agile we aspire to become, regulations and directives impose constraints." This perspective reflects the category of bureaucratic structure. A Generation Z employee observed: "Customers at our branch expect all services to be delivered online, but the technological infrastructure is still incomplete," corresponding to the category of technological infrastructure and the digital gap. Another participant emphasized the role of collectivist culture, stating: "Families take pride in employment at the National Bank, which influences employee retention," thereby confirming the importance of the cultural and social context.

4. Intervening Conditions

Intervening conditions are broader environmental factors that influence how strategies are formulated and implemented. These include macroeconomic conditions, the political environment, national work culture, the discourse surrounding digital transformation, lifestyle changes, workforce generational composition, and the higher education system. Such conditions may either facilitate or constrain the effects of strategic actions.

Experts frequently referred to economic conditions. One manager stated: "Given the current inflationary environment, even dissatisfied employees hesitate to leave because suitable alternatives are scarce." This observation relates to the category of economic conditions and labor market dynamics. A Generation Z employee commented: "All my friends

constantly post about their jobs and lifestyles on social media, which makes me seek a greater work–life balance." This reflects the category of lifestyle transformation and the influence of social media. Another participant highlighted political influences, stating: "Whenever the Bank's senior management changes, existing programs are suspended. This instability negatively affects employee motivation."

5. Strategies and Actions

Strategies refer to the purposeful actions and responses adopted by actors, including Generation Z employees and managers, when confronting job embeddedness. These strategies are classified into individual and organizational levels. Individual strategies include role crafting, digital identity integration, dynamic learning, work–life boundary management, internal networking, intelligent use of technology, and cognitive resilience. Organizational strategies include designing multiple career pathways, implementing flexible compensation systems, recognizing employees, promoting digital transformation in human resource management, developing authentic leaders, establishing professional communities, enabling temporal and spatial flexibility, and fostering a feedback-oriented culture.

Participants provided examples of these strategies during the interviews. One Generation Z employee explained: "I try to perform my tasks in ways that align with my interests. Sometimes I even add new responsibilities to my role." This reflects the strategy of role crafting. A manager stated: "We have introduced a program in which Generation Z employees work alongside experienced managers so that they can learn while also sharing their digital expertise." This corresponds to the strategy of reverse mentoring. Another manager emphasized: "If we can successfully implement flexible working hours or remote work arrangements, many of Generation Z's concerns will be resolved," highlighting the importance of temporal and spatial flexibility.

6. Consequences

Consequences refer to the outcomes resulting from the implementation of strategies at individual, organizational, social, and value-creation levels. Individual outcomes include growth and empowerment, job attachment, cognitive exhaustion, and work–life conflict. Organizational outcomes encompass productivity, innovation, agility, and turnover risk. Social outcomes include enhanced social capital, transformations in employment patterns, and shifts in generational identity.

Experts highlighted both the positive and negative dimensions of these consequences. One manager stated: "If job embeddedness is managed effectively, these young employees can become the driving force behind the Bank's innovation," referring to organizational innovation. A Generation Z employee remarked: "After two years of working at the Bank, I feel exhausted. I am constantly expected to be available, and it has affected my personal life," illustrating cognitive exhaustion and work–life conflict. Another participant emphasized the social dimension, stating: "When customers observe that Generation Z employees respond patiently and competently using technology, their trust in the Bank increases," reflecting the enhancement of social capital.

Discussion and Conclusion

The findings of the present study led to the development of a grounded theory model of job embeddedness among Generation Z employees in the National Bank of Iran. The model identified four groups of causal conditions, including individual and generational characteristics, job-related factors, organizational factors, and extra-organizational factors; four groups of contextual conditions, including organizational structure and processes, environmental culture and norms,

technology and infrastructure, and policies and regulations; four groups of intervening conditions, including the macroeconomic and political environment, national culture and values, socio-technological transformations, and demographic and generational factors; two categories of strategies comprising individual strategies and organizational strategies; and four groups of consequences including individual, organizational, social, and value-creation outcomes. These findings suggest that job embeddedness among Generation Z employees is a multidimensional and context-dependent phenomenon that emerges through the interaction of personal characteristics, organizational systems, environmental conditions, and strategic responses.

