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Determinants of Generation Z Productivity as Marketing Officers at Bank Rakyat Indonesia

Indra Lesmana[1], Dita Wulansari[1], Farida Indriani[1]

Universitas Diponegoro, Semarang, Indonesia[1]

ABSTRACT

This study examines the determinants of work productivity among Generation Z marketing officers at Bank Rakyat Indonesia (BRI). The research focuses on the unique characteristics of Generation Z employees and the organizational conditions that shape their performance. Using a descriptive qualitative approach, the study integrates literature review findings with semi-structured interviews conducted with five marketing officers aged 22–27 years. The results show that intrinsic motivation, supportive leadership, performance-based rewards, and the integration of digital marketing technologies are the primary factors influencing productivity. These elements enhance work effectiveness, encourage employee engagement, and support the development of adaptive performance behavior. The study provides an overview of how productivity among young banking employees is shaped through motivational, managerial, and technological components within a modern organizational environment.

Keywords: *Digital Technology, Generation Z, Productivity, Supportive Leadership.*

CORRESPONDING AUTHOR:
Indra Lesmana
Universitas Diponegoro, Semarang, Indonesia
contact: *iles.undip@gmail.com*

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1. | INTRODUCTION

Work productivity is an essential factor that determines the success of an organization, particularly in the banking sector, which demands efficiency and accuracy in service delivery. In the modern industry, technological changes and generational dynamics create new challenges for human resource management. Generation Z, as a generation that has grown up in a digital environment, presents different work patterns and expectations compared to previous generations. They emphasize flexibility, work-life balance, and meaningful work. Therefore, understanding the determinants of Generation Z's productivity is crucial for organizations especially in the banking industry to sustainably optimize their workforce potential.

Several studies indicate that factors such as intrinsic motivation, supportive leadership, and performance-based reward systems play a significant role in improving the productivity of younger generations. Febriana and Mujib (2024) found that flexible work arrangements and participative leadership styles significantly enhance the motivation and performance of Generation Z employees. This strengthens the view that organizations need to adapt their management approaches to meet the needs and characteristics of this new generation. In the banking industry, such an approach must also consider the balance between formal work structures and the need for creativity and work autonomy.

Generation Z demonstrates a high level of adaptability to technology and a strong tendency for collaboration. Sulistyorini et al. (2024) explain that Generation Z is future-oriented and highly innovative yet demands balance between professional responsibility and personal well-being. The challenge arises when traditional organizations such as banks still implement hierarchical and rigid work systems. The mismatch between flexibility expectations and structured systems can affect their job satisfaction and productivity. Hence, a deep understanding of Generation Z's expectations should be a foundation for human resource management strategies.

In the banking industry, strategies to retain and enhance the performance of Generation Z employees have become a strategic issue. Winarno et al. (2023) found that Bank Rakyat Indonesia needs to develop retention strategies based on performance recognition and career development to keep young employees motivated. Moreover, strong managerial support and open communication have proven effective in creating a sense of belonging among Generation Z employees. Thus, supportive leadership becomes one of the key determinants that not only improves productivity but also strengthens employee loyalty to the organization. This factor is highly relevant for BRI in maintaining the stability and sustainability of its young marketing teams.

The unique characteristics of Generation Z also influence how they respond to work systems and technology. Sunaryanto and Idrus (2024) emphasized that this generation achieves higher productivity when given creative freedom and access to adequate digital tools. Technology serves not only as a work aid but also as a medium of professional expression for this generation. However, if organizations fail to provide sufficient digital infrastructure, the productivity potential of Generation Z cannot be fully optimized. Therefore, the digitalization of work processes becomes a critical element in supporting their performance.

Digital transformation in banking marketing offers great opportunities to optimize Generation Z's performance. Tajani and Prayitno (2025) found that digital trust plays an important role in increasing technology adoption in the banking industry among young generations. This finding aligns with Hadiyati et al. (2023), who highlight that digital literacy and the ability to use digital marketing tools significantly influence work intention and productivity. For BRI's marketing officers, the ability to leverage digital marketing technologies is key to enhancing work effectiveness and customer relationships. Thus, the integration of digital marketing technology is one of the major factors shaping Generation Z's productivity.

