

Understanding Gen Z Workers in Career Management at Banks: A Literature Review

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Abstract

This study aims to uncover the career aspirations of Gen Z workers at PT Bank Rakyat Indonesia (BRI), considering their characteristics that are different from the previous generation. Gen Z is predicted to occupy managerial positions in the next 5-10 years and if handled well, their presence often pushes companies to modernize communication, leadership styles, and DEI (diversity, equity, inclusion) practices. This study examines previous literature that focuses on Gen Z workers in frontliner, marketing, and officer positions at Bank BRI. The literature is then reviewed to see the overall picture and draw conclusions about this topic. The results of the study are expected to provide an understanding of Gen Z's career expectations and become the basis for human resource management strategies at Bank BRI for the sustainability of the organization. This study fills the gap in previous research that focuses more on students and has not touched on the cultural context and work experience of Gen Z directly in organizations in Indonesia.

Keywords

Career Management, Generation Z, Banking, Human Resource, Talent Management.

1. Introduction

Generation Z, commonly referred to as Gen Z, consists of individuals born between 1997 and 2012. In 2020, data indicated that there were approximately 74.93 million Gen Z individuals in Indonesia, making up about 27.94% of the total population. According to 2024 statistics, around 13.62 million Gen Z individuals have entered the workforce. Although both Millennials and Gen Z are categorized as part of the productive age group, there are significant differences between these two generations. Managing the dynamics of a multi-generational workforce poses a challenge for organizations, as each generation has distinct capabilities and competencies. Effectively leveraging these differences is essential to organizational success (Bassiouni & Hackley, 2014).

PT Bank Rakyat Indonesia (BRI) has been recruiting Gen Z employees since 2019. Currently, Gen Z workers account for 34% of BRI's total workforce, primarily occupying positions in low-level management. Given the existing career path structure, it is projected that Gen Z employees will begin entering managerial positions within the next five to ten years.

Previous studies have found that Gen Z employees differ from earlier generations in terms of workplace preferences. They are more willing to work harder for better compensation and are open to relocating, even internationally, for promising career opportunities. Additionally, they place a high value on face-to-face communication (Dwidienawati, 2018). On the other hand, the technological environment in which they were raised has fostered a preference for convenience, potentially contributing to lower resilience compared to prior generations. Despite these challenges, Gen Z employees tend to have high expectations for career progression (Reddy et al., 2024)

To date, there has been little research focusing specifically on the career aspirations of Gen Z employees within a single organization, particularly from the perspective of the employees themselves. It is important to note that each organization has its own unique culture and strategic direction, which can significantly influence employee career aspirations. With the increasing number of Gen Z workers in BRI and the generational shift expected in the coming years, it is imperative to explore the career aspirations of Gen Z employees at BRI to ensure the organization's sustainability and adaptability in the future.

Given the uniqueness and depth of this topic, a qualitative research approach is considered the most appropriate. This method allows for an in-depth exploration of Gen Z employees' perspectives, motivations, and expectations regarding their career development. Through interviews and direct engagement with Gen Z workers, this study aims to uncover nuanced insights that would not be easily captured through quantitative methods, thereby providing a richer understanding of their aspirations within the organizational context of BRI.

2. Literature Review

A generation can be defined as a group of individuals born within a relatively close time span who grow up under similar environmental and social conditions, which in turn shape unique characteristics that differentiate them from other generations. According to Susilawati et al. (2022), generational classification is based on similarities in birth years, age, geographical location, and significant life events that influence their developmental stages (Putra, 2016). For instance, the Baby Boomer generation (1946-1960) is characterized by traits such as discipline, time orientation, optimism, strong cooperation values, and a hardworking attitude. Following them is Generation X (1961-1980), which tends to be more independent, open to change, willing to take risks, and capable of balancing work with personal life. Next is Generation Y or Millennials (1980-1995), who value meaningful work and are highly adaptive to technological developments (Hogg & Vaughan, 2011; Susilawati et al., 2022).

Generation Z, born between 1995 and 2010, is often referred to as the "internet generation" or "digital natives" due to their upbringing in a digital environment. They are highly proficient in using various forms of technology, demonstrate multitasking abilities, and are accustomed to accessing information rapidly. This generation has grown up with the internet and social media as a central part of their lives (Bencsik et al., 2016; Santoso & Triwijayanti, 2018). Studies suggest that Generation Z tends to be innovative, responsible, and efficiency-oriented, especially in their consumption of information and digital services. They prefer digital communication methods over conventional styles (Ramadhan & Simanjuntak, 2018). Moreover, according to Prensky (2001), Generation Z has been exposed to technology since early childhood, making digital tools not just a means but an integral part of their everyday lives. They are also associated with the phenomenon known as Fear of Missing Out (FOMO), a constant anxiety over not keeping up with the latest information or trends.

