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The Effect of Employee Well-Being and Performance on Sustainable Growth in Global Banking

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Abstract

This study aims to analyze the influence of employee well-being and performance as pillars of innovation in supporting sustainable economic growth in the global banking industry. Employing a phenomenological approach, the research explores the lived experiences of employees at Bank Rakyat Indonesia across various strategic units in Jakarta. The findings reveal that employee well-being plays a significant role in enhancing motivation, productivity, and innovative behavior. It also serves as a key factor in adapting to rapid digital transformation and technological disruption. The generational differences between Millennials and Generation Z highlight the need for inclusive and adaptive human resource management policies. Contextualized well-being programs have proven effective in fostering employee engagement, cross-generational collaboration, and organizational resilience. This study recommends a strategic integration of employee well-being, performance, and innovation as the foundation for organizational transformation and a meaningful contribution to sustainable economic development, particularly in facing globalization challenges and realizing the vision of Indonesia Emas 2045.

Keywords

Employee Well-Being, Employee Performance, Banking Innovation

1. Introduction

The global banking industry is one of the most strategic sectors in supporting the world economy. Banking not only acts as the main driver of financial stability, but also as a facilitator of investment, financial writing and sustainable economic development. In the face of increasingly complex globalization and disruptive innovation that not only touches the service aspects but also touches the financial core of the organization, namely human resources. Banking transformation can no longer rely solely on technological sophistication, but also on the quality of welfare and performance of employees (Husnah & Adam, 2022).

Employee well being has a significant influence on performance, motivation and innovation in the banking environment. Employees with high levels of well-being tend to have greater motivation, better productivity and greater contribution to organizational innovation (Hung et al., 2025). In addition, employee welfare plays an important role in encouraging innovative behavior in the financial services sector, thereby increasing the competitiveness and sustainable growth of banking institutions. Other research also highlights the importance of a supportive work environment, work-life balance, and employee engagement as key factors that moderate the relationship between employee well-being and performance in the banking industry (Gulzar et al., 2020; Utomo et al., 2025).

High competitive pressures, aggressive sales targets and the speed of technology adoption have created a highly dynamic work environment that is prone to stress, burnout and work-life imbalance. This phenomenon is particularly prevalent in front-office and marketing, which spearhead customer interactions and the achievement of business targets. Studies have shown that these working conditions have a direct impact on the physical, emotional, and social well-being of employees, which in turn reduces the productivity of work engagement and innovation capacity (Widayati et al., 2023; Widyo et al., 2023).

The existence of job stress in the banking sector has a significant impact on burnout, decreased physical and mental health and decreased employee performance (Khalid et al., 2020). High work stress in the banking environment acts as a major mediator of burnout and decreased productivity, thus threatening the overall health of the organization (Giorgi et al., 2017). Workplace stress has a positive and significant effect on physiological, psychological, and behavioral symptoms, which can interfere with routine tasks and reduce employee commitment and engagement (Thant, 2021). Excessive workload, role ambiguity, and role conflict are the main factors that cause stress and burnout among bank employees, which ultimately reduce productivity and increase the desire to leave the job. In addition, competition between banks in Indonesia, which is currently getting tougher, has contributed to increased stress and decreased job satisfaction, which has a negative impact on employee retention and performance (Jimad, 2020).

Employee well-being programs directly improve employee engagement, productivity, and retention, particularly in the stressful banking sector (Nazeer,

2025). Initiatives such as mental health support, work flexibility, and career development in private banks significantly increase organizational commitment, job satisfaction, and lower employee turnover rates. Investing in well-being strategies not only strengthens performance and productivity, but also enhances corporate reputation and supports long-term business sustainability (Deloitte, 2022).

Employee well-being and performance contribute directly to an organization's ability to bridge innovation strategies to real implementation in the era of the Industrial Revolution 4.0. Psychologically and physically well-being employees show higher levels of resilience, creativity, and openness to change. This is particularly relevant in the context of banks that are digitizing services, automating internal processes, and integrating artificial intelligence to improve customer experience. However, the success of these strategies largely depends on employee readiness, which is fundamentally influenced by their level of well-being and work engagement.

