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GENERATION Z EMPLOYEE PERFORMANCE AT BANK XYZ: A PRELIMINARY DESCRIPTIVE ASSESSMENT

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Abstract
Generation Z is becoming an increasingly important part of the workforce and presents new human resource management challenges, particularly in the banking industry, where digital transformation, service quality, and operational accuracy require employees to adapt rapidly. This study provides a preliminary descriptive assessment of Generation Z employee performance at Bank XYZ. A quantitative survey design was used with 30 Generation Z employees selected through purposive sampling. Data were collected using a six-item employee performance questionnaire adapted from Jain and Sharma (2026) and analyzed using SPSS. The analysis included respondent characteristics, item-total correlations, and internal consistency testing. The respondents were aged 22–28 years; 63.3% were female, 76.7% held a bachelor's degree, and 66.7% were unmarried. All six performance items produced correlation coefficients above the critical r-value of 0.361, ranging from 0.736 to 0.956, and all were statistically significant at the 5% level. The instrument also demonstrated high internal consistency, with a Cronbach's Alpha of 0.904. These results indicate that the performance items function coherently within this sample and provide an adequate basis for a preliminary organization-specific assessment. However, because item-level means and composite performance scores were not reported in the available analysis, the findings should not be interpreted as evidence that employee performance is high, moderate, or low. The study therefore contributes bounded preliminary evidence for assessing Generation Z performance at Bank XYZ while emphasizing the need for cautious interpretation and broader future studies.
Keywords: *Generation Z, employee performance, banking sector, human resource management, preliminary assessment.*

1. Introduction

Generation Z refers to individuals born between 1997 and 2012 and is now entering the workforce in substantial numbers. In Indonesia, Generation Z represents one of the largest population groups, which makes this cohort increasingly important for the future supply of organizational talent (Nurhanisah, 2026). The growing presence of Generation Z is particularly relevant to the banking sector, where digital transformation continues to reshape work processes, service delivery, and competency requirements. As banks adopt increasingly technology-intensive systems, organizations require employees who can learn quickly, work accurately, adapt to change, and maintain service quality.

Generation Z has developed in a social and technological environment that differs from that of previous generations. Members of this cohort are commonly associated with high digital familiarity, rapid access to information, and expectations for continuous learning, meaningful work, flexibility, and work-life balance (Waworuntu et al., 2022). These characteristics may create both opportunities and challenges for human resource management. On the one hand, digital familiarity can support adaptation to technology-enabled work. On the other hand, expectations regarding career development, supervisor support, organizational culture, and flexibility can affect employees' attachment to the organization and their willingness to sustain performance over time.

Recent studies indicate that the work behavior of Generation Z is closely connected to employee engagement, leadership, workload, job satisfaction, and the broader employee experience. Novilia et al. (2026), for example, discuss quiet quitting among Generation Z employees in relation to employee engagement, transformational leadership, and workload. Aulia et al. (2025) similarly show that compensation, job satisfaction, and work-life balance are relevant to Generation Z employee loyalty. These findings reinforce the importance of understanding

Generation Z not merely as a demographic category, but as a workforce group whose performance is embedded in specific organizational conditions.

The banking industry provides a particularly important context for this issue. Banking employees are expected to maintain accuracy, timeliness, service quality, regulatory discipline, and adaptability to digital systems. At the same time, Generation Z employees tend to value supportive management, learning opportunities, and balance between work and personal life (Septiani et al., 2024; Refiyana & Maimun, 2025). The alignment between organizational expectations and employee characteristics is therefore likely to shape how effectively Generation Z employees contribute to operational and service objectives.

Employee performance is a central outcome in human resource management because it reflects how effectively employees carry out assigned duties and contribute to organizational objectives. In practice, performance can be understood through dimensions such as work quality, work quantity, timeliness, effective use of resources, independence, and commitment (Aryono & Marisi, 2024). In banking, these dimensions are especially relevant because performance is not limited to the amount of work completed; it also involves precision, reliability, responsiveness, and consistency in meeting organizational standards.

Previous research has examined several determinants of employee performance among younger workers, including digital literacy, leadership, organizational culture, job satisfaction, and work-life balance (Khaira, 2024; Widiaty, 2024; Refiyana & Maimun, 2025). However, evidence specifically focused on Generation Z performance in the banking sector remains relatively limited. Existing studies often emphasize factors that influence performance rather than providing a clearly bounded description of how Generation Z performance is assessed within a specific banking organization. This creates room for organization-level studies that establish an empirical basis for examining Generation Z employee performance in the context of banking.

