

**Understanding Informal Communication: A Qualitative Study on  
Exploring the Influence of Informal Communication on Workplace  
Relationships of Generation Z Employees in the Banking Industry**

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## **Abstract**

As Generation Z increasingly enters the workforce, their distinct communication preferences and relational expectations are reshaping contemporary organisational environments. Within this shift, informal communication, characterised by spontaneous interactions and exchanges occurring beyond formal organisational systems, has gained growing recognition for its influence on employee relationships. While existing research acknowledges the value of informal communication, its role within generationally diverse and highly formalised industries remains underexplored. This study adopts a qualitative approach guided by a phenomenological methodology to examine how informal communication influences workplace relationships among Generation Z employees in the New Zealand banking sector. Data was collected through semi-structured interviews with five Generation Z employees from different banking organisations. Drawing on their lived experiences, how informal communication operates within a traditionally formal and hierarchical industry context is explored. The findings, developed through thematic analysis, indicate that informal communication plays a significant role in fostering trust, accessibility, and relational closeness, while also facilitating collaboration and information sharing beyond formal channels. At the same time, the findings highlight the importance of maintaining professional boundaries within power-asymmetrical relationships, particularly across hierarchical and generational lines. Overall, this study contributes to a deeper understanding of informal communication as both a relational and organisational mechanism within the banking sector. By foregrounding Generation Z perspectives, the research offers theoretical insights into workplace communication dynamics and provides practical implications for banking organisations seeking to support inclusive, effective, and relationally sustainable workplace environments.

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### **Attestation of Authorship**

I hereby declare that this submission is my own work and that, to the best of my knowledge and belief, it contains no material previously published or written by another person (except where explicitly defined in the acknowledgements), nor used artificial intelligence tools or generative artificial intelligence tools (unless it is clearly stated, and referenced, along with the purpose of use), nor material which to a substantial extent has been submitted for the award of any other degree or diploma of a university or other institution of higher learning.

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## **Chapter 1: Introduction**

### **1.1: Introduction**

This chapter introduces the foundation of the study by outlining the context, rationale, and overall direction of the research. It establishes the focus of the thesis on examining how informal communication dynamics influence workplace relationships among Generation Z employees within the banking sector. First, the chapter presents the context of this research by providing background and insight into informal communication practices within the New Zealand banking industry. This section explains the relevance of informal communication for workplace relationships, highlights the increasing presence of Generation Z employees in the workforce, and positions the banking industry as a suitable and timely context for the study's phenomenon. The research rationale and significance of the research explain why the study is needed and why it matters, by establishing the necessity of the study through identified gaps in existing research and outlining its academic and practical contributions. The chapter concludes by presenting the overall structure of the thesis, outlining how each chapter contributes to addressing the research question.

### **1.2: Research Context**

Informal communication refers to unstructured and spontaneous exchanges of information that occur outside formal organisational systems (Koch & Denner, 2022; Domunco, 2023). Although these interactions are often overlooked as peripheral in the workplace, existing literature demonstrates that informal communication plays a significant role in shaping key organisational outcomes, including employee engagement, trust, and the development of workplace relationships, extending from work-related to personal interactions (Watanabe et al., 2024). Due to the growing entry of Generation Z employees and the increasing use of digital platforms and social media–influenced communication tools within workplaces, the need for modern organisations to adapt

their communication practices and organisational cultures has intensified in order to remain sustainable, and effectively engage this emerging workforce (De & Chew, 2023; Yılmaz et al., 2024; Shamali, 2025; Baldrige, 2025).

Unlike formal communication channels that emphasise structure and hierarchical authority (Malik et al., 2021; Maurer et al., 2023), informal communication facilitates open, immediate, and less hierarchical interactions between employees across different levels and departments (Shrestha et al., 2020; Nagachevska et al., 2023). This form of communication can meaningfully shape everyday work experiences by influencing decision-making, supporting the exchange of ideas, and promoting team collaboration dynamics, not only among employees but also between employees and the managers who supervise them (Shrestha et al., 2020; Paudel et al., 2021; Zhu et al., 2024). For Generation Z employees who prioritize transparency and autonomy in communication (Gaidhani et al., 2019; Benítez-Márquez et al., 2022), informal communication aligns with their preferences, serving as a mechanism through which inclusivity and a sense of belonging may be cultivated in the contemporary work environments (Jones et al., 2018; Ly-Le & Le, 2024).