Prioritizing employee well-being is essential in facing the challenges and capitalizing on the opportunities arising from digital transformation and the adoption of Industry 4.0 technologies in the banking sector. Digital transformation and automation in the banking industry require employees to have adaptability, innovation, and new skills, where a good level of well-being is a key factor in supporting the readiness and success of these changes (Subramanien & Sunjka, 2023), (Nurrohmat et al., 2024). In addition, the importance of employee resilience, engagement, and well-being in the digitization process, where well-being employees are better able to adapt to technological change and contribute to organizational innovation (Trenerry et al., 2021; Rahmanda et al., 2024). The existence of employee creativity and well-being in the banking sector is directly related to organizational resilience, ability to deal with disruption, and improved bank performance in the face of external pressures (Sara, 2023). In addition, digitalization supported by a work culture that pays attention to employee well-being can improve the quality of the work environment, reduce stress, and strengthen engagement and innovation in the workplace (Sun et al., 2022).

In this regard, both Millennials and Gen Z place well-being and work-life balance as top priorities in choosing and keeping a job, and expect companies to provide well-being programs that are relevant to the needs of their generation. Millennials tend to seek stability, career development, and a work environment that supports personal growth, while Gen Z emphasizes flexibility, mental health, and participation in sustainability and corporate social responsibility issues. In the banking sector, these differences in characteristics demand adaptive human resource management strategies, ranging from workspace design, flexibility in working hours, to digital and soft skills development programs (Asriandi et al., 2021). In addition, organizations that are able to adapt their policies and work culture to the preferences of the younger generation will be more successful in increasing employee satisfaction, commitment, and loyalty, while strengthening innovation and competitiveness in the digital era.

However, the main problem that arises is the suboptimal integration of employee well-being and employee performance as the foundation of innovation strategies and sustainable economic growth in the banking sector, especially considering the differences in generational characteristics. Many organizations still apply a uniform policy approach without considering the specific needs and psychological dynamics between generations. As a result, there is a gap between top-down designed innovation strategies and on-the-ground implementation that relies heavily on the readiness and active participation of employees across ages. This mismatch has the potential to hinder the process of organizational transformation and real contribution to long-term economic growth.

This research aims to deeply analyze the influence of employee well-being on employee performance in the global banking sector, as well as how these two factors can become pillars of innovation strategies that contribute to sustainable economic growth. Special focus is given to the different characteristics of Millennials and Generation Z in responding to well-being policies and work challenges of the digital era. Thus, the results of this study are expected to provide conceptual and practical contributions in building generational-inclusive, innovative, and sustainability-oriented human resource policies in the era of globalization and towards the Golden Indonesia 2045.

2. Literature Review

In examining this topic, a number of previous studies have made important contributions that have enriched our understanding of the issues raised. The findings from these studies indicate trends, patterns, and methodological approaches that are relevant to support the analysis in this study. Through the exploration of previous research results, an overview of how this phenomenon has been studied from various perspectives, both theoretical and empirical, is obtained.

The literature used in this study discusses and analyzes the influence of ethical leadership on innovative work behavior among BCA Bank employees in Jakarta, with a focus on the mediation of psychological well-being and psychological safety. Respondents consisted of 125 employees, mostly women aged 24-34 years. The results showed that ethical leadership has a significant positive effect on innovative work behavior and psychological well-being, but has no significant effect on psychological safety. Psychological well-being does not mediate the relationship between ethical leadership and innovative work behavior, while psychological safety serves as a full mediator. These findings emphasize the importance of creating a safe work environment to encourage innovation (Gustika et al., 2021).

Furthermore, this study also uses literature from studies that discuss and explore the relationship between organizational innovation and employee performance, with the mediating role of psychological well-being. Using a convenient sampling method, data was collected from 700 employees and their supervisors. Results show that organizational innovation has a significant positive influence on employee

performance, and psychological well-being serves as a mediator in this relationship. These findings emphasize the importance of innovation in improving employee productivity as well as the importance of psychological well-being in creating a positive work environment. This research contributes to the understanding of how innovation can be integrated to improve performance outcomes in organizations (Hanif et al., 2021).

Finally, this research also uses one of the literature studies that discusses and also analyzes the effect of employee well-being and employee resilience on innovative work behavior mediated by work climate in the DKI Jakarta insurance industry. Using a quantitative approach and Structural Equation Modeling (SEM) programming method, data was collected from 254 employees through questionnaires. The results show that employee resilience has a positive effect on innovative work behavior, but employee well-being does not show a significant effect. Hybrid work climate has a positive effect on employee well-being and innovative work behavior, and is able to mediate the effect of employee well-being on innovative work behavior. Meanwhile, there is no moderating effect of gender on the relationship between work climate and innovative behavior. These findings provide important managerial implications in human resource development to enhance resilience and innovation in the workplace (Lisbet, 2023).