One of the most important findings of this study was the identification of individual and generational characteristics as key causal conditions shaping job embeddedness. The findings demonstrated that Generation Z employees enter organizations with distinctive expectations related to meaningful work, rapid development, flexibility, technological integration, and value congruence. These findings are consistent with studies emphasizing the unique workplace expectations and value systems of Generation Z employees [1, 2]. Previous research has shown that younger employees are more likely to remain in organizations when they perceive alignment between organizational values and their personal aspirations. Similarly, Kim et al. found that generational characteristics significantly influence both job embeddedness and turnover intentions among Generation Z employees [3]. The present findings extend this perspective by demonstrating that these characteristics do not merely influence retention intentions directly but shape the broader process through which employees become psychologically and socially embedded within their work environment.

The findings also revealed the significant role of job-related factors, including job enrichment, flexibility, and role crafting, in fostering job embeddedness. These results suggest that Generation Z employees are more likely to establish stronger organizational ties when they are allowed to actively shape their roles and engage in meaningful work activities. This finding aligns with previous studies indicating that autonomy, learning opportunities, and flexibility are essential determinants of employee attachment and retention among younger generations [12, 13]. The emphasis on role crafting identified in the present study is particularly noteworthy because it reflects the proactive orientation of Generation Z employees toward managing their careers and workplace experiences. Such employees do not simply adapt to organizational structures but actively seek opportunities to redesign their work in ways that align with their interests and competencies.

Another important finding concerns the influence of organizational factors, including transparency, leadership style, organizational culture, empowerment, compensation systems, and training opportunities. The participants consistently emphasized that organizational justice, transparency, and supportive leadership play a critical role in determining whether Generation Z employees develop strong attachments to the organization. These findings are highly consistent with previous research demonstrating that ethical leadership and supportive workplace relationships contribute significantly to job embeddedness [9]. Similarly, studies have shown that organizational support and opportunities for development enhance employees' willingness to remain within organizations and strengthen their commitment [8, 14]. The present findings suggest that in the context of the National Bank of Iran, organizational factors serve not only as retention mechanisms but also as critical foundations for creating a psychologically meaningful work environment for Generation Z employees.

The study further identified extra-organizational factors, including social ties, family relationships, labor market conditions, organizational reputation, and competitive pressures, as influential causal conditions. This finding supports the foundational premise of job embeddedness theory that employees' decisions to remain in organizations are influenced by factors both

inside and outside the workplace. Rahbari et al. identified similar categories in their meta-synthesis of job embeddedness antecedents, emphasizing the importance of social and environmental influences [6]. Likewise, Noor et al. highlighted the significance of collectivist cultural values and social connections in strengthening organizational commitment and job embeddedness [15]. Given the collectivist orientation of Iranian society, family expectations and social prestige associated with employment in a respected institution such as the National Bank appear to play an important role in reinforcing employee attachment.

The contextual conditions identified in the present study provide additional insights into the mechanisms underlying job embeddedness. The findings showed that organizational structure, environmental norms, technological infrastructure, and human resource policies create the context within which job embeddedness develops. Participants frequently referred to the bureaucratic nature of the Bank, technological transformation initiatives, and customer expectations as important contextual influences. These findings are consistent with studies suggesting that organizational systems and institutional environments significantly shape employee experiences and workplace attachment [16]. In particular, the coexistence of traditional organizational structures and emerging digital expectations creates unique challenges for Generation Z employees, who often seek agility, responsiveness, and innovation in their work environment.

The identification of intervening conditions highlights the broader environmental forces influencing job embeddedness. The findings indicated that economic uncertainty, political developments, digital transformation trends, evolving lifestyles, workforce demographics, and educational systems affect the extent to which strategies can successfully enhance embeddedness. These results align with research emphasizing the contextual nature of employee retention and organizational attachment [4, 5]. In periods of economic instability, for example, employees may remain with an organization despite dissatisfaction due to limited alternative employment opportunities. Conversely, technological and social transformations may increase expectations for flexibility and career mobility, thereby altering traditional patterns of organizational attachment.

One of the most distinctive contributions of this study lies in its identification of both individual and organizational strategies for managing job embeddedness. Individual strategies included role crafting, digital identity integration, dynamic learning, cognitive resilience, work–life boundary management, and networking. These findings reflect the proactive role of Generation Z employees in shaping their own workplace experiences. Previous research has emphasized the importance of work–life balance and personal development in strengthening employee attachment [12, 13]. The present study expands this perspective by demonstrating that employees themselves actively contribute to the development of job embeddedness through adaptive behaviors and self-management practices.