The New Zealand banking sector provides a particularly significant and contextually rich setting for this study. As of 2024, New Zealand has 27 registered banks, with the four major Australian-owned banks such as ANZ, ASB, BNZ, and Westpac accounting for approximately 84% of all bank lending in the country (Reserve Bank of New Zealand, 2024). The industry also includes locally owned institutions such as Kiwibank, the country's only government-owned bank, alongside TSB, SBS Bank, and The Co-operative Bank, contributing to a diverse yet highly concentrated financial landscape (Commerce Commission, 2024). Collectively, the sector holds total assets of \$712.21 billion, representing approximately 175% of New Zealand's Gross Domestic Product (GDP), and employs over 29,000 people nationwide. In 2024 alone, the five

major banks paid \$3.69 billion in wages and salaries to over 26,000 employees (New Zealand Banking Association 2024; KPMG, 2025).

Currently, the industry is undergoing rapid structural transformation. New Zealand's banking environment is being reshaped by digital innovation, and shifting consumer expectations, requiring banks to continuously adapt in order to deliver convenient, secure, and high-quality services to customers (Kularatne, 2023; Chapman Tripp, 2025; KPMG, 2025). These technological developments are not only transforming customer experiences but are also fundamentally changing how banking employees communicate and collaborate within their workplaces.

Particularly in sectors such as banking, where professionalism and formality are critical to the organisational culture (Lee et al., 2020; Maurer et al., 2023), informal communication can exert a significant influence on employee collaboration, teamwork, and organisational unity (Valo & Mikkola, 2019). Within such environments, informal communication may appear understated or constrained; however, emerging research suggests that informal communication continues to play a meaningful role in shaping interaction and coordination within formal organisational environments (Gerlach, 2019; Denner et al., 2024).

Alongside this digital transformation, the New Zealand banking sector is also experiencing significant generational shifts within its workforce. As Baby Boomers exit the workforce and Generation Z enters in increasing numbers, banks face growing pressure to adapt their internal communication practices, organisational cultures, and employee engagement strategies to accommodate a generation with distinctly different values, expectations, and communication preferences (EY, 2023; Bellens et al., 2023). According to EY (2023), Generation Z is expected to account for approximately 27% of the global workforce by 2025, underscoring the urgency for banks to adapt their workplaces accordingly (Shamali, 2025). Within the New Zealand context,

Chapman Tripp (2025) identified Generation Z's entry into the workforce as a defining force of change within the banking sector, as this cohort brings distinct expectations for digital-first experiences, transparent communication, and meaningful, purpose-driven work. As banking institutions continue to undergo digital transformation while simultaneously integrating younger generations and getting generationally diverse, understanding how informal communication operates within this context is both timely and academically significant.

### **1.3: Background of the Study**

Having effective internal communication is a key to obtain organisational success, as it ensures the flow of organisational operation, fostering a positive and productive work environment (Musheke & Phiri, 2021). According to Bencsik and Juhász (2020), for the operational efficiency of an organisation, all information and knowledges should be made accessible at all times for every employee through various channels and regardless of location. Most of the organisations focus on the formal communication such as emails, documented reports and meetings to maintain operational clarity and accountability (Malik et al., 2021; Maurer et al., 2023), while the significant influence of informal communication on shaping multiple organisational dynamics is not well explored in practical and academic terms as it has been overlooked as peripheral, often regarded as a secondary concern (Stöckl & Struck, 2022; Watanabe et al., 2024; Zhu et al., 2024)

With regard to organisational dynamics, this study positions workplace relationships as the primary outcome of interest, with informal communication examined as the key mechanism through which relational dynamics are formed and maintained within organisational settings. This focus aligns with broader shifts in organisational perspectives that increasingly recognise the importance of everyday, informal interactions in shaping employee experiences. With the ongoing evolution of global perspectives and a deeper understanding of human behaviour, modern enterprises have

acknowledged the presence and influence of these informal communication (Nwinyokpugi, 2018; Gaidhani et al., 2019; Lee et al., 2020; Maurer et al., 2023). As workplace culture continues to evolve alongside with technological advancements and generational shift as time progresses, the entry of Generation Z into the workforce has brought new values, behaviours, and communication styles shaped by the digital era, within the contemporary organisational settings.