3. Methods

This study uses a qualitative approach with phenomenological methods to explore employees' subjective experiences of employee well-being and its impact on performance in the banking industry. The phenomenological approach was chosen because it allows researchers to understand the deep meaning of individual experiences in the context of daily work, especially how they interpret well-being and its implications for work productivity (Nasir et al., 2023). The research location is centered on Bank Rakyat Indonesia (BRI) Jakarta Regional Office, which includes various strategic work units such as main branch offices, sub-branches, and functional units in the Central, South, West, and East Jakarta areas. This region was chosen because it is the center of national economic activity, with competitive and intensive work dynamics, making it relevant to illustrate the reality of employee welfare in a dynamic work environment.

Participants in this study consisted of BRI employees from various positions, including frontliners (tellers, customer service), back-office staff, marketing and relationship managers, unit managers and branch leaders, and support staff such as information technology teams. The selection of participants was carried out by purposive sampling, with the main criteria being a minimum of one year of work experience and active involvement in operational activities (Panggabean & Indrawati, 2020). The number of participants was targeted at 10 people, with the principle of data saturation, that is, the recruitment process was stopped when the data obtained no longer produced significant new information.

Data collection techniques were conducted through in-depth interviews as the main method, supported by non-participatory observation and analysis of internal company documentation. Interviews aimed to explore employees' perceptions and experiences in depth, while observation and documentation were used to understand the work context and company policies related to welfare. The data obtained was analyzed using thematic analysis, which is the process of identifying, organizing, and reporting the main themes that emerged from participants' narratives, to reveal patterns of meaning related to employee welfare and performance.

To maintain the validity of the data, this research applies triangulation of sources and methods, member checking, and researcher reflexivity. Triangulation was carried out by comparing the results of interviews, observations, and documentation. In addition, member checking was carried out by asking participants for reconfirmation of the interpretation of the data obtained and reflexivity was carried out through recording the influence of researcher subjectivity during the research process. This research also pays strict attention to ethical aspects, such as the application of informed consent, guaranteeing the anonymity of participants, and adhering to the scientific code of ethics at every stage of the researc.

4. Results

This research reveals significant character differences between Millennials and Generation Z in the banking industry. Millennials, who mostly occupy middle and upper managerial positions, tend to prioritize job stability, clear career paths, and long-term compensation and benefits. They value formal organizational structures, measurable professional training, and merit-based evaluation systems.

In contrast, Generation Z, which dominates entry level to middle management positions, shows a stronger preference for work flexibility, rapid self-development, utilization of digital technology in work activities, and great attention to life balance and mental health issues. They are also more open to change, vocal in expressing their aspirations, and expect inclusive and sustainability-oriented leadership.

The results of in-depth interviews show differences in the meaning of well-being between the two generations. Millennial respondents associate well-being with financial stability, job security and long-term career development opportunities. Meanwhile, respondents from Generation Z emphasized the importance of a psychologically supportive workspace, time flexibility, and freedom to express themselves and maintain a balanced life.

The research also found gaps in the implementation of the well-being program within Bank BRI. Some respondents said that coordination between work units is still not optimal, and program implementation varies depending on the leadership style of superiors in each branch. One respondent stated that the central policy is often not fully conveyed to the branch level, so the implementation is not uniform.

This lack of coherence has led to a lack of clarity in the implementation of well-being initiatives and a perception gap between management and employees regarding

the benefits of existing programs. This indicates the need for a better coordination system and more active leadership involvement in bridging central policies with real conditions in the field.

The results show that perceptions of well-being are strongly influenced by generational background, and that the success of well-being programs is largely determined by the suitability of the approach to the specific needs of each generation. In addition, the successful implementation of these programs also depends on effective communication and leadership that is sensitive to cross-generational organizational dynamics.

5. Discussion

The differences in characteristics between Millennials and Generation Z in the banking sector have major implications for the design of human resource management strategies, especially in the context of employee well-being and performance. This research confirms that the differences in work preferences, values, and expectations between the two generations must be deeply understood in order for companies to create inclusive and adaptive policies. Millennials prioritize career stability, a clear professional path, and health and financial security for their families, while Generation Z emphasizes work flexibility, space for self-expression, and support for mental health.

