

DAFTAR PUSTAKA

- Abid, G., Ahmed, S., Elahi, N. S., & Ilyas, S. (2020). Antecedents and mechanism of employee well-being for social sustainability: A sequential mediation. *Sustainable Production and Consumption*, 24, 79–89. <https://doi.org/10.1016/j.spc.2020.06.011>
- Ali, A., Zengtian, Z., Amoah, M., & Grace, G. (2021). Impact of Training and Goal Setting on Employee Engagement and Commitment in Banking Sector of Pakistan. *Journal of Advanced Research in Economics and Administrative Sciences*, 2(3), 89–100. <https://doi.org/10.47631/jareas.v2i3.317>
- Armstrong, M. (2009). *Armstrong's Handbook of Performance Management: An Evidence-Based Guide to Delivering High Performance* (Google eBook). <http://books.google.com/books?id=wtwS9VG-p4IC&pgis=1>
- Arslan, A., Ahokangas, P., Haapanen, L., Golgeci, I., Tarba, S. Y., & Bazel-Shoham, O. (2022). Generational differences in organizational leaders: an interpretive phenomenological analysis of work meaningfulness in the Nordic high-tech organizations. *Technological Forecasting and Social Change*, 180(April), 121717. <https://doi.org/10.1016/j.techfore.2022.121717>
- Ayu, D., Wati, I., & Surabaya, U. N. (2023). *Jurnal Ilmu Manajemen*. 12, 915–928.
- Bakker, A. B., & Demerouti, E. (2007). The Job Demands-Resources model: State of the art. *Journal of Managerial Psychology*, 22(3), 309–328. <https://doi.org/10.1108/02683940710733115>
- Bazen, A., Barg, F. K., & Takeshita, J. (2021). Research Techniques Made Simple: An Introduction to Qualitative Research. *Journal of Investigative Dermatology*, 141(2), 241–247.e1. <https://doi.org/10.1016/j.jid.2020.11.029>
- Bhoir, M., & Sinha, V. (2024). Employee well - being human resource practices : a systematic literature review and directions for future research. *Future Business Journal*, 10(1), 1–18. <https://doi.org/10.1186/s43093-024-00382-w>
- Cantero-Saiz, M., Sanfilippo-Azofra, S., Torre-Olmo, B., & Bringas-Fernández, V. (2025). ESG and bank profitability: the moderating role of country sustainability in developing and developed economies. *Green Finance*, 7(2), 288–331. <https://doi.org/10.3934/GF.2025011>
- Chen, S., Song, Y., & Gao, P. (2023). Environmental, social, and governance (ESG) performance and financial outcomes: Analyzing the impact of ESG on financial performance. *Journal of Environmental Management*, 345(June), 118829. <https://doi.org/10.1016/j.jenvman.2023.118829>
- Choma, E. (2024). *Sustainable HR and Employee Psychological Well-Being in*

Shaping the Performance of a Business.

Evita, S. N., Muizu, W. O. Z., & Raden Tri Wayu Atmojo. (2019). Penilaian Kinerja Karyawan Dengan Menggunakan Metode Behaviorally Anchor Rating Scale dan Management By Objectives (Studi kasus pada PT Qwords Company International). *Pekbis Jurnal*, 9(1), 18–32.

