

A STUDY ON CHANGING WORKPLACE CULTURE IN GEN Z IN BANKING SECTOR

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Abstract - This study examines the changing workplace culture brought about by Generation Z's entry into the banking sector workforce. It investigates how flexibility, transparency, purpose-driven values, and mental health support are reshaping organizational practices, and evaluates the level of satisfaction of Gen Z employees with these changes. Data was collected through a structured questionnaire administered to 100 Gen Z employees across selected banking organizations. Findings reveal that flexible and hybrid work arrangements are the most valued cultural shift, while transparency and mental-health initiatives, though present, are not always perceived as fully authentic. The study concludes that organizations which move beyond surface-level adoption toward consistent and genuine practices are best positioned to engage and retain Gen Z talent.

Key Words: *Generation Z, workplace culture, banking sector, employee satisfaction, flexibility*

INTRODUCTION

Every Gen Z employee entering the workforce brings a distinct set of values, expectations, and behaviors shaped by the social, economic, and technological conditions of their formative years. Broadly defined as those born between 1997 and 2012, Gen Z has grown up entirely in the digital age, witnessing economic instability, a global pandemic, and rapid shifts in social norms. As this generation increasingly fills entry-level and early-career banking positions, organizations are being compelled to rethink long-standing assumptions about how work should be structured, managed, and experienced.

Gen Z, generally defined as individuals born between the mid-to-late 1990s and the early 2010s, is the first generation to grow up entirely in a digital-first environment, shaped by smartphones, social media, and constant connectivity from an early age. Having also come of age during periods of significant economic and social disruption, including the global financial downturn and the COVID-19 pandemic, this cohort tends to place greater value on financial security, mental wellbeing, and flexibility than previous generations. As Gen Z steadily replaces retiring Baby Boomers and ageing Millennials across the banking workforce, their expectations around technology, flexibility, purpose, and inclusion are prompting banks to reconsider long-standing norms around rigid hierarchies, fixed working hours, and formal dress codes.

This shift reflects a broader transformation in how people understand the relationship between work and life, authority and collaboration, and productivity and wellbeing. Gen Z is often described as the first truly "digital native" generation, having never known a world without smartphones, social

media, or instant access to information. Coming of age during the 2008 financial crisis, climate anxiety, and the COVID-19 pandemic, this generation tends to be pragmatic and cautious about job security, yet unwilling to sacrifice personal wellbeing or values for traditional notions of career success — favoring flexible schedules, purpose-driven work, transparent communication, mental-health support, and flatter organizational hierarchies over rigid, top-down structures.

STATEMENT OF THE PROBLEM

Gen Z has begun entering the workforce in large numbers, bringing with it distinct expectations regarding flexibility, purpose, transparency, and mental health support. Organizations across sectors are experiencing pressure to adapt their policies, management styles, and workplace practices to accommodate this generational shift. However, the extent to which organizations have actually adapted their workplace culture, and how Gen Z employees perceive these changes, remains inadequately documented, particularly at the level of specific organizations such as banks. This study aims to identify the key dimensions of changing workplace culture and evaluate the perception and satisfaction of Gen Z employees regarding these changes.

NEED FOR THE STUDY

Gen Z is projected to constitute a significant share of the global workforce in the coming years, making it essential for organizations to understand and respond to their expectations. Their preferences around flexibility, purpose-driven work, transparent communication, and mental health support directly influence recruitment, engagement, retention, and overall organizational performance. There is limited research examining how workplace culture has actually changed in response to Gen Z's entry into the banking workforce, and how satisfied Gen Z employees are with these changes; this study is undertaken to fill that gap.

RESEARCH GAP

Previous studies have largely examined generational differences in the workplace in broad or theoretical terms, often comparing Gen Z to Millennials or other cohorts at a conceptual level, with limited empirical research on how specific sectors such as banking have implemented cultural changes in response to Gen Z's expectations. Even fewer studies have examined the actual satisfaction or perception levels of Gen Z employees regarding these changes within

banking organisations specifically. This study aims to fill this gap by identifying the specific workplace culture changes taking place within the banking sector and assessing Gen Z employees' perception of and satisfaction with these changes.