Gen Z employees uphold their definition of a meaningful workplace as one where inclusivity, collaboration and opportunities for self-development is actively supported (Molloy, 2024; Bindley & Cutter, 2024). These shifts in expectations and workplace values have challenged the traditional norms (Kirchmayer & Fratričová, 2018; Vieira et al., 2024), especially in industries like banking sector, where formal communication and hierarchical authorization is embedded in the system (Malek & Jaguli, 2018; Gaidhani et al., 2019). Their communication style is convenient and immediate and favours the one that are conducted through multiple digital platforms such as direct messaging apps, social media, and various collaborative tools (Tromer, 2021; Montrief et al., 2020; Curless & Murray, 2021; Wang et al., 2022).

In the context of informal exchanges, the relational and social behaviours of Gen Z employees occurring outside of formal structures are still relatively understudied (Rezende et al., 2020; Stöckl & Struck, 2022; Watanabe et al., 2024; Sepehri & Jazbi, 2024). On top of the issue, the banking sector, characterised by strict regulatory frameworks, competitive pace, and a strong emphasis on professionalism (Gaidhani et al., 2019; Paudel et al., 2021; Watanabe et al., 2024), offers a unique context for examining this phenomenon. Therefore, this research contributes to the existing literature by integrating multiple theoretical approaches to explore how informal communication tend to influence workplace relationships dynamics among Gen Z workers, offering insights into how these social interactions unfold within the context of the banking industry in New Zealand.

By combining multiple theoretical frameworks, the research study provides a deeper understanding on the modern workplace phenomena and dynamics. The research study aims to explore the informal, dynamic, and socially constructed nature of workplace communication, providing a deeper understanding of how the Gen Z utilizes multiple informal networks and relational processes within the formal organisational settings. Accordingly, this research will contribute to a broader understanding of how informal communication functions within a new generation and a specific industrial context.

#### **1.4: Research Rationale and Significance of the Research**

Although existing research studies have explored the impact of informal communication on different organisational contexts such as organisational performance, employee productivity and workplace culture (Park, 2022; Purnamasari et al. 2023; Denner et al., 2024), the specific relational outcomes related to interpersonal relationships dynamics and generational focus remain underexplored (Stöckl & Struck, 2022; Watanabe et al., 2024). In support to this, Watanabe et al. (2024) highlighted the lack of research addressing contextual factors influencing workplace relationships within informal communication studies. Rampen et al. (2023) has also pointed out regarding the oversight in exploring how these dynamics specifically affect Generation Z employees in organisational settings.

Taken together, existing studies tend to examine informal communication in relation to performance, productivity, or other general organisational outcomes, or explore Generation Z as a workforce cohort in broad terms. However, there remains a clear gap in the literature regarding how informal communication dynamics shape workplace relationships among Generation Z employees within highly formal and regulated industries such as banking. This combined gap,

which brings together generational focus, informal communication practices, relational outcomes, and the banking industry context, has not been sufficiently addressed in existing research.

Therefore, by focusing on a generation cohort that is increasingly growing and expected to dominate the workforce in the future (Jones et al., 2018), the study aims to explore how informal communication shapes their workplace relationships within the banking sector. By foregrounding workplace relationships as the primary outcome of interest, this study seeks to extend empirical understanding by conceptualising informal communication not only as a social practice but also as a relational and structural process shaped by both generational characteristics and organisational context. Owing to the gaps identified, this study aims to help bridge the gaps in the literature by applying existing theories to address the following research question:

“How do informal communication dynamics influence the workplace relationships of Generation Z employees in the banking sector?”

Through addressing the research question, this study examines how informal communication affects workplace relationships among Generation Z employees in New Zealand banks, considering both their communication preferences and relational challenges. Additionally, it also introduces practical insights into how organisations can align and integrate communication practices accordingly to different generational expectations to build more inclusive and collaborative work environments. The findings seek to contribute practical insights to organisational communication practices by supporting connection, engagement, and inclusive collaboration across generational expectations.

## **1.5: Thesis Structure**

This thesis is structured into six chapters, each contributing to an in-depth examination of how informal communication influences workplace relationships among Generation Z employees within the banking sector.

