

Drivers of Generation Z Human Resource Development in Digital Banking: Evidence from Vietnam

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Publication Date: 2026/08/31

Abstract: Digital transformation has changed both the skill requirements and the employment relationship in banking, yet evidence on how organizations can develop Generation Z employees remains fragmented. This study examines six organizational predictors of Generation Z human resource development (HRD) in Vietnamese digital banking: digital leadership, digital learning, the digital work environment, employee experience, innovation culture, and career development opportunities. Human Capital Theory, the Ability–Motivation–Opportunity framework, and Social Exchange Theory provide the integrated theoretical foundation. A quantitative-dominant, cross-sectional design was used. Following contextual review by seven practitioners, survey data were obtained from 350 Generation Z employees at a Vietnamese commercial bank and analyzed in SPSS 26 using reliability analysis, exploratory factor analysis, correlation analysis, ordinary least squares regression, and demographic group comparisons. The six-predictor model explained 69.2% of the variance in HRD (adjusted $R^2 = .692$; $F = 132.000$, $p < .001$). All hypotheses were supported. Digital leadership was the strongest predictor ($\beta = .391$), followed by digital learning ($\beta = .306$), the digital work environment ($\beta = .189$), innovation culture ($\beta = .142$), career development opportunities ($\beta = .135$), and employee experience ($\beta = .126$). No significant differences in HRD were detected across gender, age, education, or tenure groups. The study contributes an integrated, context-sensitive model of early-career talent development and shows that technology infrastructure alone is insufficient: leadership behavior and continuous learning mechanisms are the principal organizational levers.

Keywords: Generation Z; Human Resource Development; Digital Leadership; Digital Learning; Employee Experience; Digital Banking; Vietnam.

How to Cite: Vo Thi Thu Hong; Nguyen Vo Minh Hieu (2026) Drivers of Generation Z Human Resource Development in Digital Banking: Evidence from Vietnam. *International Journal of Innovative Science and Research Technology*, 11(8), 2065-2072. <https://doi.org/10.38124/ijisrt/26aug348>

I. INTRODUCTION

Digital transformation is reshaping the competitive logic of banking. Artificial intelligence, data analytics, cloud services, automation, and platform-based delivery are altering not only products and customer interfaces but also the organization of work. Banks therefore face a dual transformation: they must renew technological architectures while building a workforce capable of using, questioning, and improving those technologies. This human challenge is especially salient in emerging economies, where rapid digitization can outpace the development of managerial routines, learning systems, and career structures. Digital

transformation should consequently be understood as organizational change rather than as a technology acquisition program (Vial, 2019; Verhoef et al., 2021).

At the same time, Generation Z has become an important part of the early-career banking workforce. Members of this cohort entered employment in an environment characterized by mobile connectivity, algorithmic services, and continuous access to information. These shared conditions may shape expectations about feedback, learning speed, flexibility, and technological usability. They do not, however, make all Generation Z employees identical. Generational labels can obscure differences produced by occupation, career stage,

education, and national context; evidence-based research should therefore avoid deterministic stereotypes (Rudolph et al., 2021; Schroth, 2019). In the present study, Generation Z is treated as a workforce segment whose experience of digital work warrants empirical examination, not as a fixed psychological type.

Human resource development is central to this intersection. In a digitally transforming bank, HRD encompasses the strengthening of knowledge, digital competence, adaptability, problem-solving capacity, and perceived readiness for future responsibilities. Traditional classroom training is only one component. Development also occurs through leadership signals, access to digital learning, job design, employee experience, opportunities to experiment, and visible career pathways. These conditions jointly influence whether employees can and wish to convert technological exposure into productive capability.

Prior research provides valuable but dispersed explanations. Digital leadership scholarship emphasizes vision, communication, and change-oriented behavior (Avolio et al., 2014; Cortellazzo et al., 2019). Training research stresses relevant content, transfer, and self-directed learning (Noe, 2020). Work-design and employee-experience perspectives highlight enabling systems and meaningful interactions, while innovation and career literatures focus on experimentation and future opportunity. Much of this work examines performance, engagement, or transformation outcomes separately. Fewer studies integrate these conditions around HRD as the focal outcome, and evidence from Generation Z employees in emerging-market banking remains limited.