OBJECTIVES OF THE STUDY

- To identify and examine the key changes in workplace culture influenced by Gen Z's entry into the workforce.
- To assess the level of satisfaction of Gen Z employees regarding the workplace culture and practices adopted by their organizations.
- To evaluate the availability and effectiveness of mental health and wellbeing support provided to Gen Z employees.
- To identify the challenges faced by organizations in adapting their workplace culture to meet Gen Z expectations.

THEORETICAL BACKGROUND OF THE STUDY

This study draws on several established theories from organizational behavior, human resource management, and generational studies to provide a conceptual lens through which Gen Z employees' expectations, workplace culture, and organizational response in the banking sector can be understood and analyzed.

1. Generational Cohort Theory: rooted in the work of sociologist Karl Mannheim, holds that individuals born within the same broad period are shaped by shared historical, social, and economic events, producing cohort-specific values and expectations. This explains why Gen Z, shaped by smartphones, social media, and economic uncertainty, holds systematically different expectations of banking workplace culture compared to earlier generations.

2. Maslow's Hierarchy of Needs: proposes that motivation progresses from physiological and safety needs toward belonging, esteem, and self-actualization. Gen Z employees entering banking with reasonable income security tend to place greater emphasis on belonging, recognition, and purpose-driven work, explaining their comparatively lower tolerance for secure but otherwise unfulfilling roles.

3. Herzberg's Two-Factor Theory: distinguishes hygiene factors such as salary and job security, whose absence causes dissatisfaction but whose presence does not necessarily motivate, from true motivators such as recognition and growth opportunities. Banks offering only traditional hygiene factors without corresponding motivators are likely to see continued dissatisfaction among Gen Z employees.

4. Organizational Culture Theory (Edgar Schein): describes culture as operating at the level of visible artefacts, espoused values, and underlying assumptions. This highlights that a bank's workplace culture cannot be changed merely by adjusting visible policies unless deeper assumptions about autonomy, trust, and flexibility are also genuinely realigned.

5. Psychological Contract Theory: refers to the unwritten, informal set of mutual expectations between an employee and employer. Gen Z employees who expect flexibility, transparency, and purpose-driven work as an implicit part of

employment may experience disengagement when banks fail to meet these informal expectations, even while honoring the formal contract.

6. Job Characteristics Model (Hackman and Oldham): identifies skill variety, task identity, task significance, autonomy, and feedback as core drivers of motivation and satisfaction, helping explain why narrowly defined, process-driven banking roles may be less appealing to Gen Z employees than roles offering greater variety and autonomy.

7. Employee Engagement Theory: distinguishes engaged employees, who bring full effort and commitment, from merely satisfied but disengaged employees. This study uses employee engagement as a key outcome variable linked to a more flexible and inclusive workplace culture among Gen Z bank employees.

8. Person-Organization (P-O) Fit Theory: proposes that employees are more satisfied, engaged, and likely to remain with an organization when there is congruence between personal values and organizational culture. Banks perceived as overly hierarchical, slow-moving, or lacking in flexibility are likely to experience weaker fit with Gen Z applicants and employees.

Taken together, these theories provide a multi-layered framework for this study: Generational Cohort Theory explains why Gen Z's expectations differ from those of earlier generations; Maslow's and Herzberg's theories explain the underlying motivational needs driving those expectations; Schein's culture model and Psychological Contract Theory explain how organizational culture must change at a deep level to meet those expectations; and the Job Characteristics Model, Employee Engagement Theory, and Person-Organization Fit Theory provide the mechanisms through which such cultural change translates into improved engagement, satisfaction, and retention among Gen Z employees in banking.

LITERATURE REVIEW

Aggarwal, (2022) Gen Z Entering the Workforce: Restructuring HR Policies and Practices for Fostering Task Performance and Organizational Commitment. Examined how organizations need to restructure HR policies to accommodate Gen Z employees entering the workforce. The study found that traditional HR frameworks built around loyalty and tenure poorly match Gen Z's expectations of task-performance recognition and commitment built through purpose and engagement. The author concluded that HR departments must redesign onboarding, feedback, and recognition systems to align with Gen Z's expectations.

Bencsik, Horváth-Csikós & Juhász, (2016) Y and Z Generations at Workplaces. Conducted a comparative study examining the workplace behaviors of Generation Y and Generation Z employees. The study found that Gen Z expects faster feedback loops, more informal supervision, and greater digital integration into daily tasks. The authors concluded that organizations relying on a single generational management style risk disengaging Gen Z employees.

