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Improving the Productivity of Cross-Generational Relationship Managers in the Banking Sector

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Abstract

This study explores the impact of adaptive education on employee empowerment and productivity among Relationship Managers (RMs) at BRIGuna, focusing on differences in learning preferences across generations. Using a qualitative descriptive approach, this study highlights that Generation X, Millennials, and Generation Z have different training preferences, with Generation X preferring formal face-to-face training, while Millennials and Gen Z prefer flexible technology-based learning methods. The results emphasize the importance of adaptive education tailored to individual learning styles, indicating that technology-based training has a positive impact on productivity, especially among generations familiar with technology. Direct observation and thematic analysis suggest that blended learning can bridge generational differences, accommodate diverse preferences, and increase engagement and efficiency in the workplace. In addition, adaptive training that is tailored to employees' learning preferences increases their sense of being valued and empowered, which positively influences their loyalty and commitment. This study contributes to the literature on adaptive education in multigenerational organizations, particularly in the banking sector, by offering insights into the design of effective training programs to maximize productivity, engagement, and retention across generations. These findings also open opportunities for further research on the role of adaptive education in creating a cohesive, inclusive, and productive work environment amidst generational diversity.

Keywords

Employee Empowerment, Adaptive Education, Productivity, Relationship Manager

1. Introduction

In the banking industry, Human Resources (HR) are very important, especially because the quality of HR is related to the bank's ability to provide adequate and responsive services to customers (Hamu et al., 2021; Rizqulloh et al., 2024). In the era of digital banking competition, this role is even more important because service competition is often the main factor that distinguishes between successful and lagging banks. Building, fostering, and maintaining good relationships with clients is the main task of a Relationship Manager (RM). This role requires strong interpersonal skills, in-depth knowledge of banking products, and the ability to adapt to increasingly complex and diverse client needs (Santoso, 2019; Ali, 2021). For this task, RM must have technical skills in addition to understanding the changing social dynamics among clients.

However, the diversity of generations in the workplace of Baby Boomers, Generation X, Millennials, and Generation Z is one of the main challenges in empowering banking HR, especially RM (Ridho & Sagena, 2023; Nofriady et al., 2024). The learning preferences of each generation affect how they receive and process information provided through training and development programs. The Baby Boomer generation, for example, tends to prioritize stability and prioritize training for According to Kupperschmidt (2000), a mismatch in training approaches to generational preferences can hinder empowerment and reduce employee productivity.

As technology advances, the ability of banks to adapt educational programs becomes increasingly important. By using adaptive education, organizations can adjust their educational methods to meet the needs of employees from different generations, helping them develop skills that are relevant and necessary for their current positions. For example, Bank Rakyat Indonesia has begun implementing a blended learning approach, which combines face-to-face and online learning to meet the preferences of different employees (Mathis et al., 2017; Domar, 1946). This method not only makes learning more flexible, but also helps employees feel more connected and involved in the process of improving their skills.

The concept of adaptive education is also related to employee empowerment, meaning employees have more control over their own learning process. Education that is tailored to individual needs has been shown to encourage employees to be more engaged and motivated, which in turn can increase their work productivity. (Goleman, 1995; Widijowati, 2022). Employees who feel valued and supported in their personal and professional development tend to be more productive and more loyal to their company (Buhaerah, 2024; Smith, 2020). Companies can ensure that every employee feels involved in the learning process by empowering the younger generation through technology-based training and face-to-face training for the older generation. With the many changes taking place in the banking sector, including advances in financial technology that are impacting customer expectations, it is important to implement flexible RM education for different generations (Keong, 2020; Suprapti & Suparmi, 2022). Banks can be better prepared to face the challenges of an increasingly competitive market by ensuring RMs are up to date with the latest developments in product knowledge and interpersonal skills (Dessler, 2020; Ferdyan & Hartawan, 2024). Therefore, this article will delve further into employee empowerment strategies through education tailored to the needs of the generation. We will also look at how these strategies impact the productivity of Relationship Managers in the banking industry. We hope that these strategies can help improve customer service and overall company performance.

2. Methods

The focus of this research is the phenomenon of employee empowerment through adaptive education and how it impacts the productivity of Relationship Managers (RM) at PT. Bank Rakyat Indonesia (Persero) Tbk. Creswell & Creswell (2017) and Hyun, (2014) states that a descriptive qualitative approach is very helpful in studying a person's experience from a broader perspective. A qualitative approach allows researchers to gain a deeper understanding of the dynamics of training and education for employees across generations, focusing on the interactions and perceptions of each generation about the learning methods used (Argyris, 1996). This method also allows researchers to identify the influence of adaptive education on work productivity.