Beyond technology, Generation Z's work style and preferences also significantly affect their performance in the workplace. Ritonga et al. (2024) state that Generation Z's work preferences are greatly influenced by organizational culture and the alignment between personal and corporate values. When organizations successfully align their management style with younger employees' preferences, commitment and productivity levels increase significantly. This underscores the importance of structural and cultural adaptation within multigenerational workplaces. Hence, understanding the work preferences of this generation becomes essential for organizations seeking to maintain their competitive edge.

Previous studies also highlight the importance of balancing personal and professional life in improving retention and productivity among Generation Z employees. Tanoto and Go Tami (2024) explain that work-life balance and job embeddedness are key factors in maintaining loyalty and performance among young workers. Lestari et al. (2025) further note that cross-generational relationships in the workplace can enhance collaboration and productivity if managed effectively. Therefore, organizations like BRI must develop inclusive and adaptive work systems that accommodate multiple generations. This approach not only improves individual productivity but also creates synergy across generations in the workplace.

Based on the above background, this study aims to identify the determinants of productivity among Generation Z employees working as marketing officers at Bank Rakyat Indonesia. Using a qualitative descriptive approach through literature review and semi-structured interviews, this research provides an in-depth understanding of intrinsic motivation, supportive leadership, performance-based rewards, and digital technology integration in enhancing productivity. The findings are expected to contribute to the development of human resource management strategies that are more adaptive to the characteristics of newer generations. Furthermore, this research aims to serve as a reference for designing organizational policies that are relevant to performance improvement in the era of digital banking transformation.

2. | LITERATURE REVIEW

Motivation Theory

Motivation theory serves as an essential foundation in understanding individual behavior in the workplace. This theory explains why individuals are driven to work, achieve, and pursue specific goals within an organization. Motivation can originate from within the individual (intrinsic motivation), such as a sense of responsibility and the desire for self-development, or from external factors (extrinsic motivation), such as rewards and compensation. Understanding work motivation helps organizations develop strategies that enhance both productivity and employee satisfaction. In modern industries, motivation theory also plays a crucial role in fostering sustainable employee engagement.

Various motivation theories have been developed, including Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, and Self-Determination Theory. Maslow argues that human needs are hierarchical, ranging from physiological needs to self-actualization. Herzberg distinguishes between factors that lead to satisfaction (motivators) and those that cause dissatisfaction (hygiene factors) in the workplace. Meanwhile, Self-Determination Theory emphasizes the importance of autonomy, competence, and relatedness in fostering intrinsic motivation. Understanding these theories is vital for creating a work environment that encourages enthusiasm and productivity, particularly among younger generations who value meaning and work-life balance.

Marketing

Marketing focuses on understanding consumer behavior and organizational strategies in creating, communicating, and delivering value to customers. The basic concept of marketing includes identifying market needs, determining target segments, and developing strategies that attract and retain customers. In the digital era, marketing theory has evolved by emphasizing the use of technology and data to enhance the effectiveness of promotional strategies. The utilization of social media, digital advertising, and marketing analytics has become an essential part of modern marketing strategies. Therefore, marketing theory today is not only about products but also about creating meaningful experiences and building long-term relationships with customers.

In addition to traditional concepts such as the Marketing Mix (4P: Product, Price, Place, Promotion), marketing theory has developed further by adding elements such as People, Process, and Physical Evidence to strengthen service strategies. A customer-oriented approach places customer satisfaction and loyalty as the main focus. In the banking industry, digital marketing theory is highly relevant as it enables financial institutions to reach customers more efficiently and personally. Marketing technologies such as Customer Relationship Management (CRM) help organizations understand customer behavior and tailor services to their needs. Thus, the proper application of marketing theory plays a crucial role in enhancing competitiveness and employee productivity, especially in the financial services sector.