Bassiouni & Hackley, (2014) Generation Z Children's Adaptation to Digital Consumer Culture: A Critical Literature Review. Found that early digital fluency shapes lifelong expectations of seamless, app-like efficiency in later adult

contexts, including the workplace, and that organizations underestimating this mindset will struggle to meet Gen Z's expectations for speed and usability.

Lui & Menichelli, (2021) Generation Z Within the Workforce and in the Workplace: A Bibliometric Analysis. Found a growing line of research on Gen Z since 2018, concentrated in hospitality, tourism, psychology, and nursing, and concluded that a clear research gap exists for complex sectors such as banking and finance.

Póznér & Kozák, (2025) From Acquisition to Retention: Expectations, Motivation and Commitment of Gen Z Workers. Found that Gen Z's motivation and commitment are closely tied to leadership style, mentorship, and early recognition, and concluded that retention strategies must begin at recruitment and continue through structured career development.

Satpathy, Patnaik & Palai, (2019) Role of IT Among Multi-Generational Workforce in Banking Sector. Found that younger employees, including Gen Z, rely far more heavily on digital systems and expect banks to modernize internal tools, concluding that banks must invest in continuous technology upgrades to retain younger staff.

Garai-Fodor & Jücel, (2022) Motivational Tools and Incentives: Different Generations, Different Needs at Work. Found that Gen Z responds more strongly to immediate, tangible recognition than to long-term deferred rewards such as pensions, unlike older generations.

Lašáková, Vojteková & Procházková, (2023) What (De)motivates Generation Z Women and Men at Work? Found gendered differences in how strongly flexibility, recognition, and work-life balance were valued, concluding that gender-sensitive motivational strategies are necessary.

Barakbah, (2024) Factors Influencing Turnover Intention Among Gen Z Employees in the Financial Sector. Found that high turnover in the sector can be mitigated through structured training and career development programs.

Adelia, Daud, Azizi, Kalis & Hendri, (2024) Exploring Turnover Intentions in Indonesian Gen Z: Emotional Exhaustion, Engagement, and Job Satisfaction. Found emotional exhaustion to be a stronger predictor of turnover intention than pay dissatisfaction alone, concluding that organizations should prioritize burnout prevention.

EY India, (2023a) Why Gen Z Will Shape the Future of Banking. Found that 93% of Gen Z respondents said a company's societal impact affects their decision to accept a job, and that banks must reposition themselves as socially responsible employers.

EY India, (2023b) How Financial Services Can Evolve to Stay Relevant for Gen Z. Found that 83% of Gen Z prefers digital-first financial services but still seeks human interaction for major decisions, a hybrid preference that extends to the workplace.

Chillakuri, (2020); Barhate & Dirani, (2020) Gen Z in the Workforce: A Nascent but Growing Field of Study. Concluded that research on this generation remains nascent and that future work must move toward empirical, sector-specific evidence, supporting the rationale for a focused banking-sector study.

Kadence International, (2025) How India's Youth Are Embracing Neo-Banks. Found that convenience and digital-first service outpace traditional criteria such as reputation, with

Gen Z expecting banks to function like intuitive, always-accessible apps.

RBIH/Swanari, (2024) Overcoming Challenges in Accessing Formal Credit. Found a clear reluctance among Gen Z to visit physical bank branches, alongside strong demand for paperless, technology-driven processes.

Outlook Money/EY, (2025) What Gen Z Really Want from Their Money. Found that only 7% of Gen Z trust bank representatives for financial advice, relying more heavily on family and friends — a low institutional trust likely mirrored internally.

Zehetner et al., (2023) Gen Z's Expectations of Their Leaders: A Cross-Cultural Investigation of Leadership Styles. Found a consistent preference across countries for approachable, transparent leaders over authoritative, distant management.

Hampton & Welsh, (2019) Work Values of Generation Z Nurses. Found parallels in how younger employees in essential service sectors balance duty-driven work with personal wellbeing expectations, offering comparative insight for banking.