Organizational strategies identified in the study included flexible compensation systems, multiple career pathways, digital transformation of human resource processes, authentic leadership development, professional communities, flexibility in work arrangements, employee recognition, and transparent feedback cultures. These findings closely align with research highlighting the importance of modern human resource practices for attracting and retaining Generation Z employees [1, 10]. Bunyi et al. similarly found that strategic human capital management practices significantly enhance attraction and retention among Generation Z employees through the mediating role of job embeddedness [17]. The present study suggests that such strategies are particularly effective when implemented as part of an integrated organizational approach rather than isolated interventions.

The consequences identified in the model demonstrate both the positive and negative outcomes of job embeddedness. At the individual level, job embeddedness was associated with empowerment and job attachment but also with cognitive fatigue and work–life conflict. These findings are consistent with recent meta-analytic evidence indicating that job embeddedness is associated with numerous positive outcomes while simultaneously creating potential risks when employees become excessively attached to demanding work environments [4]. The findings suggest that job embeddedness should not be viewed solely as a beneficial phenomenon; rather, organizations must manage it carefully to prevent negative psychological consequences.

At the organizational level, the findings revealed that job embeddedness contributes to organizational effectiveness, innovation, agility, and cultural transformation while reducing turnover risk. These results are highly consistent with prior research demonstrating positive associations between job embeddedness, performance, commitment, and retention [8, 14]. Farhang et al. similarly reported a positive relationship between job embeddedness and knowledge management outcomes, suggesting that embedded employees are more likely to share knowledge and contribute to organizational learning [18]. In the banking context, where customer service quality and knowledge continuity are critical, these benefits are particularly significant.

The social consequences identified in this study further extend existing theoretical understanding. Participants emphasized that job embeddedness among Generation Z employees can enhance social capital, transform employment patterns, and reshape societal perceptions of work. These findings resonate with arguments suggesting that organizational experiences influence broader social and cultural dynamics, particularly among younger generations [11, 15]. As Generation Z increasingly becomes a dominant segment of the workforce, their expectations and work values may contribute to broader transformations in organizational and societal norms.

The value-creation consequences identified in the model represent another important contribution. The findings suggest that effective management of Generation Z job embeddedness can lead to the creation of new value for customers, the redefinition of organizational values, and the emergence of new work-related values. These outcomes reflect the capacity of embedded employees to act as agents of innovation and organizational renewal. Such findings are consistent with recent perspectives emphasizing the strategic importance of human capital and employee retention for organizational competitiveness and sustainability [4, 17].

Overall, the findings indicate that job embeddedness among Generation Z employees in the National Bank of Iran is not merely a retention mechanism but a complex organizational phenomenon shaped by interactions among individual characteristics, organizational systems, environmental influences, and strategic actions. The study contributes to the literature by providing a comprehensive grounded theory model that integrates multiple dimensions of job embeddedness and demonstrates how they operate within the unique context of a large public banking institution. The findings also reinforce previous evidence regarding the importance of organizational support, work–life balance, leadership quality, and developmental opportunities while extending existing knowledge by highlighting the distinctive role of generational characteristics and digital transformation in shaping job embeddedness among Generation Z employees [3, 4, 12].

The present study is subject to several limitations. First, the findings were derived from a qualitative investigation conducted within a single banking institution, which may limit the transferability of the results to other organizational settings. Second, the study relied primarily on expert and managerial perspectives in addition to Generation Z employees,

and therefore some viewpoints may not have been fully represented. Third, the qualitative nature of the research does not allow causal relationships among the identified categories to be statistically tested. Finally, the rapidly changing technological and economic environment may influence the relevance of some findings over time.

Future research could examine the proposed model using quantitative methods and large-scale surveys to test the relationships among the identified constructs. Comparative studies across different banking institutions, industries, and cultural contexts would also be valuable for assessing the generalizability of the model. Longitudinal investigations could provide insights into how job embeddedness evolves throughout employees' careers. In addition, future studies may explore the moderating effects of organizational culture, leadership styles, digital transformation initiatives, and individual personality characteristics on the development of job embeddedness among Generation Z employees.

From a practical perspective, managers should focus on designing flexible and meaningful work environments that align with the expectations of Generation Z employees. Organizations should invest in transparent communication, authentic leadership development, flexible compensation systems, continuous learning opportunities, and digital transformation initiatives. Creating multiple career pathways, strengthening feedback mechanisms, encouraging employee participation in decision-making, and supporting work–life balance can significantly enhance employee attachment and retention. Furthermore, organizations should recognize that job embeddedness is most effective when both individual and organizational strategies are implemented simultaneously, thereby transforming employee attachment into a source of innovation, organizational agility, and long-term sustainability.

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Authors' Contributions

All authors equally contributed to this study.

Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants. Written consent was obtained from all participants in the study.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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