Gen Z

Generation Z refers to individuals born between the mid-1990s and the early 2010s and is recognized as the first generation to grow up entirely in the digital era. They possess unique characteristics such as strong technological skills, a desire for flexibility, and a need for meaningful work. In the workplace, Generation Z tends to prioritize a balance between personal and professional life and expects a collaborative work environment. Additionally, they prefer leadership styles that are open, communicative, and appreciative of active participation. Understanding these characteristics is crucial for organizations to adjust their management strategies and work systems to meet their expectations.

From a work behavior perspective, Generation Z is known to be adaptive to change, innovative, and quick to learn, but they also face challenges such as a tendency to become easily bored or impatient with overly bureaucratic systems. They are more motivated by meaningful work rather than purely financial rewards, which means companies must create roles that are challenging and aligned with their personal values. In the banking sector, the presence of Generation Z brings significant changes in work practices that are more digital and efficient. The integration of marketing technology, digital training, and supportive leadership styles has proven effective in enhancing the productivity of this generation. Therefore, understanding the characteristics of Generation Z is a strategic step in building an adaptive and future-oriented organization.

3. | RESEARCH METHOD

This study employed a descriptive qualitative approach to explore the factors influencing the work productivity of Generation Z employees working as marketing officers at Bank Rakyat Indonesia (BRI). This approach was chosen because it allows for an in-depth understanding of phenomena through participants' experiences and perceptions, providing a contextual comprehension of young employees' work behavior within a formal performance system in the banking environment.

The research sample consisted of five BRI marketing officers aged 22-27 years, selected using a purposive sampling technique based on specific criteria, including age, a minimum of one year of work experience, and active involvement in digital marketing activities. Data were collected through a literature review and semi-structured interviews, conducted both in person and online. Each interview session lasted approximately 30-45 minutes and focused on four main themes: intrinsic motivation, supportive leadership, performance-based rewards, and the integration of digital marketing technology.

The primary research instrument was a semi-structured interview guide developed based on relevant theories and previous findings related to youth productivity. Data validity was ensured through source triangulation by comparing interview findings with literature results. The interview data were then analyzed thematically to identify patterns and relationships among the factors influencing Generation Z's productivity within the banking work environment.

4. | RESULTS

This section presents the research findings obtained through the analysis of literature review and in-depth interviews with respondents who are Generation Z employees at Bank Rakyat Indonesia (BRI). The literature review results were used to identify the factors influencing the work productivity of this generation based on findings from previous studies, while the interview results provide contextual understanding of real experiences, perceptions, and challenges faced within the work environment.

Literature Review

The study by Febriana and Mujib (2024) shows that Generation Z's work productivity is strongly influenced by work flexibility and participative leadership styles. This generation perceives their performance as improving when companies provide space for innovation and flexible working hours. The findings align with the characteristics of Generation Z, who are adaptive to change and tend to seek work-life balance. Managerial support in the form of open communication is also an important factor in enhancing motivation and loyalty. Thus, organizational flexibility and inclusive leadership emerge as key determinants of Generation Z productivity.

Sulistyorini et al. (2024) highlight that Generation Z has high expectations for an innovative and technology-based work environment. They tend to be more productive when the work system aligns with personal values such as creativity, transparency, and opportunities for self-development. The study found that intrinsic motivation plays a more dominant role than financial incentives in driving their performance. Generation Z also shows a preference for organizations that integrate social values and sustainability in their operations. Therefore, creating a meaningful work environment is essential to enhancing the productivity of young employees in the banking sector.

Winarno et al. (2023) conducted research on BRI Manado employees and found that Generation Z's retention strategy depends on career opportunities and recognition for individual performance. Young employees are more motivated when the company provides continuous training and clear career paths. The study emphasizes the importance of a personalized and reward-based human resource management approach. Active employee involvement in decision-making also contributes to greater loyalty and productivity. These findings support the idea that modern management must adapt performance evaluation systems to the characteristics of Generation Z.