This study addresses that gap by testing an integrated model in which six organizational conditions—digital leadership, digital learning, the digital work environment, employee experience, innovation culture, and career development opportunities—predict Generation Z HRD. The empirical setting is a Vietnamese commercial bank undergoing digital transformation. The study asks which conditions have statistically meaningful associations with HRD and which provide the greatest managerial leverage when considered simultaneously.

The paper makes three contributions. First, it links Human Capital Theory, the Ability–Motivation–Opportunity (AMO) framework, and Social Exchange Theory to explain how organizational investments become employee development. Second, it distinguishes closely related but non-equivalent features of digital work, particularly technological work enablement and the broader employee experience. Third, it provides evidence from Vietnam, where banking digitization and a young labor force create a theoretically useful setting. The findings offer a ranked, evidence-based basis for HRD investment while retaining appropriate caution about causal inference.

II. THEORETICAL BACKGROUND AND HYPOTHESES

➤ *An Integrated Explanation of HRD*

Human Capital Theory regards employee knowledge and skills as productive assets in which individuals and organizations can invest (Becker, 1993). In digital banking, such investment extends beyond technical training. It includes the managerial, informational, and experiential conditions that allow employees to interpret data, collaborate through digital platforms, adapt to changing processes, and solve novel customer problems. HRD is therefore both an individual capability outcome and an organizational resource-building process.

The AMO framework complements this investment logic by proposing that people contribute when they possess the ability, motivation, and opportunity to do so (Appelbaum et al., 2000; Bailey, 1993). Digital learning primarily strengthens ability. Leadership, employee experience, and career prospects can enhance motivation by making effort meaningful and future-oriented. A usable digital work environment and an innovation-supportive culture provide opportunities to apply and extend capability. The framework also suggests complementarity: skills have limited value when employees lack encouragement or a setting in which to use them.

Social Exchange Theory adds a relational mechanism. Employees interpret developmental support, fair treatment, access to resources, and career opportunity as signals of organizational commitment. They may reciprocate through learning effort, knowledge sharing, and willingness to adapt (Blau, 1964; Homans, 1958; Saks, 2006). Together, the three perspectives explain HRD as the product of investment, behavioral conditions, and reciprocal relationships.

➤ *Digital Leadership*

Digital leadership refers to leadership behaviors that provide direction and psychological support for technology-enabled change. It includes articulating a credible digital vision, modeling learning, making evidence-informed decisions, facilitating collaboration, and helping employees interpret uncertainty. It is not defined by a leader's personal use of fashionable tools; its developmental value lies in aligning technology with work purpose and creating conditions in which employees can build competence (Avolio et al., 2014; Cortellazzo et al., 2019).

For early-career employees, managers are especially important translators of organizational expectations. Clear priorities reduce ambiguity, timely coaching turns mistakes into learning, and role modeling legitimizes experimentation. In AMO terms, leadership affects motivation and opportunity, while Human Capital Theory frames coaching as an organizational investment. Supportive leadership also signals respect and resources, inviting reciprocal learning effort. Accordingly:

H1. Digital leadership is positively associated with Generation Z HRD.

➤ *Digital Learning*

Digital learning denotes accessible, relevant, and technology-enabled learning arrangements, including modular content, virtual instruction, on-demand knowledge resources, simulations, and digitally mediated peer learning. Its value depends on alignment with work tasks, opportunities for practice, feedback, and transfer rather than on platform availability alone (Bond & Bedenlier, 2019; Noe, 2020).

Digital learning can shorten the interval between a capability need and a learning response. This is important in banking, where products, fraud patterns, compliance rules, and customer channels change rapidly. Flexible learning also gives employees greater control over pace and sequence. From a human-capital perspective, it is the most direct investment in ability; from an AMO perspective, relevance and accessibility increase both ability and motivation. Therefore:

H2. Digital learning is positively associated with Generation Z HRD.

➤ *Digital Work Environment*

The digital work environment comprises the technological and organizational infrastructure through which work is performed: integrated systems, reliable access, collaboration tools, data availability, cybersecurity routines, and support for technology use. A well-designed environment reduces avoidable friction and enables employees to practice digital skills in authentic work. Conversely, fragmented systems and cumbersome procedures may consume attention without producing learning.

The work environment is primarily an opportunity mechanism in the AMO framework. Employees can consolidate knowledge only when their jobs allow application, feedback, and collaboration. Infrastructure also represents capital complementary to human capital: the productivity of one depends on the other. Thus:

H3. The digital work environment is positively associated with Generation Z HRD.