Ferrysandi, B. N. (2024). *Mencapai work engagement pada karyawan : Bagaimana peranan psychological well-being dan work life balance ? Mencapai work engagement pada karyawan : Bagaimana peranan psychological well-being dan work life balance ? Pendahuluan Karyawan adalah komponen utama dalam perusahaan , dan di era revolusi industri ini kesuksesan perusahaan sangat dipengaruhi oleh potensi dan keterampilan setiap karyawan . Ilmiawan dkk . (2023) menekankan pentingnya kondisi yang positif bagi karyawan dan perusahaan , yaitu kondisi yang dapat memberikan karir jangka panjang yang stabil bagi karyawan dan menjadikan karyawan sumber daya yang berharga . Data dari BPS Tahun 2023 menunjukkan bahwa jumlah tenaga kerja di Provinsi Jawa Timur adalah 7 , 6 juta orang . Statistik ini sangat fluktuatif , terutama di Kota Surabaya . Jumlah karyawan di Kota Surabaya pada Tahun 2019 sebanyak 942 . 433 jiwa , pada Tahun 2020 sebanyak 824 . 477 jiwa , pada Tahun 2021 sebanyak 842 . 805 jiwa , Berdasarkan survei Gallup (2023) Global Indicator : Employee Engagement , persentase work engagement di seluruh dunia mencapai 20 % pada tahun 2018 dan telah meningkat sejak itu . Survei oleh Gallup (2023) menunjukkan bahwa hanya 26 % karyawan di Asia Tenggara yang engaged dalam pekerjaannya , dan 76 % pekerja di Indonesia disengaged . Di Indonesia , dari Tahun 2020 hingga 2022 , diketahui sebesar 24 % karyawan engaged dan 68 % karyawan disengaged pada pekerjaannya . Karyawan yang memiliki engagement tinggi dalam pekerjaannya cenderung memiliki kepuasan kerja dan kinerja yang lebih tinggi , serta sikap kerja yang positif (Muslikah dkk ., 2022) . Wicaksono (2020) menambahkan bahwa karyawan yang terlibat dalam menetapkan arah masa depan perusahaan menjadi lebih engaged dan kecil kemungkinannya untuk turnover . Beberapa hasil penelitian juga menunjukkan bahwa tingkat work engagement karyawan masih rendah . Misalnya , Shabrina dan Mardiawan (2017) menemukan bahwa 70 % karyawan di sebuah perusahaan di Kota Bandung memiliki work engagement yang rendah . Melinda dan Salendu (2021) melaporkan bahwa 57 % pegawai negeri memiliki tingkat keterlibatan kerja yang rendah . Greenier dkk . (2021) menemukan bahwa regulasi emosi dan psychological well-being memiliki dampak besar terhadap work engagement . Temuan studi di Cina oleh Kong (2021) juga menunjukkan bahwa kesejahteraan psikologis dan efikasi diri memiliki pengaruh yang relevan terhadap keterlibatan kerja . Psychological well-being adalah realisasi 5(01), 133–147.*

Fitrianto, N., Hutomo, P., Zamralita, Z., & Idulfilastri, R. M. (2024). *INFLUENCE OF WORKPLACE WELL-BEING ON WORK ENGAGEMENT MODERATED BY PSYCHOLOGICAL CAPITAL AMONG GENERATION Z EMPLOYEES.*

2(1), 80–89.

Fragouli Evangelia, M. (2021). *The Business and Management Review, Volume 12 Number 2 Employee wellbeing, employee performance & positive mindset in a crisis*. 12(2), 9–10.

Gadzali, S. S. (2023). *APPLICATION OF WORK-LIFE BALANCE IN BANKING : A STUDY OF ITS IMPACT ON EMPLOYEE WELL-BEING*.

Giustiniano, P. L. (2023). *Department of Business and Management MSc in Global Management and Politics Course of Global Organization Design and HRM Sustainable HR Management and Sustainable Banking in the context of Ecological Transition : an empirical study*.

Grant, A. M., Christianson, M. K., & Price, R. H. (2007). or Relationships? Managerial Practices and Employee Well-Being Tradeoffs Executive Overview. *Academy of Management Perspectives*, 51–63.

Guang-Wen, Z., & Siddik, A. B. (2022). Do Corporate Social Responsibility Practices and Green Finance Dimensions Determine Environmental Performance? An Empirical Study on Bangladeshi Banking Institutions. *Frontiers in Environmental Science*, 10(June), 1–14. <https://doi.org/10.3389/fenvs.2022.890096>

Gulzar, S., Ghauri, S., Abbas, Z., Hussain, K., & Jibril, A. B. (2020). “Antecedents of employee wellbeing in the banking sector: The moderating role of working environment.” *Problems and Perspectives in Management*, 18(4), 448–460. [https://doi.org/10.21511/ppm.18\(4\).2020.36](https://doi.org/10.21511/ppm.18(4).2020.36)

Hasan, Z. U., Khan, M. I., Butt, T. H., Abid, G., & Rehman, S. (2020). The balance between work and life for subjective well-being: A moderated mediation model. *Journal of Open Innovation: Technology, Market, and Complexity*, 6(4), 1–18. <https://doi.org/10.3390/joitmc6040127>

Hei, Y., Zhu, Y., & Zhu, M. (2024). *How Does High Performance Work System Increase Employees ' Well -Being -The Sequential Mediating Roles of Job Characteristics and Work Meaning*. 12(3), 96–106.