Sunaryanto and Idrus (2024) examined the relationship between Generation Z characteristics and work productivity in Indonesia. Their findings indicate that multitasking abilities and digital technology proficiency enhance this generation's work efficiency. However, they also tend to get bored easily when work is monotonous or lacks challenges. Therefore, organizations need to provide room for innovation and quick feedback to maintain productivity levels. This study strengthens the argument that Generation Z workforce management strategies must be digital-based and dynamic.

Tajani and Prayitno (2025) found that digital trust and comfort with technology are crucial factors influencing Generation Z's performance in the digital banking sector. Trust in online banking systems drives work efficiency and increases customer satisfaction. The research also highlights the importance of digital literacy training for young employees to adapt to the ongoing transformation in the financial industry. In banking, particularly at BRI, the integration of digital marketing technology enhances the productivity of new-generation marketing officers. Thus, technology is not merely a tool but a major catalyst for Generation Z productivity.

Other studies, such as those by Ritonga et al. (2024), Tanoto & Go Tami (2024), and Fitmayuri et al. (2025), emphasize that Generation Z productivity is influenced by psychological factors, organizational culture, and work-life balance. This generation is more productive in environments that value collaboration and two-way communication. Flexible working styles, performance-based rewards, and a supportive work environment for personal growth have been shown to enhance commitment and job performance. Additionally, spiritual values and social sustainability considerations also play roles in their work motivation. Overall, literature from 2023–2025 indicates that a combination of technological support, participative leadership, and intrinsic motivation are the dominant factors shaping Generation Z productivity in the banking sector.

Interview Results

Interviews with five marketing officers aged 22-27 at Bank Rakyat Indonesia (BRI) revealed that intrinsic motivation is the main driver of work productivity. Most respondents stated that personal responsibility for achieving targets, pride in working for a large institution, and the desire for self-development were factors that kept them motivated. They viewed marketing work as an opportunity to learn and build a broad professional network. The internal drive to achieve the best results was often stronger than external motivations such as incentives or supervision from superiors. This reinforces the literature findings that Generation Z is more motivated by meaningful work and opportunities for personal growth than by financial rewards alone.

In addition to intrinsic motivation, supportive leadership was also recognized as an important factor in improving productivity. Marketing officers stated that leaders who are open to communication, provide guidance without excessive pressure, and value employees' opinions help create a comfortable and collaborative work environment. Several respondents noted that when their supervisors offered positive feedback and moral support, team productivity increased significantly. Participative leadership made them feel appreciated and motivated to deliver their best work. This finding shows that supportive leadership can enhance both loyalty and performance among young employees in the banking sector.

Respondents also emphasized that performance-based rewards provide a tangible boost to productivity. They felt that fair recognition based on target achievements and individual contributions fostered healthy competition among colleagues. Recognition of accomplishments whether in the form of bonuses or public praise from supervisors created a sense of appreciation and motivation to keep performing well. One respondent mentioned that when their work was acknowledged by management, they were driven to exceed their targets in the next period. Therefore, a transparent and results-based reward system plays a crucial role in encouraging Generation Z's productivity.

Another strong influencing factor was the integration of digital marketing technology in daily work activities. Marketing officers acknowledged that using digital platforms such as social media, Customer Relationship Management (CRM) applications, and marketing analytics helped them reach clients more quickly and efficiently. They felt more productive because most marketing processes can now be conducted online from promotion to campaign evaluation. One respondent explained that access to real-time customer data made strategic decision-making much easier. This technological integration not only enhanced work effectiveness but also made the job more engaging for a generation raised in the digital world.