Vojteková, (2024) Effect of Generational Differences in the Workplace. Found notable differences in work-style preferences and feedback expectations across five industries including banking, concluding that well managed generational diversity improves innovation and mentoring.

RESEARCH METHODOLOGY

This study adopted a descriptive research design.

Type of Data Collection:

1) Primary Data

Collected from Gen Z employees through a structured questionnaire.

2) Secondary Data

Secondary data was collected from journals, industry reports, and other literature resources available through open source research and internet survey.

Sampling Design

Convenience sampling method was used for selecting respondents, all of whom were Gen Z employees (born 1997–2012) working in selected banking organizations.

Sample Size

A sample size of 100 Gen Z employees was used in this study. Data were analyzed using percentage analysis, tables, charts, and simple statistical techniques.

LIMITATIONS OF THE STUDY

- The study is limited to selected banking organizations only.
- It considers only Gen Z employees as respondents.
- The findings are based on the responses provided by participants, which may be influenced by their personal opinions and perceptions.
- The study was conducted within a limited time period.

- Due to time and resource constraints, the sample size is limited and may not represent the entire banking sector.
- The findings of the study cannot be generalized to organizations outside the selected sample.

HYPOTHESES OF THE STUDY

Null Hypothesis (H0): There is no significant change in workplace culture influenced by Gen Z's entry into the banking workforce.

Alternative Hypothesis (H1): There is a significant change in workplace culture influenced by Gen Z's entry into the banking workforce.

Null Hypothesis (H0): There is no significant relationship between workplace culture practices and the level of satisfaction of Gen Z employees.

Alternative Hypothesis (H1): There is a significant relationship between workplace culture practices and the level of satisfaction of Gen Z employees.

Null Hypothesis (H0): There is no significant relationship between the availability of mental health and wellbeing support and the satisfaction of Gen Z employees.

Alternative Hypothesis (H1): There is a significant relationship between the availability of mental health and wellbeing support and the satisfaction of Gen Z employees.

DATA ANALYSIS AND INTERPRETATION

What is your gender?

Particulars	No. of Respondents	Percentage
Male	37	37%
Female	63	63%
Other	0	0%
Total	100	100%

ANALYSIS: Of the 100 respondents, 63% were female and 37% were male, with no respondents identifying as Other, indicating that the sample skews toward female participation.

How important is hybrid/remote work flexibility to you in a banking role?

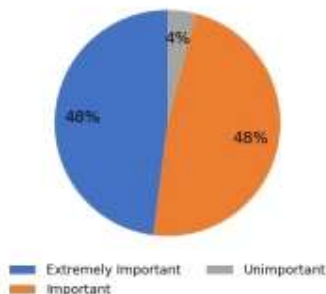


Fig 1: Importance of hybrid/remote work flexibility

ANALYSIS: Of 100 respondents, 48% rated flexibility as Extremely Important and 48% as Important — together 96% —

while only 4% viewed it as Unimportant, confirming flexible work arrangements as a top priority for Gen Z.

How clear is your career progression path at your bank?

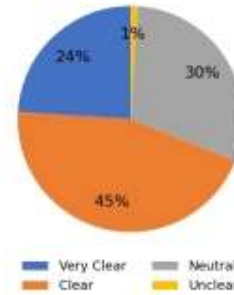


Fig 2: Clarity of career progression path

ANALYSIS: 45% of respondents rated their career path as Clear and 24% as Very Clear (69% combined), while 30% remained Neutral and 1% found it Unclear, indicating scope for improving communication on career development.

How often do you feel stressed because of your workload?

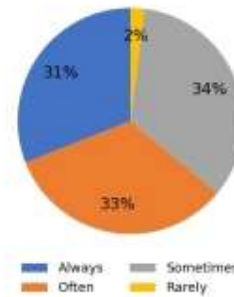


Fig 3: Frequency of workload-related stress

ANALYSIS: 34% of respondents feel stressed Sometimes, 33% Often, and 31% Always — together 98% — highlighting workload-related stress as a common concern requiring active management.

How well are you able to switch off from work after office hours?

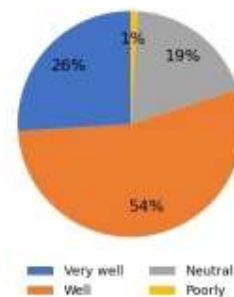


Fig 4: Ability to switch off after office hours

ANALYSIS: 54% of respondents switch off Well and 26% Very well (80% combined), 19% were Neutral, and only 1% reported doing so Poorly, suggesting a generally healthy work-life balance after hours.