Chapter One introduces the research context and background, highlighting the growing importance of informal communication in modern workplaces, particularly with highly formalised industries such as banking. It outlines the challenges associated with intergenerational workplace dynamics and the increasing presence of Generation Z in the workforce. The whole chapter focuses on the study's purpose and background, its significance brought up together with the research question and multiple theoretical and practical implications to the research. The chapter establishes the purpose and significance of the study and presents the central research question guiding the investigation.

Chapter Two provides a critical review of the relevant theoretical and empirical literature related to informal communication, Generation Z, and workplace relationships. It examines key conceptual debates and synthesizes existing research to position the study within the broader academic discourse. The chapter draws on selected theoretical perspectives, including Media Richness Theory (MRT) and Social Exchange Theory (SET), to develop an analytical framework for understanding informal communication processes. It also identifies gaps in the literature that justify the focus of the study.

Chapter Three outlines the methodological approach adopted in this research. Grounded in an interpretivist paradigm, the study employs a qualitative, phenomenological methodology to explore participants' lived experience. Overall, the chapter details the research design, participant

recruitment, data collection procedures, ethical considerations, and the thematic analysis process used to analyse the data.

Chapter Four presents the research findings, organised into key themes that emerged from the analysis of interview data. These themes reflect the experiences and perceptions of Generation Z employees and illustrate how informal communication shapes workplace relationships within the banking industry.

Chapter Five discusses the findings in relation to the theoretical framework and existing literature. It interprets the results to demonstrate how the study extends current understanding of informal communication and relational dynamics in a generational and sector-specific context.

The final chapter, Chapter Six concludes the thesis by summarising the key findings, outlining the study's practical and theoretical implications, acknowledging its limitations, and offering recommendations for future research.

## **1.6: Summary**

This chapter introduced the research context, background, and rationale for examining how informal communication influences workplace relationships among Generation Z employees in the New Zealand banking sector. It highlighted the increasing prominence of informal communication practices in modern organisational settings and explained why the banking industry, characterised by strong norms of formality and regulation, offers a particularly relevant context for this investigation. By situating the study within this context, the chapter established the significance of exploring Gen Z employees' relationship-building practices at work. The chapter concluded by presenting the research question guiding the study. The next chapter critically

reviews the existing literature together with the multiple theoretical perspectives and identifies the key gaps this research aims to address.

## **Chapter 2: Literature Review**

### **2.1: Introduction**

The literature consistently highlights the importance of organisational communication, with Musheke and Phiri (2021) demonstrating its crucial role in enhancing employee relationships and a productive workplace atmosphere, and Hee et al. (2019) further stating that both achieving employee performance and maintaining strong relationships between the employees are closely associated with the effectiveness of communication systems integrated within organisations. As Generation Z begins to enter the workforce, their preferences on informal communication have gained significant attention across modern organisations, highlighting its role in enhancing collaboration and engagement in modern workplaces (Gaidhani et al., 2019).

The purpose of this chapter is to critically evaluate the existing literatures which underpin the research problem, regarding informal communication and its impact on Generation Z employees' workplace relationship in the banking sector. In relevance to the research, the chapter explores relevant theories, empirical studies on organisational communication, generational differences, and workplace relationships, examining how informal communication affect relationship-building and interactions in the workplace. Moreover, the communicative behaviours and preferences in the context of Generation Z employees are well emphasised, especially in comparison to traditional, formal communication practices integrated in highly regulated industries such as banking. By exploring the literature related to informal communication practices and generational differences in organisational settings, this chapter aims to identify key gaps in the literature, regarding the limited exploration of informal communication practices among Generation Z employees in the banking context. Through these identified gaps and empirical analyses, it will act as a foundation for the development of the research framework and support the rationale for this study.

## **2.2: Theoretical Framework**

First and foremost, this section will propose the theoretical frameworks utilized to well answer the research question of this study. Despite its influence on organisational cohesion, in industry such as banking, which favour formality, these informal interactions are often underestimated in terms of their relational and organisational value and consequently overlooked in term of their significance (Stöckl & Struck, 2022). However, multiple literatures have shown the impact of the informal communication dynamics in enhancing outcomes such as building trust, promote workplace relationships and convenient flow of information (Stevanović & Gmitrović, 2016; Gara & Porte, 2020; Bencsik & Juhasz, 2020; Whetsell et al., 2021;). Moreover, given that Gen Z's preference on transparency, flexibility and convenience in communicating inside the workplace (Gaidhani et al., 2019), considering their favour and values (Benítez-Márquez et al., 2022), thorough understanding on informal communication is relevant. Therefore, to comprehensively analyse the dynamics of informal communication among Gen Z employees in the banking sector and their workplace relationships as a whole, this research study will address two theoretical approaches.