➤ *Employee Experience*

Employee experience is the cumulative perception formed through interactions with work, managers, colleagues, HR practices, technology, and the physical or virtual workplace (Morgan, 2017). It is broader than satisfaction and differs from the digital work environment: the latter concerns enabling conditions, whereas experience captures how those conditions are encountered and interpreted.

A coherent employee experience can promote development by reducing unnecessary stress, strengthening belonging, and making feedback and support easier to access.

Social Exchange Theory predicts that employees who perceive attention to their needs will reciprocate with engagement and discretionary learning. A poor experience may weaken the willingness to invest in organization-specific capability even when tools and courses are available. Hence:

H4. Employee experience is positively associated with Generation Z HRD.

➤ *Innovation Culture*

Innovation culture reflects shared norms that encourage idea generation, knowledge sharing, calculated experimentation, and constructive responses to failure. Culture converts formal permission into everyday behavioral expectations. Schein and Schein (2021) emphasize that culture is learned through repeated signals about what leaders notice, reward, and tolerate; innovative values therefore require consistent managerial practice.

Development accelerates when employees can test new approaches and reflect on outcomes. Such opportunities deepen problem-solving capability and adaptive expertise. An innovation culture supplies opportunity and motivation in AMO terms and helps turn individual learning into organizational knowledge (Martins & Terblanche, 2003). Therefore:

H5. Innovation culture is positively associated with Generation Z HRD.

➤ *Career Development Opportunities*

Career development opportunities include transparent progression criteria, mentoring, developmental assignments, mobility, reskilling pathways, and access to roles that extend capability (Greenhaus et al., 2010). In a transforming bank, career development should not be equated with rapid promotion. It includes credible pathways by which employees can acquire emerging skills and move into work of greater complexity.

Career visibility can motivate current learning because it connects effort with a valued future. It also communicates organizational willingness to maintain the employment relationship. Human Capital Theory predicts greater investment when returns are visible, while Social Exchange Theory suggests reciprocity when opportunities are perceived as genuine. Accordingly:

H6. Career development opportunities are positively associated with Generation Z HRD.

III. METHODOLOGY

➤ *Research Design and Context*

The study adopted a quantitative-dominant, cross-sectional design with a preliminary qualitative scale-review stage. This description is more precise than labeling the project a full mixed-methods study because the practitioner input was

used to establish contextual clarity rather than analyzed as an independent qualitative data set. The setting was a Vietnamese commercial bank engaged in digital transformation. Banking provides an appropriate context because employees must simultaneously manage technology, service quality, risk, and regulatory requirements.

Before survey administration, an expert panel comprising four senior banking managers and three Generation Z professionals reviewed the construct definitions and item wording. The review assessed clarity, relevance to banking work, and potential duplication. Items were then refined for understandable Vietnamese usage while retaining their theoretical meaning. Participation in the survey was voluntary, and the questionnaire introduction explained the academic purpose and anonymous treatment of responses.

➤ *Measures and Questionnaire Purification*

All constructs were measured with multi-item statements using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree). Items were adapted from established

conceptual and empirical work rather than presented as unmodified proprietary scales. Digital leadership drew on Avolio et al. (2014) and Cortellazzo et al. (2019); digital learning on Noe (2020) and Bond and Bedenlier (2019); employee experience on Morgan (2017); innovation culture on Martins and Terblanche (2003) and Schein and Schein (2021); and career development on Greenhaus et al. (2010). HRD items captured perceived growth in knowledge, digital competence, adaptability, problem solving, and readiness for future work.

The initial questionnaire contained 36 items. Reliability and factor-purification procedures removed 10 items that did not meet the empirical criteria or weakened construct coherence: DLE5; DWE3 and DWE5; EX4 and EX5; IC4 and IC5; CD1 and CD2; and HRD6. The retained instrument contained 26 items: 21 predictor items and five HRD items. Reporting the complete deletion sequence is important because it allows readers to understand how the final structure was obtained and avoids implying that all initial items performed satisfactorily.

