

THE INFLUANCE OF TRANSFORMATIONAL LEADERSHIP, WORK ENVIRONMENT, AND ORGANIZATIONAL CULTURE ON THE JOB SATISFACTION GEN Z EMPLOYEES AT PT BANK RAKYAT INDONESIA (PERSERO) TBK KANTOR CABANG NGAWI

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Abstract

The Influence of Transformational Leadership, Work Environment, and Organizational Culture on the Job Satisfaction of Generation Z Employees at PT Bank Rakyat Indonesia (Persero) Tbk Ngawi Branch Office. This study aims to determine the effect of transformational leadership, work environment, and organizational culture on the job satisfaction of Generation Z employees at PT Bank Rakyat Indonesia (Persero) Tbk, Ngawi Branch Office. The research is motivated by the phenomenon of "conscious unbossing", Generation Z's reluctance to assume managerial roles, which contributes to low job satisfaction in the banking sector. A quantitative approach was employed using a survey method with questionnaires distributed to 149 respondents through a saturated sampling technique; data were analyzed using multiple linear regression. The results indicate that transformational leadership, work environment, and organizational culture each have a positive and significant effect on job satisfaction, with work environment exerting the greatest influence. These findings demonstrate that inspirational transformational leadership, a comfortable work environment, and a strong organizational culture enhance the job satisfaction of Generation Z employees, thereby helping the organization retain talent and mitigate turnover risks.

Keywords: Transformational Leadership, Work Environment, Organizational Culture, Job Satisfaction, Generation Z.

A. INTRODUCTION

Human resources (HR) constitute a strategic asset that determines an organization's success in achieving its goals; therefore, effective HR management is essential to enable the workforce to perform optimally and enhance organizational competitiveness (Purwanto, 2005). The global workplace is currently undergoing changes driven by the increasing participation of Generation Z, a shift marked by the phenomenon of "conscious unbossing"—

a tendency among Gen Z to decline promotions to managerial roles due to the perception that such positions entail excessive workloads and high stress levels without commensurate rewards. This phenomenon is considered a potential risk to the continuity of organizational leadership succession.

In Indonesia, this trend is beginning to impact the banking sector—characterized by rigid hierarchies and demanding performance targets—as evidenced by rising employee turnover rates at several banks, which signal declining job satisfaction. Job satisfaction refers to an individual's perception of their work, encompassing tasks, working relationships, career opportunities, the work environment, and compensation (Asrar-ul-haq & Anwar, 2018). Low job satisfaction among Generation Z employees threatens organizational sustainability by driving high turnover intentions.

One factor influencing job satisfaction is transformational leadership—a style that inspires, motivates, and fosters positive change through vision, effective communication, and support for employee development. According to Rafferty and Griffin (2004), transformational leadership comprises five indicators: vision, inspirational communication, supportive leadership, intellectual stimulation, and personal recognition. This leadership style aligns with the characteristics of Generation Z, who value leaders who are authentic and transparent and who support personal growth.

A second factor is the work environment—comprising the physical and non-physical conditions that affect employee comfort, effectiveness, and job satisfaction, such as work facilities, communication, organizational support, and peer relationships (Leshabari, 2008). A third factor is organizational culture—defined as the shared patterns of values and beliefs that guide the behavior of organizational members (Lund, 2003). These three variables have been proven, both theoretically and empirically, to contribute to employee job satisfaction, including within the banking sector.

Despite extensive research on job satisfaction, transformational leadership, work environment, and organizational culture, a research gap remains. Studies specifically focusing on Generation Z—particularly in regional branch offices—are limited, and most existing research examines these three independent variables in isolation rather than within an

integrated model. PT Bank Rakyat Indonesia (Persero) Tbk, Ngawi Branch, was selected as the research site because 149 employees (32.2% of the total workforce) belong to Generation Z and are viewed as future organizational leaders; consequently, their reluctance to accept promotions could potentially hinder the company's leadership pipeline. A pre-survey of 30 Generation Z employees at the company revealed that 74% of respondents had no interest in career advancement, indicating a phenomenon known as "conscious unbossing."

Based on this context, this study aims to analyze the impact of transformational leadership, work environment, and organizational culture on the job satisfaction of Generation Z employees at PT Bank Rakyat Indonesia (Persero) Tbk, Ngawi Branch, examining both individual (partial) effects and their combined (simultaneous) contribution. The findings are expected to provide recommendations for the management of BRI Ngawi Branch regarding the enhancement of job satisfaction, talent retention, and leadership succession planning for Generation Z.