Generation Z exhibits significant differences compared to previous generations, such as Millennials. They place greater value on face-to-face communication and have strong aspirations for career advancement. However, they often demonstrate lower work resilience due to being accustomed to the speed and convenience of technology (Dwidienawati, 2018; Sulistio, & Darmastuti, 2022). The presence of multiple generations within the workplace presents a unique challenge for management. Each generation brings distinct characteristics, values, and work styles. Therefore, it is essential for organizations to understand and manage these differences in order to foster optimal intergenerational synergy (Bassiouni & Hackley, 2014).

3. Methods

This study adopts a literature review approach, which involves identifying, analyzing, and synthesizing relevant previous research to develop a comprehensive

understanding of a specific topic. The aim is to critically examine existing findings and theories to build a solid foundation for deeper insight into the issues being studied. In this process, a total of 30 relevant academic articles, journals, and books were identified. After applying inclusion criteria such as relevance, recency, and credibility, 15 key journal articles were selected and used as the primary sources for this research.

The literature review method is widely applied in social sciences as it enables the researcher to critically assess existing studies, extract key concepts, identify research gaps, and formulate conclusions grounded in existing evidence. This structured approach helps ensure that the findings align with the research objectives. As stated by Marzali (2016) and Nurhayatin et al. (2023), a literature review involves tracing and analyzing various sources, including academic journals, books, and published documents that are related to a specific issue, to produce a written synthesis on that subject.

The research subjects of this study are Generation Z employees at PT Bank Rakyat Indonesia (BRI), particularly those who serve in frontliner, marketing, and officer positions. These roles are strategically chosen due to their direct involvement with both internal organizational processes and external customer interactions, making them crucial points of observation for understanding Gen Z's career aspirations and workplace behavior within a large, structured financial institution like BRI. By using a literature review and focusing on a specific demographic within an organizational context, this study aims to provide valuable theoretical insights and recommendations for further research and practical implementation.

4. Results

After the selection process, 15 selected journals were further reviewed and are presented in the following Table 1.

Table 1. Literature Review of Journals

No	Authors & Research Title	Year	Sample	Method	Key Findings
1	Ke Ma & Bo Fang Exploring Generation Z's expectations at future work: the impact of digital technology on job searching	2023	15 Generation Z students in China	Qualitative (Grounded Theory, in-depth interviews)	Identified six main themes related to Generation Z's career aspirations and developed a four-stage model in the job selection process. Digital technology plays a crucial role in their job search and selection decisions.
2	Alfina Adelia et al. Exploring turnover intentions in Indonesian generation z: Emotional exhaustion, employee	2024	257 Generation Z employees in the Indonesian	Quantitative (AMOS 24, purposive sampling)	Emotional exhaustion has a significant negative effect on job satisfaction; employee engagement has a significant positive effect on

No	Authors & Research Title	Year	Sample	Method	Key Findings
	engagement, and job satisfaction		banking sector		job satisfaction; all three variables influence turnover intention.
3	Hendratmoko & Elisabeth Vita Mutiarawati The Significant Impact of Workplace Environment on Gen Z Performance in Indonesia	2024	100 Generation Z employees in Jakarta	Quantitative (SmartPLS 4.0, non-probability sampling)	A conducive work environment has a significant influence on Generation Z's performance; workload and work stress have a negative but insignificant effect.
4	Lina Dameria Siregar et al. The Generation Z Phenomenon and Its Implications in the Workforce	2023	200 Generation Z respondents in Palembang	Quantitative (Multiple linear regression, SPSS)	Work environment, compensation, organizational support, and career development opportunities have a positive and significant influence on Generation Z's job performance.
5	Ninik Sulistyorini et al. Expectations of Generation Z in the World of Work Towards a Golden Indonesia 2045	2024	10 university alumni in Semarang and surrounding areas	Qualitative (Interpretative Phenomenological Analysis)	Generation Z expects smart office technology and corporate social responsibility; it is essential for companies to understand these needs to attract and retain Generation Z talent.
6	Racolța-Paina, N. D., & Irini, R. D. Generation Z in the Workplace through the Lenses of Human Resource Professionals – A Qualitative Study	2021	4 HR professionals from Romania (firms with 50-700 employees; Gen Z share 11-58%)	Qualitative interviews	Organizations are generally prepared to face Gen Z's workplace impact; success depends on HR and managers' understanding and openness to Gen Z values and expectations.
7	Gin Gin Gustine Generation Z's Attitudes and Expectations in the Workplace and Their Implications for Education Policy in Indonesia	2024	138 final-year students from Indonesia, Thailand, and Afghanistan	Survey and Focus Group Discussion (FGD)	Generation Z is characterized as critical, open-minded, and financially literate; they expect smart office technology and corporate social responsibility. These findings are essential for developing relevant educational curricula.
8	Andi Juliastri Syafruddin Understanding Generation Z at Workplace: The Moderating Role of	2024	210 Generation Z employees	Quantitative (Moderation regression, PLS-SEM)	Benevolent leadership directly increases organizational citizenship behavior (OCB) among