Does your bank respect your personal time and holidays?

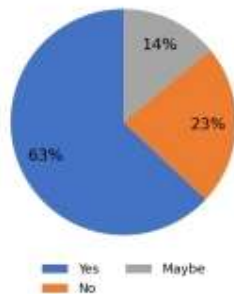


Fig 5: Respect for personal time and holidays

ANALYSIS: 63% of respondents answered Yes, 23% answered No, and 14% selected Maybe, suggesting most employees perceive their bank as respectful of personal time, though a notable share remain dissatisfied or uncertain. How satisfied are you with the digital tools/systems your bank provides?

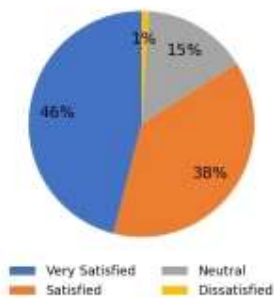


Fig 6: Satisfaction with digital tools and systems

ANALYSIS: 46% of respondents are Very Satisfied and 38% Satisfied (84% combined) with their bank's digital tools, while 15% were Neutral and only 1% Dissatisfied, reflecting strong approval of the technological infrastructure provided. How do you feel about traditional 9-to-5 office hours in banking?

Particulars	No. of Respondents	Percentage
Strongly Prefer	29	29%
Prefer	45	45%
Neutral	22	22%
Dislike	4	4%
Total	100	100%

ANALYSIS: 45% of respondents Prefer and 29% Strongly Prefer traditional 9-to-5 office hours (74% combined), while 22% were Neutral and only 4% Dislike the schedule, suggesting that a structured office schedule still holds appeal alongside demand for flexibility.

How important is AI/automation adoption to your job satisfaction?

Particulars	No. of Respondents	Percentage
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Extremely Important	39	39%
Important	37	37%
Neutral	24	24%
Unimportant	0	0%
Total	100	100%

ANALYSIS: 39% of respondents rated AI/automation adoption as Extremely Important and 37% as Important (76% combined), while 24% were Neutral and none viewed it as Unimportant, showing that Gen Z employees closely tie technology adoption to job satisfaction.

Compared to Millennials, how much more important is flexible/remote work to you?

Particulars	No. of Respondents	Percentage
Much more	46	46%
Somewhat more	43	43%
About the same	11	11%
Somewhat less	0	0%
Total	100	100%

ANALYSIS: 46% of respondents said flexible/remote work is Much more important to them than to Millennials and 43% said Somewhat more (89% combined), while 11% felt it was About the same, reinforcing flexibility as a generational differentiator. Who is more likely to expect promotion based on skill rather than tenure?

Particulars	No. of Respondents	Percentage
Gen Z	68	68%
Millennials	10	10%
Both	22	22%
Total	100	100%

ANALYSIS: 68% of respondents believe Gen Z is more likely than Millennials to expect promotion based on skill rather than tenure, while 22% felt both generations share this expectation and only 10% attributed it more to Millennials, highlighting a generational shift toward merit-based advancement.

How would you rate the cleanliness and hygiene of your workplace?

Particulars	No. of Respondents	Percentage
Excellent	37	37%
Good	51	51%
Average	12	12%
Poor	0	0%
Total	100	100%

ANALYSIS: 51% of respondents rated workplace cleanliness and hygiene as Good and 37% as Excellent (88% combined), while 12% rated it Average and none rated it Poor, reflecting generally well-maintained working environments.

Does your bank have clear policies on mental health leave/support?

Particulars	No. of Respondents	Percentage
Yes	59	59%
No	25	25%
Maybe	16	16%
Total	100	100%

ANALYSIS: 59% of respondents said their bank has clear policies on mental health leave and support, while 25% said No and 16% selected Maybe, indicating that awareness and communication of these policies still has room for improvement.