B. METHOD

This study was conducted at the Ngawi Branch Office of PT Bank Rakyat Indonesia (Persero) Tbk, located at Jl. A. Yani No. 55, Ngawi Regency, East Java, over a four-month period from March to June 2026. The study employed a quantitative approach using a survey method, as its objective was to examine the influence of independent variables (transformational leadership, work environment, and organizational culture) on the dependent variable (job satisfaction) (Sugiyono, 2023).

The study population consisted of all Generation Z employees at the Ngawi Branch Office of PT Bank Rakyat Indonesia (Persero) Tbk, totaling 149 individuals. A saturated sampling technique was used, meaning the entire population was included in the sample; respondent criteria included being a Generation Z employee (born between 1997 and 2003), being currently employed, and consenting to participate. Consequently, the final sample size was 149 respondents.

The research variables comprised three independent variables—transformational leadership (X1), work environment (X2), and organizational culture (X3)—and one

dependent variable, job satisfaction (Y). Operational definitions were formulated based on indicators for each variable, measured using a 5-point Likert scale (ranging from 1 = strongly disagree to 5 = strongly agree), as presented in Table 1.

Data were collected via an online questionnaire distributed using Google Forms to Generation Z employees at the Ngawi Branch Office of PT Bank Rakyat Indonesia (Persero) Tbk. The instrument was designed based on indicators for each variable to ensure that each statement accurately represented the construct being measured within the context of the respondents' work.

Data analysis involved descriptive statistics to characterize the respondent data, as well as inferential statistics—specifically multiple linear regression analysis using SPSS software—to examine the influence of the three independent variables on job satisfaction (Ghozali, 2021). Prior to hypothesis testing, validity and reliability tests were conducted on the instrument, alongside classical assumption tests covering normality, multicollinearity, and heteroscedasticity. Hypothesis testing was conducted using the t-test (partial)—with the criterion that an independent variable is considered to have a significant effect if the significance value is less than 0.05—as well as the coefficient of determination (R^2) to determine the magnitude of the independent variable's contribution to the dependent variable.

C. RESULTS AND DISCUSSIONS

The study participants consisted of 149 Generation Z employees from the Ngawi Branch Office of PT Bank Rakyat Indonesia (Persero) Tbk. In terms of birth year, the largest groups of respondents were born in 1999 and 2000 (23.49% each). Regarding age, the 26–29 age group predominated (67%), while the remainder were aged 18–25 (33%). The respondents held various operational and functional positions, thereby effectively representing the perceptions of Generation Z employees across diverse job roles.

Descriptive analysis results indicate that all variables fell into the "high" category, with mean scores of 3.80 for transformational leadership, 4.01 for work environment, 3.86 for organizational culture, and 3.98 for job satisfaction. These results suggest that Generation Z employees hold positive perceptions regarding the implementation of transformational

leadership, work environment conditions, organizational culture, and their level of job satisfaction within the company.

Validity testing confirmed that all statement items across the four variables were valid, as the calculated r-values exceeded the critical r-table values. Reliability testing showed that all variables achieved Cronbach's Alpha values above 0.70 (transformational leadership: 0.930; work environment: 0.904; organizational culture: 0.942; job satisfaction: 0.894), indicating that all instruments were reliable.

Classical assumption test results confirmed that the regression model met the necessary requirements. The Kolmogorov-Smirnov normality test yielded an Asymp. Sig. (2-tailed) value of 0.070 (>0.05), indicating a normal distribution of residuals. Multicollinearity testing showed Tolerance values above 0.10 and VIF values below 10 for all independent variables (with the highest VIF being 1.607 for organizational culture), confirming the absence of multicollinearity. The Glejser test for heteroscedasticity yielded significance values above 0.05 for all variables, indicating that the regression model is free from heteroscedasticity.

The results of the multiple linear regression analysis are presented in Table 2. The resulting regression equation is $Y = 8.891 + 0.176X_1 + 0.423X_2 + 0.347X_3 + e$. All regression coefficients are positive, meaning that increases in transformational leadership, work environment, and organizational culture are associated with increases in job satisfaction. The work environment variable has the highest coefficient (0.423), making it the variable with the greatest contribution to the regression model.