No	Authors & Research Title	Year	Sample	Method	Key Findings
	Mediated Communication between Benevolent Leadership and Organizational Citizenship Behaviors		in Indonesia		Generation Z; mediated communication plays an important role in fostering a positive work culture, although it does not significantly moderate the relationship between leadership and OCB.
9	Löffler, L., & Giebe, C. Generation Z and the War of Talents in the German Banking Sector	2021	Not specifically stated (context: German banking industry)	Conceptual analysis	Gen Z's awareness of labor market shifts empowers them to demand flexibility and value alignment; traditional sectors like banking struggle to attract Gen Z talent.
10	Pözner, B. M., & Kozák, A. From Acquisition to Retention: Expectations, Motivation and Commitment of Generation Z Workers	2024	55 relevant articles from WoS and Scopus databases	Systematic literature review	Gen Z prioritizes career growth and work-life balance over salary; intrinsic motivators and flexible environments significantly affect retention and engagement.
11	Bhagyashree Barhate & Khalil M. Dirani – Career aspirations of generation Z: a systematic literature review	2021	Literature from 5 academic databases related to Gen Z	Systematic Literature Review	Intrinsic and extrinsic factors influence Gen Z's career aspirations. Gen Z has clear career expectations and development plans.
12	Amy Nichols & Simon M Smith – What do Gen Z really want from a workplace?	2024	1,234 respondents from various generational cohorts	Quantitative Survey	Gen Z has lower job satisfaction compared to other generations. They seek career progress, challenges, and strong employer commitments to mental health and diversity.
13	Desy Tri Anggarini – Generation Z and Millennial Perspectives to Become Entrepreneurs in the Era of Gig Economy	2022	130 respondents from Gen Z and Millennials at UBSI Jakarta	Descriptive Qualitative (survey & literature study)	60% of respondents understood the gig economy, and 47.7% preferred to run their own businesses due to flexibility and unlimited income opportunities.
14.	Nurul Aulia, Ilzar Daud, Dody Pratama Marumpe – Exploring Job Hopping in Indonesian Generation Z	2025	200 Gen Z employees in Indonesia with less than 2 years	Quantitative, SEM (AMOS 26)	Grit has a significant positive effect on job-hopping intentions, while perceived organizational support has a significant negative effect. Job

No	Authors & Research Title	Year	Sample	Method	Key Findings
			of working experience		satisfaction mediates these relationships.
15	Yosua Alexander Simarmata & Nikmah Sofia Afiati – Generation Z In The Workplace: Analyzing The Link Between Employee Entitlement And Work Engagement	2023	111 Gen Z employees in Indonesia	Quantitative, Pearson Product-Moment Correlation	No significant relationship was found between employee entitlement and work engagement. This indicates the influence of cultural and organizational context factors.

Generation Z, generally comprising individuals born between 1997 and 2012, is entering the workforce with characteristics and expectations that differ from those of previous generations. At PT Bank Rakyat Indonesia (BRI), one of the largest banking institutions in Indonesia currently undergoing digital transformation and facing intense competition in the financial sector, understanding the career aspirations of Generation Z is crucial for retaining young talent and aligning the company's strategic direction with the dynamics of the new workforce.

The career aspirations of Generation Z at BRI are strongly influenced by digital technology, a desire for flexibility, and a drive to find meaning in work. Research by Ma and Fang (2023) shows that digital technology plays a central role in the job search and selection process for Generation Z and shapes their expectations of an adaptive, responsive, and data-driven work environment. At BRI, ongoing digital transformation initiatives align with these preferences, enabling the organization to be more attractive to tech-savvy young employees.

However, Generation Z's expectations are not limited to technology alone. The work environment and organizational culture also play a significant role. Research by Hendratmoko and Mutiarawati (2024) affirms that a conducive work environment positively affects the performance of Generation Z. In the context of BRI, a work culture that emphasizes collaboration, innovation, and work-life balance serves as an added value that can attract and retain young talent.