The interviews also revealed that work flexibility significantly improved employee comfort and satisfaction. Although banking is a relatively formal industry, some respondents stated that flexible work schedules or team-based arrangements helped them balance work and personal life. They viewed this flexibility as essential for maintaining motivation and avoiding burnout. When employees were trusted to manage their own work pace as long as targets were met, their sense of responsibility and commitment to the organization increased. Flexibility, therefore, represents managerial trust that positively impacts young employees' productivity.

Furthermore, the results showed that a collaborative work environment plays a major role in sustaining morale. Respondents mentioned that strong teamwork, open communication, and a culture of mutual support helped them cope with the pressure of meeting high targets. A positive work atmosphere made the exchange of ideas and marketing strategies more effective. One marketing officer noted that support from colleagues helped reduce stress and fostered a sense of togetherness. Hence, a collaborative work culture creates conditions conducive to higher productivity and job satisfaction.

In terms of career development and training, most respondents believed that regular training and opportunities to learn new technologies improved their ability to adapt to market changes. They felt that companies that provide space for personal growth gain more loyal and productive employees. BRI's training programs in digital marketing, customer management, and business communication were considered highly relevant to their job needs. Enhancing both technical competencies and soft skills made them more confident in carrying out their marketing roles. This shows that company investment in human resource development has a direct impact on individual productivity.

Overall, the interviews with these five marketing officers confirmed that intrinsic motivation, supportive leadership, performance-based rewards, and digital technology utilization are the four main pillars of Generation Z's productivity at BRI. These factors are interconnected in shaping effective performance and a positive work environment. The combination of managerial support, fair recognition, and modern technology use creates a balance between achieving targets and maintaining job satisfaction. Ultimately, this increase in individual productivity contributes to the overall organizational performance. These findings are consistent with the literature review, emphasizing that understanding Generation Z's characteristics is key to building adaptive human resource management strategies in the digital era.

5. | DISCUSSION

The results of this study show that the work productivity of Generation Z employees at Bank Rakyat Indonesia (BRI) is influenced by a combination of intrinsic and external factors that complement each other. Findings from the literature review and interviews confirm that intrinsic motivation plays a dominant role in driving their performance. This generation tends to work more effectively when their job is perceived as meaningful, allows room for self-development, and aligns with their personal values and goals. This finding is consistent with Self-Determination Theory, which emphasizes the importance of autonomy, competence, and relatedness in fostering sustainable work motivation. Therefore, organizations should strengthen management approaches that focus on meaningful work to maintain the productivity of younger generations.

Supportive leadership was also found to be a key element in enhancing the performance of Generation Z employees in the banking sector. Leadership styles that are participative, open to two-way communication, and supportive of creativity have been shown to increase work enthusiasm and a sense of belonging within the organization. Generation Z does not respond well to authoritarian leadership styles but instead values leaders who act as mentors and facilitators. This finding supports the study by Febriana and Mujib (2024), which stated that emotional support and managerial participation have a positive correlation with young employees' productivity. Therefore, leadership development strategies at BRI should emphasize the transformational leadership approach to better align with the characteristics of young workers.

In addition to leadership, performance-based rewards serve as a significant driver of Generation Z's productivity. A transparent and fair reward system whether through financial incentives or non-material recognition creates a healthy competitive climate in the workplace. This generation values clarity in evaluation systems and expects a direct relationship between effort and outcomes. These results align with the study by Winarno et al. (2023), which highlights the importance of a performance-based reward system in enhancing work motivation among young employees in the financial sector. Therefore, companies need to strengthen personalized and result-oriented reward systems to ensure sustained productivity growth.

The integration of digital marketing technology also plays an important role in improving the efficiency of Generation Z employees. Respondents noted that the use of CRM applications, data analytics, and social media as modern marketing tools makes their work more effective and engaging. Their strong digital proficiency gives them an advantage in facing marketing challenges in the era of Industry 4.0 transformation. This finding supports the research of Tajani and Prayitno (2025), which showed that digital trust and technological adaptability are key determinants of work productivity in the banking sector. Thus, BRI should continue to develop data-driven technology systems and provide digital marketing training to keep employee competencies relevant to current demands.