Table 1. Measurement Overview

Construct	Code	Initial	Retained	Primary conceptual basis
Digital leadership	DL	5	5	Avolio et al. (2014); Cortellazzo et al. (2019)
Digital learning	DLE	5	4	Bond & Bedenlier (2019); Noe (2020)
Digital work environment	DWE	5	3	Digital-work enablement literature
Employee experience	EX	5	3	Morgan (2017)
Innovation culture	IC	5	3	Martins & Terblanche (2003); Schein & Schein (2021)
Career development opportunity	CD	5	3	Greenhaus et al. (2010)
Human resource development	HRD	6	5	Human-capital and HRD literature

Note. Ten items were removed during measurement purification; the final instrument comprised 26 items.

➤ *Sample and Data Analysis*

The target population comprised working-age Generation Z employees in the bank. Convenience and snowball procedures were used because no complete sampling frame was available. A total of 350 usable responses were retained. This sample supports the planned reliability, factor, and regression analyses, but the non-probability design limits population-level generalization. No response rate is reported because the number of people who received an informal survey invitation could not be established reliably.

Analysis was conducted in SPSS 26. Internal consistency was evaluated using Cronbach's alpha. Exploratory factor analysis (EFA) examined the structure of the predictor items. Pearson correlations assessed bivariate associations, and ordinary least squares (OLS) multiple regression estimated the unique association between each predictor and HRD while

holding the other predictors constant. Variance inflation factors (VIFs) were used to assess multicollinearity. Independent-samples t tests and one-way ANOVA examined differences in HRD across demographic groups. Because the design is cross-sectional and self-reported, regression coefficients are interpreted as associations rather than causal effects.

IV. RESULTS

➤ *Reliability, Factor Structure, and Descriptive Statistics*

All retained scales met conventional internal-consistency expectations, with Cronbach's alpha values ranging from .786 to .887. For the 21 predictor items, the Kaiser–Meyer–Olkin value was .799 and Bartlett's test of sphericity was significant, $\chi^2(210) = 3966.330$, $p < .001$, indicating that the correlation matrix was appropriate for factor analysis. Six factors were extracted, accounting for 73.10% of cumulative variance;

retained loadings ranged from .653 to .928. These results provide preliminary evidence that the expected predictor structure was recovered. They should not be described as proof of perfect convergent or discriminant validity, which would require a confirmatory measurement model and additional validity tests.

The digital work environment had the highest mean ($M = 4.369$), suggesting that respondents generally perceived strong technological enablement. Employee experience had the lowest mean ($M = 3.807$), followed by digital learning ($M = 3.875$). The contrast is managerially important: strong infrastructure does not necessarily imply an equally strong learning or employment experience.

Table 2. Reliability and Descriptive Statistics

Construct	Items	α	M	SD
Digital leadership	5	.887	4.191	.745
Digital learning	4	.815	3.875	.713
Digital work environment	3	.815	4.369	.738
Employee experience	3	.866	3.807	.906
Innovation culture	3	.879	4.231	.855
Career development opportunity	3	.787	4.215	.735
Human resource development	5	.786	3.924	.604

Note. $N = 350$; α = Cronbach's alpha; M = mean; SD = standard deviation.

➤ Regression and Hypothesis Tests

The regression model was statistically significant, $F = 132.000$, $p < .001$, and explained a substantial proportion of variance in HRD (adjusted $R^2 = .692$). The Durbin–Watson statistic was 1.888. VIF values ranged from 1.093 to 1.459, well below common warning thresholds, indicating that multicollinearity did not materially distort the estimates.

All six predictors had positive, statistically significant coefficients. Digital leadership was the strongest predictor ($\beta = .391$), followed by digital learning ($\beta = .306$) and the digital work environment ($\beta = .189$). Innovation culture ($\beta = .142$), career development opportunity ($\beta = .135$), and employee experience ($\beta = .126$) also made significant unique contributions. H1–H6 were therefore supported. The ranking concerns standardized associations within this sample and model; it does not establish causal priority.

Table 3. OLS Regression Results for Generation Z HRD

Predictor	B	SE	β	t	p	VIF	Decision
Digital leadership	.318	.027	.391	11.796	< .001	1.093	H1 supported
Digital learning	.252	.028	.306	8.961	< .001	1.158	H2 supported
Digital work environment	.155	.028	.189	5.489	< .001	1.175	H3 supported
Employee experience	.084	.023	.126	3.642	< .001	1.190	H4 supported
Innovation culture	.100	.025	.142	4.046	< .001	1.459	H5 supported
Career development opportunity	.111	.029	.135	3.846	< .001	1.455	H6 supported

Note. $N = 350$. Adjusted $R^2 = .692$; $F = 132.000$, $p < .001$; Durbin–Watson = 1.888. B = unstandardized coefficient; SE = standard error; β = standardized coefficient.