Firstly, Media Richness Theory (MRT) proposed by Daft and Lengel (1986), will be utilized to analyse how employees tend to choose their preferred communication channels based on the richness of the medium for social exchange. Moreover, Homans's (1958) Social Exchange Theory (SET), a complementary framework which is a relevant theory further broadened by Blau (1964), will be employed to understand how informal communication supports as a medium in building trust and strengthen workplace relationships among the Gen Z employees through mutual reciprocal exchanges. Combined together, MRT and SET were selected as the primary theoretical lenses for this study due to their direct relevance to communication practices and workplace

relationship development. MRT provides a structured means of examining how Generation Z employees tend to select and utilise communication channels in a highly formalised banking environment, while Social Exchange Theory offers insights into how informal communication enhances trust-building, reciprocity, and improving workplace connections. Although alternative theoretical perspectives related to organisational communication and social interaction were considered, they were not adopted for this study in order to maintain analytical focus and depth appropriate to the scope and level of this research. The combined application of MRT and SET therefore enables a coherent and complementary analysis of both the communicative and relational dimensions of informal communication among Generation Z employees in the banking sector.

### **2.2.1: Media Richness Theory (MRT)**

A theory originally introduced by Daft and Lengel (1986), Media Richness Theory (MRT) is a communication framework that explains how different communication channels, media or platforms can differ accordingly to their ability to pass on information and how rich they could convey (Watanabe et al., 2024). The richness of a medium can be influenced by four key factors: the ability to convey non-verbally (such as tone of voice and body language), immediacy (how quickly responses can take place), language variety (the range of language it supports), and personalization (how personal and emotionally engaging) the communication is (Horomia, 2007). The theory itself is based on two perspectives in differentiating various communication methods: Rich Media and Lean Media (Oliver, 2019).

Rich Media such as face-to-face and telephone communication is considered as high in richness as the communication usually take place as one-on-one conversation which can convey immediate feedback with personalized focus, making the media favourable for complex tasks (Verčič & Špoljarić, 2020; Watanabe et al., 2024). As rich media facilitate spontaneous, relationship-focused

conversations which help people clarify information in timely manner and understand each other better, its rich communication channels are ideal for informal interactions (Verčič & Špoljarić, 2020). The media is particularly appropriate when uncertainty regarding the message content, context, or interpretation is high (Horomia, 2007). Contrary to this, lean media, consisting of emails, messages, written documents and memos, lack in richness of immediacy and nonverbal cues without the presence of strong emotional depth which makes them suitable for delivering straightforward information (Ishii et al., 2019).

Salin and Koponen (2024) broadened MRT with interpersonal goals stating that ones' communication media choices depend not only on task clarity or goals but also on relationship building and constructing their own professional image in the workplace. Moreover, Adjei et al. (2020) applied MRT to digital platforms and social communication channels to broaden the scope of the theory. Building on this, Oliver (2019) emphasised the importance of trust, immediacy and social presence for effective communication especially in mediated environments where nonverbal cues are limited as these factors help strengthen interpersonal understanding and make the interactions feel more personal and engaging.

For instance, in a banking office, a Gen Z employee might use an internal messaging app like Microsoft Teams or WhatsApp to casually check in with a colleague or to offer quick support on a daily basis. According to MRT, although these platforms may be considered less rich than face-to-face communication, the informal tone, shared experiences between each other, and immediacy of the exchange can make their interactions feel personal and emotionally connecting. This highlights how Gen Z employees tend to use digital platforms not only for efficiency, but also to build their personal relationships and socialize in the workplace, adding richness to the medium based on how they engage with it.