The primary data of this study were obtained through in-depth interviews with 10 RMs at BRIguna from various generations, including Generation X, Millennials, and Generation Z. The purpose of these interviews was to find out what each generation learned about the training they received, how they responded to adaptive education methods, and how these methods impacted work productivity, as mentioned (Patton, 2002). By selecting RMs from various generations, this study is expected to find patterns of preferences and specific needs that differ between generations. In addition, to complement the initial data, direct observation was conducted. This allows researchers to see firsthand how daily work interactions and dynamics work. It also allows them to understand the context of adaptive education in the banking environment. In addition to primary data, this study also uses secondary data. These secondary data include company policy documents on employee training and education, as well as relevant literature from books and academic journals. Secondary data such as company policies, according to Miles (1994), can provide a broader framework of corporate strategy and objectives by supporting employee development through adaptive education. Literature studies also help understand adaptive education and generational differences in the workplace. The use of secondary data broadens the context of the analysis and strengthens the findings of the primary data, thus providing a broader view of the analysis.

This study used thematic analysis to analyze the data. By using this method, researchers can find and categorize the main topics related to adaptive education and work productivity. Thematic analysis helps to group the data based on themes such as "learning preferences per generation", "effectiveness of technology-based training", and "the relationship between adaptive education and RM productivity", according to Braun & Clarke (2006). By identifying these themes, researchers can uncover common patterns as well as differences in generational responses to adaptive education. This is crucial for creating training programs that are tailored to the needs of each generation. In this study, the thematic analysis approach not only structurally groups the data but also provides an in-depth understanding of the ways adaptive education can improve RM output in banking. The data collected can help organizations tailor training programs to meet the needs of each generation. This is in line with the suggestion Fereday & Muir-Cochrane (2006), who suggest that thematic analysis allows for a highly flexible understanding of qualitative data and provides important insights into the dynamics of training in a multigenerational workplace.

3. Results

Through in-depth interviews, clear differences in training method preferences were found between different generations. Generation X prefers formal face-to-face training, which provides structure and direct interaction with instructors. This is most likely due to their learning habits formed in an era where traditional learning

methods were more dominant. In contrast, Millennials and Gen Z prefer technology-based learning approaches, such as e-learning and online training that are flexible and easily accessible. These preferences indicate that technology is not just a tool, but a fundamental need for generations growing up in a digital environment. These results are consistent with Patton's (2002) and Mannheim (1952), which emphasizes the importance of gaining insight from individual experiences to understand their learning preferences. These findings provide an important foundation for designing training programs that are appropriate for across generations.

Direct observation revealed that adaptive education has a significant impact on RM productivity, especially when the approach used is tailored to the learning styles of each generation. Millennials and Gen Z who participate in technology-based training tend to experience improvements in technical skills and motivation. This improvement has a positive impact on work productivity, indicating that technology in training is not only an option, but also an important instrument in maximizing the potential of a generation that is already familiar with technology. This finding strengthens the theory Thompson (2022) that technology-based education is effective in improving skills and productivity for the digital generation. This also indicates the importance of adaptive education in accommodating the needs of different generations in the world of work.

Analysis of the company's policy documents shows that Bank BRIGuna has adopted e-learning to meet the needs of the younger generation. However, the Baby Boomers generation, who are more comfortable with classroom-based training methods, are still unfamiliar with the e-learning approach. This poses a challenge in aligning the preferences of different generations, as the classroom-based approach is less flexible to accommodate all employees. In this context, blended learning can be an optimal solution to overcome these challenges. This learning model allows integration between face-to-face training and technology-based training, providing flexibility for each generation to choose the method that suits their preferences. This is in line with the suggestion (White, 2020), which states that blended learning can bridge generational differences in organizations.

The thematic analysis method helped to identify and group key themes relevant to the study, such as "generational learning preferences," "effectiveness of technology-based training," and "relationship of adaptive education to RM productivity." Through this approach, common patterns and significant differences in generational responses to adaptive education were identified. This analysis not only structurally grouped the data but also provided a deeper understanding of the ways in which adaptive education can improve RM output. This approach allowed for the identification of specific needs of each generation and ensured that training programs were more targeted. These results are in line with the views of Braun and Clarke (2006), who emphasized the importance of thematic analysis in qualitative research to provide in-depth insights into complex dynamics in the workplace.