➤ Demographic Group Comparisons

HRD did not differ significantly by gender, $t = -0.073$, $p = .942$. One-way ANOVA likewise found no significant differences across age, $F = 1.776$, $p = .151$; education, $F =$

0.247, $p = .781$; or tenure, $F = 0.197$, $p = .898$. These null results do not prove that demographic differences never exist; they indicate that no such differences were detected in this sample under the present grouping and statistical power.

Table 4. Demographic Difference Tests

Grouping variable	Test	Statistic	p	Conclusion
Gender	Independent t test	$t = -0.073$	.942	Not significant
Age	One-way ANOVA	$F = 1.776$	.151	Not significant
Education	One-way ANOVA	$F = 0.247$	.781	Not significant
Tenure	One-way ANOVA	$F = 0.197$	.898	Not significant

V. DISCUSSION

The findings support an integrated view of HRD in digital banking. All six organizational conditions retained significant associations after simultaneous estimation, and the model explained 69.2% of HRD variance. This pattern suggests that Generation Z development is neither a training-only issue nor a simple consequence of technology exposure. It emerges from a system of direction, learning, enablement, experience, experimentation, and future opportunity.

Digital leadership was the strongest predictor. This result is consistent with the view that leadership during digital transformation is fundamentally interpretive and relational (Avolio et al., 2014; Cortellazzo et al., 2019). Employees require more than strategic slogans: they need managers who translate transformation into role priorities, demonstrate learning behavior, provide timely coaching, and make experimentation psychologically safer. For early-career staff, leadership can connect dispersed resources into a coherent development pathway. The result also supports Social Exchange Theory because visible developmental support may invite reciprocal effort.

Digital learning ranked second and had a comparatively modest mean. The combination of high predictive weight and lower current evaluation identifies learning as a high-leverage improvement area. Banks often accumulate learning platforms and content while underinvesting in task relevance, protected learning time, practice, feedback, and transfer. The result supports Human Capital Theory's emphasis on capability investment, but it also refines that logic: access becomes human capital only when learning is converted into usable competence.

The digital work environment ranked third despite having the highest mean. This apparent contrast is informative rather than contradictory. The bank appears to have established a strong baseline of tools and systems, but additional infrastructure may yield less developmental value than better leadership and learning integration. A high mean also reduces the scope for differentiating HRD through further generic technology provision. Managers should therefore focus on workflow integration, data accessibility, user support, and opportunities to use systems for problem solving rather than assuming that more tools automatically produce more capability.

Innovation culture had a smaller but meaningful unique association. Its effect may operate through repeated local practices: whether employees can suggest changes, discuss failed experiments constructively, and share knowledge across functions. Culture is unlikely to develop through campaign language alone. The result accords with Schein and Schein's (2021) view that employees infer culture from consistent attention and reinforcement. In regulated banking, a productive innovation culture should distinguish responsible experimentation from uncontrolled risk taking.

Career development opportunity also predicted HRD. Visible pathways can make current learning economically and psychologically worthwhile. Yet the moderate coefficient indicates that career promises cannot substitute for day-to-day learning and leadership. Banks should broaden development beyond promotion by using mentoring, rotations, stretch assignments, skill credentials, and transparent mobility criteria. These mechanisms are especially relevant where organizational layers constrain rapid upward movement.

Employee experience had the smallest coefficient and the lowest mean, but it should not be dismissed. The result indicates a significant independent association after accounting for five related organizational conditions. A strained experience can undermine retention and reduce willingness to invest in bank-specific knowledge, even when infrastructure is strong. Its lower coefficient may partly reflect conceptual breadth: experience aggregates multiple interactions, some of which overlap indirectly with leadership, systems, and careers. Future research should model more specific experience dimensions and test whether experience mediates or moderates developmental relationships.

The absence of detected demographic differences suggests that the six organizational levers may be broadly relevant across the sampled groups. This finding supports organization-wide access to development rather than highly segmented programs based only on basic demographics. Nevertheless, null tests should be interpreted cautiously. The convenience sample, uneven subgroup sizes, and broad categories may conceal meaningful differences in role, branch location, job family, or digital task intensity.