Applying MRT together with these broadened theoretical views, the theory is utilised to explore how Gen Z employees in the banking sector engage in informal communication. As MRT focuses on both the functional and social aspects of media usage (Verčič & Špoljarić, 2020), it can provide insights into how Gen Z employees select communication tools based on the perceived richness of the medium, particularly in relation to the complexity and ambiguity of the task (Ishii et al., 2019). Building on this, Watanabe et al. (2024) found that in digitally mediated workplace environments, employees adapt communication practices through informal and improvised media use, depending on organisational contexts and communication needs. This illustrates how MRT can be effectively utilised to better understand how younger generations such as Gen Z maintain workplace relationships and engage in informal exchanges within complex modern workplaces. Hence, Media Richness Theory (MRT) is adopted as one of the foundational theories for this research study, not only to evaluate communication efficiency but also to assess the relational and emotional richness of informal interactions in addressing the research question.

However, although MRT provides a useful way to understand media choice, it places strong emphasis on the idea that richness is an inherent characteristic of the communication channel, mainly determined by task ambiguity (Daft & Lengel, 1986; Ishii et al., 2019). This assumption may be too rigid when applied to modern organisational settings. In highly regulated and hierarchical environments such as banking, media selection is influenced not only by task complexity but also by authority structures, professional expectations, and organisational rules. As Salin and Koponen (2024) and Watanabe et al. (2024) suggest, communication choices are shaped by interpersonal goals and contextual factors rather than by a fixed richness hierarchy alone. Therefore, while MRT remains a valuable framework, it requires contextual interpretation when applied to generational dynamics and structured organisational environments. Therefore, Media

Richness Theory (MRT) is adopted as a guiding theoretical lens for this research, not as a fixed classification model but as an interpretive framework to examine how Generation Z employees perceive and negotiate media use within a structured organisational context. Rather than applying richness hierarchies rigidly, this study draws on MRT to understand how communication effectiveness is shaped by task demands, relational familiarity, and organisational norms.

### **2.2.2: Social Exchange Theory (SET)**

Social Exchange Theory, originally proposed by Homans (1958) and later developed by Blau (1964), explains social behaviour as an exchange process in which individuals seek to maximise benefits while minimising costs. In organisational settings, employees engage in exchanges with colleagues and supervisors that influence attitudes, trust and commitment, promoting a workplace where contributions are valued and efforts are recognized (Cropanzano & Mitchell, 2005; Gerlach, 2019). These exchanges involve both tangible and intangible resources, such as support, information, or recognition, and are guided by expectations of reciprocity (Chiaburu et al., 2015). When employees perceive a fair balance between their efforts and the rewards received, they are more likely to respond with positive attitudes and higher performance (Chernyak-Hai & Rabenu, 2018). Conversely, perceptions of imbalance or unmet reciprocity can result weakened workplace relationships (Zhang et al., 2021).

In the context of reciprocity and informal communication, the utilisation of informal communication channels acts as medium where reciprocal exchanges occur inside the workplace (Davlembayeva et al. (2021). According to Tsai and Kang (2019), social interactions by means of preferred communication methods promote reciprocal behaviours and these informal interactions allow the employees to exchange resources, information which is advantageous in building and maintaining a trustful workplace atmosphere. Vice versa, as Zhang et al. (2021) has mentioned, in

absence of this medium, i.e., the lack of informal communication opportunities, employees may feel limited in engaging reciprocal exchange which will weaken the social exchange within the workplace (Torro et al., 2022). In support to the statement, Torro and Pirkkalainen (2023) has pointed out that communication primarily relying on communication tool (utilize for task-focused and formal communication) limits the employees to engage in social bonding in order to promote trustworthiness. Therefore, information communication can be considered as one of the key elements in developing reciprocal trust and cooperative interactions as outlined in SET (Cropanzano et al., 2017). Through these mutual obligations, developed trust and commitment can be seen as the resulted intangible rewards of the reciprocal exchange, as SET has described (Cole et al., 2002; Tsai & Kang, 2019).

By applying Social Exchange Theory (SET), this study aims to explore how Generation Z employees in the banking industry engage in informal communication as a supportive mechanism for developing mutual trust, social support, and building workplace relationships. Given Generation Z's preference for collaboration and transparency (Gaidhani et al., 2019; Rampen et al., 2023), SET provides a useful lens for examining how their informal communication behaviours reflect expectations of reciprocity within workplace interactions (Chiaburu et al., 2015). In addition, the theory will provide a deeper understanding of how informal communication practices contribute to employees' psychological closeness and inclusivity within their workplace (Tsai & Kang, 2019). Through this framework, the study explains how Generation Z employees build and sustain workplace relationships by informally exchanging resources such as emotional support, trust, knowledge, and shared experiences, and how these exchanges are evaluated based on perceived fairness and mutual benefit (Chiaburu et al., 2015). Overall, SET serves not only as a theoretical framework for examining informal communication but also as a foundation for

understanding how informal social interactions shape the workplace experiences of Generation Z employees.