Bank XYZ is used in this study as an organizational setting in which Generation Z employees are part of a workforce operating alongside ongoing digital transformation. The organization requires employees to adapt to technological change while maintaining work quality and service standards. A preliminary assessment of Generation Z employee performance can therefore provide a useful starting point for understanding how performance should be examined in this setting and for identifying the analytical boundaries of conclusions drawn from a relatively small organizational sample.

Accordingly, this study aims to provide a preliminary descriptive assessment of Generation Z employee performance at Bank XYZ. Rather than claiming population-level generalizability, the study focuses on evidence obtained from 30 purposively selected employees and interprets the findings within the specific organizational context. The research question is: What can be concluded about Generation Z employee performance at Bank XYZ from the available survey evidence? This formulation is intended to ensure that the conclusions remain consistent with the actual analysis and do not extend beyond what the data can support.

2. Literature Review

2.1 Generation Z in the Workplace

Generation Z is commonly described as a digitally oriented generation whose workplace expectations have been shaped by continuous exposure to technology and rapidly changing information environments. Refiyana and Maimun (2025) note the importance of work-life balance and compensation in meeting the needs of Generation Z employees. From a human resource management perspective, this implies that employment practices need to address not only task allocation and compensation but also learning, flexibility, career development, and the broader employee experience. Generation Z employees also tend to evaluate organizations through the quality of their work environment and the support they receive from management. Aulia et al. (2025) emphasize the relevance of

compensation, job satisfaction, and work-life balance to employee loyalty, while Septiani et al. (2024) discuss work-life balance, managerial support, and workplace stress as important aspects of the Generation Z work experience. These findings suggest that employee performance cannot be separated entirely from the organizational context in which employees work.

For organizations, the growing presence of Generation Z requires an adaptive human resource management approach. Khaira (2024) highlights the role of digital literacy and digital leadership in employee performance, whereas Widiaty (2024) examines organizational culture and job satisfaction in relation to employee performance among Generation Z in a banking setting. Together, these studies support the view that Generation Z performance should be understood as an organizational issue involving both employee capabilities and the conditions provided by the employer.

2.2 Employee Performance

Employee performance refers to the outcomes produced by employees when carrying out their roles, duties, and responsibilities in accordance with organizational expectations. Performance is closely associated with productivity, service quality, operational effectiveness, and the achievement of organizational objectives. Dahman et al. (2023) discuss performance in relation to digital literacy, work motivation, and work ability, reinforcing the idea that performance represents the observable contribution of employees within a work system rather than a purely individual trait.

In practical human resource management, employee performance may be assessed through several complementary dimensions. Aryono and Marisi (2024) identify aspects that include work quality, work quantity, timeliness, effectiveness in using resources, independence in carrying out tasks, and commitment to work and the organization. These dimensions are useful because they prevent performance from being interpreted only as output volume. An employee may complete a large amount of work, for example, but performance remains incomplete if accuracy, timeliness, or organizational responsibility is weak.

For banking organizations, a multidimensional understanding of performance is particularly important. Banking work requires accurate processing, timely completion of tasks, consistent service, responsible use of organizational resources, and the ability to perform assigned duties with an appropriate level of independence. Consequently, performance assessment in this sector should be interpreted in relation to the specific operational requirements of the organization.

2.3 Generation Z Performance in the Banking Context

The relationship between Generation Z characteristics and employee performance is increasingly relevant in organizations undergoing digital transformation. Generation Z employees may have strengths in digital adaptation and learning, but their performance is also shaped by workplace support, job satisfaction, leadership, workload, and expectations for flexibility (Waworuntu et al., 2022; Khaira, 2024; Novilia et al., 2026). In this sense, performance should not be interpreted as a fixed characteristic of the generation itself. It is more appropriately understood as an employee outcome that develops within a particular organizational environment.

The banking context intensifies this need for careful interpretation because digital competence must coexist with service discipline, accuracy, and reliability. Widiaty (2024) provides evidence that organizational culture and job satisfaction are relevant to employee performance among Generation Z in a banking setting. This supports the importance of organization-specific assessment before broader conclusions are made about Generation Z as a whole.

Based on this literature, the present study treats Generation Z employee performance as the substantive construct of interest, while instrument testing is used only to establish whether the available questionnaire responses provide a sufficiently coherent basis for interpretation. This distinction is important: evidence that questionnaire items are valid and internally consistent supports measurement quality, but it does not by itself demonstrate that employees have high or low performance. Performance level requires descriptive score information, whereas validity and reliability establish the adequacy of the measurement process.