Most members of Generation Z also pay close attention to corporate social responsibility and the values upheld by the organization (Sulistiyorini et al., 2024; Gustine, 2024). Their expectations for the presence of smart office technologies and tangible corporate social responsibility (CSR) practices drive them to favor companies with strong humanitarian values. BRI's active involvement in various CSR programs, especially those related to MSME empowerment and financial literacy, presents a significant opportunity to align the organizational culture with Generation Z's values.

In terms of long-term career aspirations, Generation Z shows a preference for clear career paths and continuous self-development. Pózner and Kozák (2024) emphasize that Generation Z values career growth and work-life balance more than mere financial compensation. In this regard, BRI's internal talent development programs, such as the BRI Future Leader Program, are strategic initiatives aligned

with these needs. Generation Z's career aspirations often reflect their desire not just to work, but also to learn and grow within the organization (Barhate & Dirani, 2021).

Culturally, Generation Z tends to be critical, open-minded, and demands space to express opinions (Nichols & Smith, 2024). This aligns with the need for open communication patterns and supportive leadership. Syafruddin (2024) points out that benevolent leadership can enhance organizational citizenship behavior among Generation Z, particularly when supported by effective communication. At BRI, strengthening two-way communication and adopting transformative leadership are relevant approaches to encourage the engagement of young employees.

Most members of Gen Z also show interest in job flexibility, including the possibility of becoming intrapreneurs or even transitioning to entrepreneurial paths amid the gig economy era. Anggarini (2022) found that nearly half of Gen Z respondents prefer entrepreneurship due to its flexibility and unlimited income potential. Nevertheless, in a formal institution like BRI, this can be accommodated through internal innovation or intrapreneurship programs, where employees are given space to create and innovate within the existing system.

Furthermore, loyalty and job-hopping pose unique challenges. A study by Aulia, et al. (2025) shows that Generation Z's intention to change jobs is influenced by their level of grit and perceptions of organizational support. In the context of BRI, providing consistent support for employee well-being and development can be a crucial factor in reducing job-hopping tendencies. Commitment to mental well-being and inclusivity is also highly valued by Generation Z (Nichols & Smith, 2024). From a human resource management perspective, a deep understanding of Generation Z's preferences and values is a prerequisite for successful organizational adaptation. Racolța and Irini (2021) suggest that the successful integration of Generation Z into organizations largely depends on the readiness and openness of HR and managers to the distinctive characteristics of this generation. This indicates that BRI must continue to strengthen managerial capabilities in managing intergenerational diversity.

Interestingly, research by Simarmata and Afiati (2023) reveals that, in the Indonesian context, there is no significant relationship between employee entitlement and Generation Z's work engagement, indicating that cultural context and organizational structure in Indonesia mediate many dynamics of work behavior. In this case, BRI's distinctive work culture that emphasizes discipline, service, and loyalty is a cultural context that must be wisely managed to remain relevant for Generation Z.

Finally, emotional issues and job burnout are critical factors shaping Generation Z's career aspirations. A study by Adelia et al. (2024) mentions that emotional burnout negatively affects job satisfaction, while employee engagement is a key determinant in their intention to stay with an organization. Therefore, a work culture at BRI that supports employee engagement, workload balance, and space for self-

actualization becomes a key factor in shaping and directing Generation Z's career aspirations within the institution.

The career aspirations of Generation Z employees at PT Bank Rakyat Indonesia (BRI) are significantly influenced by the integration of an inclusive organizational culture and a strategic direction that supports self-development, flexibility, and sustainability values. BRI's success in aligning its talent management strategy with Generation Z's expectations will determine the organization's sustainability in facing demographic shifts in the future workforce. In this section not only relate the findings found in the results, or report additional findings that have not been discussed. This section emphasizes more on the broader implications of research findings and relates them to previous research. Make sure that the conclusions you reach follow logically from and be strengthened by the evidence presented in your research.

5. Conclusion

The career aspirations of Generation Z employees at PT Bank Rakyat Indonesia (BRI) are significantly influenced by the integration of an inclusive organizational culture and a strategic direction that supports personal development, flexibility, and sustainability values. Generation Z places high importance on digital transformation, meaningful work, work-life balance, social responsibility, and opportunities for continuous growth. These aspirations align with BRI's ongoing initiatives, such as digital innovation, talent development programs, and CSR efforts. Furthermore, Generation Z seeks open communication, supportive leadership, and avenues for innovation, even within formal institutions. Addressing their preferences for intrapreneurship, mental well-being, and inclusive work environments is crucial to retaining their loyalty and minimizing job-hopping tendencies. The role of Human Resource Management in understanding and adapting to the unique characteristics of Generation Z is essential for successful generational integration within the company. BRI's ability to align its talent management strategy with the expectations and values of Generation Z will be a determining factor in the organization's long-term sustainability amid demographic shifts in the workforce.

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