However, although Social Exchange Theory provides a useful framework for understanding how trust and commitment develop through reciprocal interaction, it generally assumes that exchanges occur under relatively balanced conditions, where reciprocity is voluntarily maintained over time (Blau, 1964; Cropanzano & Mitchell, 2005). In highly structured and hierarchical environments such as banking, reciprocity may not always be symmetrical. Differences in authority, role expectations, and decision-making power can shape how exchanges unfold and limit the degree to which mutual benefits are equally negotiated (Chernyak-Hai & Rabenu, 2018; Zehrer & Leiß, 2020). While SET focuses on perceived fairness and balance in exchange, it does not fully account for how formal power structures constrain employees' capacity to reciprocate. Therefore, although SET remains valuable for explaining relational development, it requires contextual consideration when applied to regulated and authority-sensitive organisational settings.

To summarize, social behaviour resulted from an exchange process where individuals seek to maximize rewards while minimizing costs (Nachmias et al., 2021). In SET context, informal communication within the organisation can be comprehended as strategic collaborating tool the Gen Z employees tend to use to promote trust and social support to strengthen their professional work relationships while avoiding the constraints of formality (Chernyak-Hai & Rabenu, 2018; Ly-Le & Le, 2024). As the theory pinpoints the underlying dynamics of informal communication and interactions within the organisational context, Social Exchange Theory (SET) is adopted as one theoretical framework for this research.

### **2.3: Informal Communication**

For the convenient flow of organisational operations, necessary knowledge and information should be made available and accessible at any time and through various channels (Bencsik & Juhasz, 2020). This is commonly implemented through formal communication procedures in accordance with organisational regulations, including structured meetings, reports, documented policies, and official communication systems, which are mandatory in most organisations (Malik et al., 2021). While these formal channels support accountability and control, they may be limited in addressing the immediacy and relational aspects of everyday workplace interaction. The alternative option is the usage of informal communication to supplement or replace inconvenient formal system to bridge the communication gap.

Informal communication can be defined as unstructured, spontaneous, and relational exchanges of information that occur outside formal organisational systems and hierarchical channels (Koch & Denner, 2022; Domunco, 2023). Fay (2011) and Chen and Ke (2016) described informal communication as social glue of all workplaces, intended not only for work or task focused but also for meaningful interpersonal relationships. In support to Fay (2011) and Chen and Ke (2016), Schwabe (2025) stated that these informal interactions and communication occurred outside formality are mostly utilised to gain access to resources, influence decisions and to enhance their career opportunities through socializing. Building on these definitions, informal communication is commonly distinguished from formal communication by its unstructured nature, absence of hierarchical authority, and flexibility in both content and form (Stevanović & Gmitrović, 2016). Unlike formal communication, which is typically structured and procedural, informal communication allows employees to interact more personally, regardless of organisational rank or position (Koch & Denner, 2022; Denner et al., 2024).

Zhu et al. (2024) reported that informal communication represents approximately one-third of all adult communication, indicating its role in daily human interactions and communication dynamics, even applies within workplaces. According to Stöckl and Struck (2022) and Denner et al., (2024), informal communication is usually applied in various ways which include verbal exchanges, such as casual conversations, experience sharing, and humour, as well as electronic interactions like text messaging, informal emails, and communication through multiple social media channels. According to Stevanović and Gmitrović (2016, p. 305), “These types of communication do not reflect hierarchical relationships of the organisation units”, as the informal communication itself often bypasses formal authorities and rules and tend to overlook organisational rank. As explained by Schwabe (2025), despite its effect on professionalism and image of formal industries, informal communication serves as a double-edged form of expression which can also help employees create professional work relationships, fostering trust through casual conversations.