Hoque, A., Le, D. T., & Le, T. (2024). Does digital transformation reduce bank's risk-taking? evidence from vietnamese commercial banks. *Journal of Open Innovation: Technology, Market, and Complexity*, 10(2), 100260. <https://doi.org/10.1016/j.joitmc.2024.100260>

If, R. (2024). *No Title*. 12, 857–864.

Is, A., Zafirah, Y., & Surabaya, U. N. (2023). *Jurnal Ilmu Manajemen Pengaruh psychological well-being dan work life balance terhadap job performance melalui work engagement pada perawat generasi z*. 12(2022).

- Islamy, T. P., & Widawati, L. (2023). *pada Karyawan Direktorat Operasional*.
- Jimad, H. (2020). Competition among banks and its psychological effect on employee retention and supply chain management in Indonesia. *International Journal of Supply Chain Management*, 9(3), 742–749.
- Kasim., S., & Irfan, F. M. (2016). ANALISIS PERAN BANK SYARIAH TERHADAP PEMBERDAYAAN UMKM MELALUI PEMBIAYAAN MURABAHAH. Lampung: UIN RADEN INTAN LAMPUNG. *Analisis Peran Bank Syariah Terhadap Pemberdayaan Umkm Melalui Pembiayaan Murabahah*, xx, 1–23.
- Keeble, B. R. (1988). The Brundtland Report: “Our Common Future.” *Medicine and War*, 4(1), 17–25. <https://doi.org/10.1080/07488008808408783>
- Khan, H. (2025). *Balancing the Scales : The Impact of Workplace Flexibility on Gen Z Employees ' Performance and Well-Being in the Banking Sector*. 15(3), 231–246.
- Khan, S., Saba, K., & Javed, M. (2020). *Use of Qualitative Research Approaches in area of Banking and Customer Relationship Management: A Review of Existing Literature*. 2(1), 180–187.
- Khoiriah, N., Yusda, D. D., Oktaria, E. T., & Hairudin, H. (2024). Peran Kredit Usaha Rakyat (KUR) terhadap Perkembangan UMKM (Studi Kasus Bank BRI Unit Kedaton). *Jurnal Akuntansi, Keuangan, Dan Manajemen*, 5(2), 111–119. <https://doi.org/10.35912/jakman.v5i2.2383>
- Lisbet, Z. T. (2023). The Influence of Employee Wellbeing and Employee Resilience on Innovation Work Behaviour Mediated by Work Climate in the Insurance Industry in DKI Jakarta. *Keynesia : International Journal of Economy and Business*, 2(2), 58–68. <https://doi.org/10.55904/keynesia.v2i2.693>
- Lumentut, F. J. E., & Ambarwati, K. D. (2021). Job Crafting Dan Employee Well-Being Pada Karyawan Generasi Y Di Indonesia. *Jurnal EMPATI*, 10(1), 1–14. <https://doi.org/10.14710/empati.2021.30415>
- Melati, D. S., Juniyansah, A., & Yaqin, N. (2024). *The Effect of Digital Transformation on Improving Employee Performance at PT Bank Rakyat Indonesia Tbk*. 5(1), 227–232.
- Mensah, J. (2019). Sustainable development: Meaning, history, principles, pillars, and implications for human action: Literature review. *Cogent Social Sciences*, 5(1). <https://doi.org/10.1080/23311886.2019.1653531>
- Met, D. İ., Erkoç, A., İpek, B., & Kızıldere, N. A. (2023). Being a game changer with happy workers: The Ziraat Bank example. *Heliyon*, 9(7).