This difference is clearly reflected in excerpts from the in-depth interviews conducted in the research.A respondent from the Millennial Generation said "For me, well-being means having a stable job, a clear career path, and health insurance for my family". While respondents from Generation Z expressed a different meaning "I feel prosperous if the office gives us room to grow, doesn't over-supervise us, and supports our mental health, not just the salary".

These interview snippets confirm that perceptions of well-being are not uniform, but rather shaped by social and psychological values that differ across generations. Therefore, banking organizations should avoid a one-size-fits-all approach to policies, as this risks reducing the effectiveness of implementation and overall employee engagement (Sachdeva, 2024).

In this context, organizations need to implement a generation-adaptive human resource management approach. Skýpalová (2023) point out that generational intelligence is an organization's ability to understand and integrate aspirations across generations, which is critical to improving teamwork effectiveness and organizational innovation. Millennials, for example, require stable work structures and long-term contribution-based incentives. Gen Z, on the other hand, demands flexibility, support for mental health, and the opportunity to be actively involved in the innovation process (Skýpalová et al., 2023).

The research also noted implementation constraints in the field. The disparity in the implementation of the well-being program in the various work units of Bank BRI shows that central policies are not always uniformly translated to the branch

level. One respondent said "Central policies often do not reach the branch level, so the implementation varies depending on who the supervisor is". This indicates the need to establish a more solid coordination structure, such as a cross-functional task force that focuses on evaluating and consistent employee well-being policies. Transformational leadership training is also needed for line managers to serve as a strategic link between central policies and employee needs in the field.

Furthermore, this finding is also in line with the studies of Apriliani (2022) and Safitri & Isa (2022) which emphasize that employee innovative behavior is strongly influenced by psychological well-being and organizational learning processes. In other words, well-being is not only a motivational factor, but also an important bridge for strengthening innovative culture. A well-being program that is integrated with the company's strategy will increase employee loyalty, engagement, and productivity, as well as become the foundation for building an adaptive and sustainable company in the midst of global uncertainty (Apriliani, 2022; Safitri & Isa, 2022).

In a broader context, the success of digital transformation and innovation in banking cannot be separated from the psychological and motivational readiness of employees. Bryson et al. (2009) assert that managerial innovation that is not supported by an adequate psychological well-being system can actually trigger resistance to change. Therefore, organizations should build a work ecosystem that combines flexibility, skill development, contribution recognition, and transparent and fair two-way communication channels (Bryson et al., 2009).

This whole discussion leads to one important conclusion: the integration of employee well-being, employee performance, and innovation strategies must be systematic and holistic, not just complementary or additional policies. Organizations that successfully build harmony and collaboration across generations will have a competitive advantage in the face of external pressures, such as technological disruption, social change, and labor market globalization. The study by Javier & Aracil (2021) emphasizes that sustainability in the banking sector depends not only on environmental and economic dimensions, but also on inclusive and long-term human resource governance (Aracil et al., 2021).

Within the framework of the Golden Indonesia 2045, Millennials and Generation Z will be a major force in national economic development. Therefore, investing in their welfare not only supports improved individual performance, but also strengthens collective innovation capacity, organizational resilience, and adaptability to technological and market changes. This finding is also reinforced by the study of Rahmawati et al. (2023) which shows that Generation Z is very responsive to the digitalization of banking services and simultaneously demands the values of sustainability and work flexibility as part of the corporate culture (Ramadhani et al., 2022; Rahmawati et al., 2023; Rean et al., 2024).

Thus, this research discussion confirms that employee well-being is a strategic element in shaping a resilient, innovative, and highly competitive banking organization in the face of a sustainable economic future.

6. Conclusion

This research confirms that employee well-being and employee performance are key foundations for innovation and sustainable economic growth strategies in the global banking industry. Employee well-being is proven to have a significant effect on motivation, productivity, and innovative behavior, and is key in facing the challenges of technological disruption and digital transformation. The different characteristics between Millennials and Generation Z demand adaptive, contextual, and generation-inclusive human resource management policies. A uniform approach without considering the needs and psychological dynamics between generations is likely to fail to create effective engagement, collaboration and implementation of innovation. Systematic integration of employee well-being, employee performance, and innovation strategies should be done holistically, not as separate policies. Strategically managed cross-generational collaboration can transform value differences into a source of creativity and organizational resilience. Thus, investing in employee well-being across generations is an important prerequisite for building a resilient, innovative, and competitive banking organization to support sustainable economic growth towards the vision of a Golden Indonesia 2045.

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