3. Research Methods

3.1 Research Design

This study employed a quantitative descriptive survey design to provide a preliminary assessment of Generation Z employee performance at Bank XYZ. The design was selected because the study focuses on describing evidence obtained from a defined organizational sample rather than testing causal relationships among multiple variables. The study is therefore positioned as an organization-specific preliminary assessment and not as a population-level estimate of Generation Z performance in the Indonesian banking industry.

Data were collected using a structured questionnaire and analyzed using SPSS. The performance instrument consisted of six items adapted from the employee performance instrument used by Jain and Sharma (2026). In the present study, instrument diagnostics were treated as supporting analysis to determine whether the six performance items functioned coherently in the sample. The substantive construct under examination remained employee performance.

3.2 Population and Sample

The study population consisted of Generation Z employees working at Bank XYZ. Purposive sampling was used because respondents had to meet the specific criterion of belonging to the Generation Z age group. A total of 30 employees participated in the study. The sample included respondents aged 22 to 28 years.

Because the sample was selected purposively and consisted of 30 respondents from one organization, the findings are interpreted only within the context of Bank XYZ. The sampling design does not provide a statistical basis for generalizing the findings to all Generation Z employees in the banking sector. This boundary is explicitly maintained throughout the interpretation of the results.

3.3 Data Analysis

The analysis consisted of three components. First, respondent characteristics were summarized to describe the composition of the sample. Second, item-total correlations were examined to evaluate whether each of the six questionnaire items was adequately associated with the overall measurement. With 30 respondents, the critical r-value used in the study was 0.361 at a 5% significance level. Third, Cronbach's Alpha was used to evaluate the internal consistency of the six-item instrument.

The available analysis reported in this manuscript does not include item-level means, standard deviations, or an overall composite performance score. Consequently, the study does not classify the observed level of employee performance as high, moderate, or low. Instead, the analysis establishes whether the performance measure is sufficiently coherent to support a preliminary assessment within the sample. This analytical limitation is important because instrument quality and employee performance level are conceptually different conclusions.

4. Results

4.1 Respondent Characteristics

The study involved 30 Generation Z employees at Bank XYZ. The respondents were between 22 and 28 years of age. The largest single age group was 23 years old, comprising eight respondents (26.7%). Female employees represented 63.3% of the sample, while male employees represented 36.7%. Most respondents held a bachelor's degree (76.7%), and 23.3% held a diploma qualification. In terms of marital status, 66.7% were unmarried and 33.3% were married. Table 1 summarizes the respondent profile reported in the study.

Table 1. Respondent Profile

Characteristic	Frequency / Range	Percentage
Age range	22–28 years	—
Modal age	23 years (n = 8)	26.7%
Female	19	63.3%
Male	11	36.7%
Bachelor's degree	23	76.7%
Diploma (D3/D4)	7	23.3%
Unmarried	20	66.7%
Married	10	33.3%

The respondent profile provides important context for interpreting the study. It shows that the evidence comes from a relatively small and specific group of Generation Z employees rather than from a representative banking-sector sample. Accordingly, demographic characteristics are used here to describe the participants and not to support broad claims about Generation Z employees in general. This interpretation is consistent with the preliminary and organization-specific positioning of the study.

4.2 Measurement Adequacy of the Performance Items

The six employee performance items were evaluated before substantive interpretation. All item-total correlation coefficients exceeded the critical r-value of 0.361. The coefficients ranged from 0.736 to 0.956, and each item had a significance value below 0.05. The internal consistency analysis produced a Cronbach's Alpha of 0.904. These results are summarized in Table 2.

Table 2. Item-Total Correlations and Internal Consistency

Item	r-value	Critical r-value	Decision
P1	0.956	0.361	Meets criterion
P2	0.840	0.361	Meets criterion
P3	0.736	0.361	Meets criterion
P4	0.813	0.361	Meets criterion
P5	0.837	0.361	Meets criterion
P6	0.739	0.361	Meets criterion
Cronbach's Alpha (6 items)		0.904	High internal consisten y

The measurement results show that the six performance items are sufficiently associated with the overall measure and demonstrate strong internal consistency within this sample. This is an important methodological requirement because substantive interpretation of employee performance should be based on responses that are measured consistently. However, these coefficients describe measurement quality rather than the level of employee performance itself. A high Cronbach's Alpha does not mean that employee performance is high; it means that the items provide consistent information about the same underlying construct.

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