<https://doi.org/10.1016/j.heliyon.2023.e18027>

- Moskovicz, A. (2019). Financial Qualitative Research: A Comprehensive Guide for Case Study usage. *Financial Markets, Institutions and Risks*, 3(4), 106–116. [https://doi.org/10.21272/fmir.3\(4\).106-116.2019](https://doi.org/10.21272/fmir.3(4).106-116.2019)
- Munir, S., Syed, B., Barakbah, F., Asfiah, S., Salleh, M., Zaino, A. B., & Athirah, S. N. (2024). *Factor Influencing Staff Retention among Generation Z in the Banking Industry*. 14(10), 131–139. <https://doi.org/10.6007/IJARBSS/v14-i10/22973>
- Muttaqien, F., Rizki, V. L., & Abrori, I. (2023). *Analysis of Employee Performance Improvement Strategies of Rural Bank Through Sustainable Development Goals* (Issue Tceis). Atlantis Press International BV. https://doi.org/10.2991/978-94-6463-346-7_31
- Naveen, A., & Lakshmikanthan, M. (2024). *Exploring Contemporary Dimensions of Employee Well-being: A Comprehensive Analysis of Work Life Quality*. 4(4), 866–879.
- Ndengu, T., & Leka, S. (2022). Work-Related Well-Being in the Zimbabwean Banking Sector: A Job Demands-Resources Perspective. *Safety and Health at Work*, 13(2), 220–226. <https://doi.org/10.1016/j.shaw.2022.03.007>
- Ningtyas, W. F., & Mulyana, O. P. (2026). *The Effect of Work-Life Balance on Psychological Well-Being Among Healthcare Workers in Sumenep*. 9(2), 171–176.
- Pham, M. T., & Ha, H. T. H. (2024). Factors Affecting Employee Performance in the Business Recovery Process at Listed Banks in Vietnam. *Global Business and Finance Review*, 29(4), 80–95. <https://doi.org/10.17549/gbfr.2024.29.4.80>
- Prakasa, A., Tara, M., Raharja, S., & Harto, P. (2025). *The Effect of Employee Well-Being and Performance on Sustainable Growth in Global Banking*. 9(1), 93–104.
- Radha, P., & Aithal, P. S. (2023). A Study on the Performance of Employees in the Banking Sector and its Impact on the Organizational Health. *International Journal of Management, Technology, and Social Sciences*, 119–127. <https://doi.org/10.47992/ijmts.2581.6012.0315>
- Radha, P., & Aithal, P. S. (2024). The Role and Impact of Human Resource Management in the Banking Sector: Challenges and Opportunities. ... *International Journal of ...*, 1–13. <http://poornaprajnapublication.com/index.php/pijmess/article/view/26%0Ahttps://poornaprajnapublication.com/index.php/pijmess/article/download/26/24>

- Rahmi, T., Agustiani, H., Harding, D., & Fitriana, E. (2021). Adaptation of Employee Well-Being Scale (EWBS) of Indonesian Version. *Journal of Organizational Behavior*, 36(5), 621–644. <https://onlinelibrary.wiley.com/doi/10.1002/job.1990>
- Ranta, M., & Ylinen, M. (2024). Employee benefits and company performance: Evidence from a high-dimensional machine learning model. *Management Accounting Research*, 64(December 2023), 100876. <https://doi.org/10.1016/j.mar.2023.100876>
- Rengaswamy, M. A., & Rengaswamy, M. J. (2024). Factors Influencing the Well-Being of Bank Employees. *European Economic Letters*, 14(1), 1418–1423. <https://doi.org/10.52783/eel.v14i1.1197>
- Report, S. (2021). *Synergizing for Sustainable Resilience Synergizing for Sustainable Resilience*.
- Riemer, M., Marcus, J., & Reimer-Watts, B. K. (2025). Organizational journeys toward strong cultures of sustainability: a qualitative inquiry. *Frontiers in Psychology*, 16(February), 1–16. <https://doi.org/10.3389/fpsyg.2025.1508818>
- Rizky, T. R., & Sadida, N. (2019). Hubungan antara Job Insecurity dan Employee Well Being pada Karyawan yang Bekerja di Perusahaan yang Menerapkan PHK di DKI Jakarta. *Jurnal EMPATI*, 8(1), 329–335. <https://doi.org/10.14710/empati.2019.23651>
- Ryff, C. D. (2015). *NIH Public Access*. 83(1), 10–28. <https://doi.org/10.1159/000353263>. Psychological
- Sabil, A. P. (2021). Pengaruh Employee Well-being dan Job Satisfaction terhadap Employee Performance. *Jurnal Ilmu Manajemen*, 9(4), 1341–1348. <https://doi.org/10.26740/jim.v9n4.p1341-1348>
- Sachdeva, S. (2024). *An Empirical Analysis of Factors Influencing Employee Well-Being and Their Impact on Job Performance : A Study of Bank Employees in Jaipur*. 4(2), 3557–3569.
- Sai, A., Reddy, D., Rani, C., Jagarlamudi, R., & Deepika, D. (2024). *International Journal of Research Publication and Reviews Flexibility to Fulfilment : Work-Life Balance Preferences of Gen Z in the Modern Workplace*. 5, 3692–3698.
- Satpathy, I., Patnaik, B. C. M., & Palai, D. (2019). Role of it among multi-generational workforce in banking sector. *International Journal of Innovative Technology and Exploring Engineering*, 8(11), 1445–1450. <https://doi.org/10.35940/ijitee.J9789.0981119>
- Sawitri, D. R. (2021). Perkembangan Karier Generasi Z: Tantangan dan Strategi dalam Mewujudkan SDM Indonesia yang Unggul. *Angewandte Chemie*