Furthermore, interview results indicate that work flexibility and work-life balance contribute to increased productivity. Generation Z perceives flexibility as a form of trust from the organization, which encourages responsibility and job satisfaction. Although banking is a formal industry, they still desire a work system that adapts to individual and team needs. This finding aligns with Ritonga et al. (2024), who emphasized that flexible working hours and supportive environments can reduce stress and increase young employees' commitment. Therefore, implementing limited flexible work policies can be an effective strategy to maintain optimal performance amid the dynamic nature of banking work.

Lastly, career development and continuous training emerged as factors that strengthen loyalty and productivity among Generation Z employees. The interviews revealed that training in digital marketing, business communication, and customer management enhanced their confidence and adaptability to market changes. This generation is career-oriented and more motivated when companies demonstrate a commitment to developing their potential. This finding aligns with Human Capital Theory, which posits that investment in employee competence directly impacts organizational performance. Therefore, BRI should continue expanding its training and mentoring programs to maintain the competitive advantage of its human resources in the digital era.

Overall, this discussion affirms that Generation Z's productivity at BRI is determined not only by external factors such as reward systems or technology but also by psychological aspects such as intrinsic motivation and job satisfaction. The four key factors intrinsic motivation, supportive leadership, performance-based rewards, and technology integration form a mutually reinforcing, results-oriented work ecosystem. This combination creates an innovative, adaptive, and collaborative work environment suited to the characteristics of the digital generation. Hence, human resource management strategies in the banking sector should be directed toward understanding the values of this generation to sustain productivity and loyalty in the long term.

6. | CONCLUSION

This study concludes that the work productivity of Generation Z marketing officers at Bank Rakyat Indonesia (BRI) is strongly influenced by four main factors: intrinsic motivation, supportive leadership, performance-based rewards, and the integration of digital marketing technology. Findings from the literature review and in-depth interviews indicate that these elements interact to shape effective, adaptive, and results-oriented work behavior. Intrinsic motivation emerges as the primary driver, as employees are encouraged by the meaningfulness of their work, opportunities for learning, and pride in being part of a large organization like BRI. Supportive leadership further strengthens work enthusiasm and fosters a sense of belonging, while performance-based rewards promote fairness and reinforce commitment to achieving targets.

Furthermore, the utilization of digital marketing technology has been shown to enhance efficiency and creativity in implementing modern marketing strategies. As digital natives, Generation Z employees are able to optimize technological tools to broaden customer outreach and accelerate work processes. The integration of digital systems not only increases work effectiveness but also enhances employee satisfaction and engagement. These findings suggest that digital transformation in the banking sector must be accompanied by improved technological literacy and continuous capacity building to fully leverage the potential of the younger workforce.

Overall, this study highlights that improving Generation Z's productivity cannot rely solely on structural policies but requires managerial approaches that align with the characteristics and expectations of this generation. Organizations need to cultivate a flexible, collaborative, and development-oriented work environment that enables young employees to grow and perform optimally. In the context of the banking industry—particularly at BRI—these insights can inform the development of human resource strategies that are more adaptive to the needs of new generations. By integrating elements of motivation, technology, and leadership, companies can create a productive, innovative, and sustainable work environment in the era of digital transformation.

However, this study has several limitations that should be acknowledged. First, the sample size consisted of only five respondents, which restricts the generalizability of the findings to the broader Generation Z workforce. Second, the study focused exclusively on marketing officers at BRI, which may not fully represent the experiences of employees in other divisions or banking institutions. Third, the qualitative approach provides rich insights but does not enable statistical measurement of the relationships among variables. Future research may employ mixed methods or larger quantitative samples to validate and extend the findings presented in this study.

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Conflict of Interest Statement

The authors declare that there is no conflict of interest.

Ethical Approval and Originality Statement

Ethical approval was obtained for this study. The manuscript represents original work and has not been previously published, nor is it under consideration by another journal.

Data Disclosure Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

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