FINDINGS

- Workplace culture is widely seen as having shifted meaningfully since Gen Z's entry into the workforce, with strong agreement that flexibility, transparency, and purpose-driven practices have become more prominent.
- Flexible work arrangements emerge as the most valued cultural shift, far outweighing other factors such as pay transparency or leadership style.
- Hybrid and remote work models are the most commonly adopted practices, while fully redesigned organizational structures or four-day workweek policies remain rare.
- Video-based and informal check-ins are widely seen as being as effective as traditional in-person supervision.
- Inconsistent enforcement of remote work policies and occasional lack of clarity around expectations occur in a majority of cases.
- Transparency's main benefit is widely seen as building trust and reducing uncertainty, yet full openness on sensitive matters such as compensation remains limited.
- A majority of respondents experience work related stress at least sometimes, with 34% reporting stress "sometimes", 33% "often", and 31% "always".
- Most respondents (80%) are able to switch off from work well or very well after office hours, though a small proportion still struggle to disconnect.
- 63% of respondents feel their bank respects their personal time and holidays, while 23% feel it does not.
- 84% of respondents are satisfied or very satisfied with the digital tools and systems provided by their bank.
- Female employees form a clear majority of the Gen Z banking workforce sampled (63%), a pattern that may reflect broader recruitment trends within the sector.
- A large majority of respondents (76%) consider AI and automation adoption important to

their job satisfaction, reflecting the digitally native character of Gen Z employees.

- 68% of respondents believe Gen Z is more likely than Millennials to expect promotion based on skill rather than tenure, underscoring a shift toward merit-based career progression.
- Workplace cleanliness and hygiene, along with mental health leave policy clarity, are viewed positively by a majority of respondents (88% and 59% respectively), though awareness gaps remain for a meaningful minority.

SUGGESTIONS

- Organizations should invest in clear, well communicated flexible work policies to ensure consistency across teams, since ambiguity or inconsistent enforcement of hybrid arrangements was widely reported.
- Organizations should work to strengthen authenticity in mental health and wellbeing initiatives, supported by regular feedback collection and visible leadership involvement rather than symbolic gestures alone.
- A hybrid approach to transparency is recommended rather than full or minimal disclosure, sharing compensation bands, promotion criteria, and key decisions at a level that balances confidentiality with openness.
- Leadership development should prioritize participative and mentorship-based approaches, since respondents showed greater satisfaction with informal, collaborative leadership than with rigid hierarchy.
- Structured onboarding and cultural integration programs should be provided, given the limited tenure of most respondents in their current roles.
- Standardizing flexible work practices across departments is advisable to reduce disparity in employee experience and improve overall perceptions of fairness.
- Banks should continue investing in AI-driven and automated systems, since a large majority of Gen Z employees link such technology to job satisfaction.
- Promotion frameworks should be reviewed to place greater weight on demonstrated skill and performance rather than tenure alone, aligning with Gen Z's stated career expectations.
- Communication around mental health leave and support policies should be strengthened so that all employees are clearly aware of the resources available to them.

CONCLUSION

The study confirms that the entry of Gen Z into the banking workforce has driven a meaningful and largely positive

transformation in workplace culture, most visibly through the adoption of flexible work arrangements, more participative leadership, and a stronger organizational emphasis on transparency and purpose. Time and autonomy gained through flexibility emerge as the most valued outcomes of this cultural shift, reinforcing that Gen Z's expectations extend beyond compensation into how, when, and under what conditions work is performed.

The findings also point to a workforce that is highly engaged with technology and merit-based growth, with a large majority of respondents linking AI and automation adoption directly to their job satisfaction, and a clear majority expecting career progression to be driven by demonstrated skill rather than tenure alone. At the same time, generally positive perceptions of workplace cleanliness, hygiene, and mental health support suggest that banks have made tangible progress on foundational aspects of employee wellbeing, even as gaps in policy awareness remain for a portion of the workforce. Taken together, these results suggest that banks which continue to invest in flexibility, technology, transparent communication, and merit-based advancement are best positioned to attract, engage, and retain Gen Z talent over the long term.

At the same time, the findings reveal that adoption has been uneven and often incremental: flexible policies exist but are inconsistently enforced, mental health initiatives are present but not always perceived as authentic, and transparency remains partial rather than complete. Organizations that move beyond surface-level adoption by ensuring consistency, authenticity, and genuine participative practices will be best positioned to build trust, engagement, and long-term retention among Gen Z employees in banking.

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