International Edition, 3(1), 10–27.
<https://medium.com/@arifwicaksanaa/pengertian-use-case-a7e576e1b6bf>

- Setiawan, B. (2022). Internal Working Conditions and Well-being of Bank Employees during the Pandemic: A Case Study of Yogyakarta City. *Journal of Economics Research and Social Sciences*, 6(2), 107–114. <https://doi.org/10.18196/jeress.v6i2.15323>
- Subat, A. (2024). *Human Resource Indicators and Bank Performance: An Empirical Study on Banking Industry, Bangladesh*. 31(2), 85–97.
- Suhardjo, I., & Suparman, M. (2024). Employee Engagement and Green Finance: An Analysis of Indonesian Banking Sustainability Reports. *Journal of Risk and Financial Management*, 17(12), 1–16. <https://doi.org/10.3390/jrfm17120575>
- Supriyanto, R., & Masdjojo, G. N. (2025). *The Effect Of Stress And Work Environment On Generation Z Employee Performance With Job Satisfaction As An Intervening Variable*. 12(2), 201–215.
- Too, R., & Kwasira, J. (2017). Evaluation of Employee Retention Practices to Generation Y at Cooperative Bank in the County of Nairobi, Kenya. *European Journal of Business and Management Wwww.Iiste.Org ISSN*, 9(11), 43–53. www.iiste.org
- Vinod, G., & Ambatipudi, S. (2024). Burnout, stress, and their correlates among bank employees of South India: a cross-sectional study. *Annals of Occupational and Environmental Medicine*, 36, 1–10. <https://doi.org/10.35371/aoem.2024.36.e22>
- Windasari, N. A., Kusumawati, N., Larasati, N., & Amelia, R. P. (2022). Digital-only banking experience: Insights from gen Y and gen Z. *Journal of Innovation and Knowledge*, 7(2), 100170. <https://doi.org/10.1016/j.jik.2022.100170>
- Wiraputra, R. H., & Noviaristanti, S. (2022). *Digital Transformation Challenge in Bank Rakyat Indonesia Regional Office Denpasar*. 8(6), 3233–3236.
- Zakaria, M., Abdulatiff, N. K., & Ali, N. (2014). The Role of Wellbeing on Performance in Services Sector. *Procedia - Social and Behavioral Sciences*, 164(August), 358–365. <https://doi.org/10.1016/j.sbspro.2014.11.088>
- Zulkifli, Z., Purwati, A. A., Renaldo, N., Hamzah, Z., & Hamzah, M. L. (2023). Employee performance of Sharia Bank in Indonesia: The mediation of organizational innovation and knowledge sharing. *Cogent Business and Management*, 10(3). <https://doi.org/10.1080/23311975.2023.2273609>