The t-test results indicate that transformational leadership has a positive and significant effect on job satisfaction ($t = 2.841$; $\text{sig} = 0.005$), work environment has a positive and significant effect ($t = 5.281$; $\text{sig} < 0.001$), and organizational culture has a positive and significant effect ($t = 4.396$; $\text{sig} < 0.001$). Since all significance values are less than 0.05, hypotheses H1, H2, and H3 are accepted. The Adjusted R-squared value of 0.516 indicates that 51.6% of the variation in job satisfaction can be explained by these three independent variables, while the remaining 48.4% is explained by factors outside the model.

The Influence of Transformational Leadership on Job Satisfaction

Research results demonstrate that transformational leadership has a positive and significant impact on job satisfaction; thus, H1 is accepted. Through a leader's ability to inspire, clearly communicate a vision, foster creativity, and attend to individual development, Generation Z employees feel more valued, motivated, and satisfied with their work. Respondents perceive that their superiors value diverse perspectives in problem-solving and encourage more effective work methods—reflecting the dimensions of intellectual stimulation and inspirational motivation inherent in transformational leadership.

These findings align with Rafferty and Griffin (2004), who showed a positive relationship between transformational leadership and employee work attitudes, and are supported by Puni et al. (2018), who found that transformational leadership enhances job satisfaction, particularly when leaders provide fair recognition, motivation, and support. Vionika et al. (2023) also demonstrated that the dimensions of vision, supportive leadership, personal recognition, and inspirational communication positively influence employee job satisfaction.

The Influence of Work Environment on Job Satisfaction

The study results indicate that the work environment has a positive and significant influence on job satisfaction and is the variable with the greatest impact within the model; thus, H2 is accepted. Adequate work facilities, the fair and consistent application of rules, and open communication between management and employees create a comfortable work atmosphere that supports the execution of daily tasks. For Generation Z employees—who value transparency and constructive feedback—these conditions foster a sense of being valued, thereby enhancing job satisfaction.

These results are consistent with Leshabari (2008), who asserted that the availability of work facilities, positive interpersonal relationships, and effective communication boost job satisfaction. They are further supported by Raziq and Maulabakhsh (2015) and Baihaqi and Fitrianingrum (2025), who demonstrated that both physical and non-physical work environments positively influence the job satisfaction of banking employees.

The Influence of Organizational Culture on Job Satisfaction

The study results indicate that organizational culture has a positive and significant influence on job satisfaction; thus, H3 is accepted. An organizational culture that encourages new ideas from employees, provides appropriate recognition for achievements, and establishes clear work targets creates a positive environment that supports employee development. Such conditions make Generation Z employees feel valued and provide them with a clear sense of direction, thereby increasing their job satisfaction.

These findings align with Lund (2003), who stated that organizational culture influences job satisfaction, and are supported by Suharno Pawirosumarto and Gunawan (2017) and Tsai (2011), who demonstrated that a strong organizational culture shapes values, norms, and work behaviors that foster a conducive work environment and enhance employee job satisfaction.

D. CONCLUSIONS

Based on the analysis, it can be concluded that transformational leadership, the work environment, and organizational culture each have a positive and significant impact on the job satisfaction of Generation Z employees at the PT Bank Rakyat Indonesia (Persero) Tbk Ngawi Branch Office. The better the implementation of transformational leadership—characterized by a clear vision, inspiring communication, employee support, intellectual stimulation, and recognition of contributions—the higher the job satisfaction experienced by Generation Z employees. The work environment proved to be the variable with the greatest influence, demonstrating that a comfortable setting, harmonious working relationships, a clear performance appraisal system, and adequate facilities are crucial determinants of job satisfaction for this demographic. Furthermore, an organizational culture that fosters cooperation, innovation, discipline, and appreciation for employee contributions also enhances their job satisfaction. Collectively, these three variables explain 51.6% of the variation in job satisfaction, while the remainder is attributed to factors outside this research model, such as compensation, work-life balance, and workload.

E. SUGGESTIONS

Companies are advised to consistently develop the transformational leadership competencies of their leaders, maintain and enhance the quality of the work environment—as it has been proven to exert the greatest influence on job satisfaction—and strengthen an adaptive, employee-development-oriented organizational culture to support leadership succession involving Generation Z. Employees are expected to continuously improve communication, collaboration, and active participation in fostering a positive organizational culture. Future research is encouraged to expand the scope of study to include multiple branch offices or other banking institutions to enhance the generalizability of the findings, as well as to incorporate other variables that potentially influence job satisfaction—such as compensation, work-life balance, work motivation, workload, and organizational commitment—while employing more diverse data collection methods, such as interviews or observations.

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