Thematic analysis also shows that adaptive training has a positive effect on employee empowerment and loyalty. Training that is tailored to employee needs makes them feel valued and more involved in the learning process, which has an impact on increasing productivity and loyalty to the company. This result is consistent with Goleman's (1995) employee empowerment theory, which states that employees who feel valued tend to have better performance and higher commitment to the organization. This analysis also supports the recommendation of Fereday & Muir-Cochrane (2006), who emphasized that thematic analysis allows for a flexible and in-depth understanding of the dynamics of training in multigenerational organizations.

This study contributes to the understanding of adaptive education in the banking context, specifically how cross-generational preferences influence training effectiveness. The findings not only enrich the literature on adaptive education in

multigenerational workplaces, but also offer practical insights for financial institutions in designing more inclusive training programs. By understanding the learning preferences and needs of different generations, organizations can create more effective, responsive, and relevant training programs for each generation. This study also opens opportunities for further studies on adaptive education in the workplace, especially in institutions with high generational diversity of employees.

4. Discussion

This study highlights the importance of employee empowerment through adaptive education in improving Relationship Manager (RM) productivity at BRIGuna, particularly through understanding cross-generational training method preferences. The findings show significant differences in training preferences across generations, with Generation X preferring formal face-to-face training, while Millennials and Gen Z prefer technology-based learning. These preferences are in line with the generational learning theory proposed by Patton (2002), which suggests that older generations tend to prefer traditional approaches, while younger generations are more comfortable with technology-based methods. Understanding these differences is important for organizations to design relevant training programs that can improve employee effectiveness and engagement.

The effectiveness of adaptive education has also been shown to have a positive impact on productivity, especially for RMs from the Millennial and Gen Z Generations who enjoy technology-based training. This finding supports the generational learning adaptation theory which emphasizes that training that matches an individual's learning preferences can improve motivation and work performance (Thompson, 2022). For generations growing up in the digital era, technology-based training is an important tool that allows more flexible access and increases productivity in the workplace. Thus, adaptive education serves not only as a preference but also to maximize the potential of a generation that is more familiar with technology.

The implementation of blended learning is a relevant solution to bridge the differences in training preferences between generations at BRIGuna. Although e-learning has been implemented for the younger generation, the Baby Boomers generation faces challenges in adapting to this approach, considering that they are more comfortable with formal classroom training. Blended learning that combines classroom and e-learning methods can accommodate learning preferences across generations, as suggested by White (2020). Thus, blended learning allows companies to meet the unique needs of each generation, increase engagement, and reduce resistance.

This study also shows that employees who feel valued through training that suits their preferences are more loyal and productive. This is consistent with Goleman's theory (1995) which states that employees who feel cared for will have higher commitment and productivity. Adaptive education not only improves technical skills but also builds positive relationships between employees and the company, increasing employee loyalty and retention in the long term. This shows that investing in adaptive education provides double benefits for companies.

As a contribution to the literature on adaptive education and cross-generational employee management in the banking industry, this study confirms the importance of understanding different learning preferences as a key factor in effective training design. The findings open opportunities for further research on the optimal adaptation of training methods in multigenerational organizations and the importance of technology in supporting relevant learning. Adaptive education that accommodates differences in generational preferences in learning not only increases employee productivity, engagement, and loyalty, but also offers a strong practical

and theoretical foundation for institutions seeking to improve the effectiveness of workplace training programs.

5. Conclusion

The study concluded that adaptive education tailored to cross-generational learning preferences has a significant impact on increasing employee productivity, engagement, and loyalty, especially among Relationship Managers (RMs) at BRIguna. Key findings suggest that Generation X is more comfortable with formal face-to-face training, while Millennials and Gen Z tend to prefer technology-based learning methods. By using a blended learning approach, organizations can bridge these generational differences, accommodate the unique needs of each generation, and create an inclusive learning environment. Adaptive education has been shown to have a positive impact on work productivity, especially for the technologically savvy generation, improving their skills and motivation. On the other hand, training that is tailored to individual learning preferences also makes employees feel valued and empowered, which contributes to their loyalty to the company. This supports the theory that employees who feel cared for tend to perform better. This study makes an important contribution to the literature on adaptive education in the context of multigenerational organizations, particularly in the banking industry. By understanding learning preferences across generations, organizations can design more effective training programs, improve employee retention, and create a more harmonious and productive work environment. This study also opens opportunities for further studies on the implementation of adaptive education in complex and diverse work environment.

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