VI. THEORETICAL CONTRIBUTIONS

First, the study positions HRD as a system-level outcome of digital transformation. Human Capital Theory explains why

capability investment matters, but the results show that formal learning is only one route. Leadership, infrastructure, culture, experience, and careers jointly shape whether investment becomes development. This extends the application of AMO beyond its frequent focus on performance by demonstrating how ability-, motivation-, and opportunity-enhancing conditions relate to capability formation itself.

Second, the model separates the digital work environment from employee experience. The former received the highest descriptive rating and a stronger coefficient, whereas the latter received the lowest mean and the smallest coefficient. Treating them as distinct prevents technology usability from being mistaken for a positive employment relationship and clarifies two different intervention targets.

Third, the study adds emerging-economy banking evidence to a literature often dominated by broad cross-industry or advanced-economy samples. The Vietnamese setting shows how rapid technological investment can coexist with gaps in learning and experience. Finally, the study offers a non-stereotypical treatment of Generation Z: the cohort is examined as an early-career population in a specific institutional setting, while claims about fixed generational traits are deliberately avoided.

➤ *Managerial Implications*

The coefficient ranking and descriptive means should be interpreted together. Digital leadership combines the largest standardized association with a relatively favorable mean, so it should be institutionalized through manager selection, coaching routines, and accountability. Banks can train line managers to translate digital strategy into weekly priorities, conduct short learning reviews, provide evidence-based feedback, and recognize responsible experimentation. Leadership metrics should include team capability growth rather than implementation milestones alone.

Digital learning represents the clearest investment opportunity because its association is strong while its mean is lower. A role-based learning architecture should connect short modules to real banking scenarios, supervised practice, peer knowledge exchange, and performance support at the moment of need. Protected learning time and manager follow-up are essential. Completion rates are insufficient; the bank should track transfer indicators such as use of new digital functions, error reduction, problem-resolution quality, and successful movement into more complex tasks.

The digital work environment should be optimized rather than expanded indiscriminately. Its high mean suggests that foundational technology is already visible to employees. The next step is to reduce duplicate systems, improve interoperability, simplify access, and use help-desk data to identify recurring friction. Cross-functional improvement teams can involve Generation Z employees in redesigning workflows while maintaining security and compliance controls.

Employee experience requires remedial attention because it has the lowest mean, even though its unique coefficient is smaller. Regular listening should be linked to visible action on workload, recognition, manager accessibility, fairness, and the quality of digital interactions. Innovation culture and career development can then reinforce the system through safe pilot mechanisms, mentoring, rotations, skill passports, and transparent criteria for lateral and upward mobility. Because demographic differences were not detected, access should be broadly inclusive, with tailoring based on role, skill gap, and career aspiration rather than demographic assumptions alone.

VII. LIMITATIONS AND FUTURE RESEARCH

Several limitations define the boundary of the findings. The cross-sectional design cannot establish temporal or causal order. Employees who perceive themselves as developing may also evaluate leadership and the work environment more positively. Longitudinal studies should measure organizational conditions and capability at multiple points, while field experiments could evaluate specific learning or leadership interventions.

The use of self-report data from a single organizational context creates potential common-method bias. Anonymity and the recovery of a differentiated factor structure reduce some concern but do not eliminate it. Future studies should combine employee responses with manager ratings, learning-platform records, internal mobility, skill assessments, and work outcomes. Confirmatory factor analysis should also test convergent and discriminant validity in an independent sample.

Convenience and snowball sampling limit representativeness, and the single-bank setting constrains external validity. Replication across banks, fintech firms, countries, job families, and levels of digital work intensity is needed. Future models could test mediation through engagement or learning transfer, moderation by psychological safety and job autonomy, and interactions among AMO dimensions. Researchers should also compare career-stage explanations with generational explanations to avoid attributing effects to cohort membership prematurely.

VIII. CONCLUSION

This study examined how six organizational conditions relate to Generation Z HRD in Vietnamese digital banking. Digital leadership and digital learning emerged as the strongest predictors, followed by the digital work environment, innovation culture, career development opportunity, and employee experience. The findings indicate that digital infrastructure is necessary but insufficient. Banks develop young talent most effectively when leaders give technology meaning, learning is continuous and transferable, systems enable application, innovation is responsibly supported, careers are visible, and everyday experience sustains reciprocity. These

conclusions are associational rather than causal, but they provide a coherent foundation for future research and for evidence-based HRD priorities in digitally transforming financial institutions.

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