Usage of the informal communication channels help connect every member of the organisation across all directions: vertically, horizontally and diagonally (Stevanović & Gmitrović, 2016), which helps employees get to know each other which contributes to building relationships among themselves, integrating them into the broader organisational culture (Domunco, 2023; Denner et al., 2024). These media channels are where employees usually associate with their colleagues to share knowledge, experiences and information which can either be work-related or not. For example, as Koch and Denner (2022) has stated, from arranging meetings with colleagues, exchanging documents and reports to small office gossip and water cooler chit chats involves within informal conversations which helps the employees to learn about each other and to know more about different expertise and characteristics of all team members. This statement supports the point that informal communication tends to occur everywhere across the organisations: from

office, break rooms, cafeteria and beyond (Valo & Mikkola, 2019). The non-hierarchical nature of informal communication allows employees to exchange information freely and develop interpersonal connections that may not emerge through formal channels alone (Stevanović & Gmitrović, 2016; Valo & Mikkola, 2019). Therefore, informal communication cannot be overlooked as this type of communication is occurring throughout and within the whole workplace (Zhu et al., 2024).

In the context of the workplace, engaging in informal communication helps employees express their ideas, experiences, and knowledge while social bonding (Liu et al., 2024). It also enables them to adapt to different contexts and situations to navigate operational dynamics effectively and due to these abilities, informal communication plays a crucial role in promoting business enterprises into a more sustainable development one through effective organisational communication (Stevanović & Gmitrović, 2016; Zhu et al., 2024).

### **2.3.1: Informal Communication in the Workplace (Banking Industry)**

It is called to attention by Krackhardt and Hanson (2006) that despite major investments in organisational restructuring, outcomes often fail to meet expectations because the true drivers of productivity frequently operate within informal networks beyond formal structures. In highly formal industries such as banking, managers have traditionally been reluctant to challenge established communication systems, even when these systems no longer align with workforce needs (Lee et al., 2020; Maurer et al., 2023). As a result, informal communication has often been misperceived as strategically irrelevant or ineffective, leading to its continued marginalisation within organisational practice (Zhu et al., 2024). This tendency highlights the paradox within banking organisations, where rigid formal systems coexist with informal networks that quietly sustain everyday coordination and productivity (Stöckl & Struck, 2022; Denner et al., 2024).

The banking industry presents a distinctive organisational context due to its strong emphasis on regulation, hierarchy, and procedural clarity (Shrestha et al., 2020; Paudel et al., 2021). Formal communication frameworks such as meetings, memos, emails, and reporting lines are central to banking operations and accountability (Maurer et al., 2023). However, empirical studies consistently indicate that these formal systems alone are insufficient to meet the full range of workplace communication demands, particularly those related to immediacy, accessibility, and relational exchange (Lee et al., 2020). As a result, informal communication naturally emerges as a complementary mechanism that supports day-to-day interaction where formal systems fall short (Shrestha et al., 2020).

Research across organisational contexts shows that employees frequently perceive informal communication as more accessible and effective than formal channels for obtaining timely information. Fay (2011) argued that information shared informally may be more accurate and meaningful due to its contextual richness. Similarly, studies of frontline workers indicate a preference for direct conversations, peer interactions, and digital messaging over scheduled meetings and formal documentation, which are often viewed as complex, wordy, and less responsive (Bueno, 2019; Maurer et al., 2023). These findings point to a broader pattern in which informal communication enhances accessibility and responsiveness within highly structured organisational environments (Lee et al., 2020; Maurer et al., 2023).

Within banking settings, informal communication takes place across multiple physical and digital spaces, including offices, corridors, break rooms, and online platforms such as Microsoft Teams and internal messaging systems (Valo & Mikkola, 2019; Koch & Denner, 2022). While face-to-face interactions remain significant, recent studies also highlight the growing role of digital informal communication in enabling social connection, emotional support, and coordination,

particularly in hybrid and remote work contexts (Montrief et al., 2020; Wang et al., 2022; Torro & Pirkkalainen, 2023). Rather than focusing on specific communication modes, existing research suggests that the value of informal communication lies in its flexibility and relational quality, regardless of medium.

Beyond information exchange, informal communication plays a critical role in trust-building and relational development within banking organisations (Bonaccio et al., 2016; Nagachevska et al., 2023). Empirical studies indicate that casual conversations, informal check-ins, and social interactions enable employees to develop mutual respect and psychological closeness, supporting more open and cooperative working relationships (Nagachevska et al., 2023; Denner et al., 2024). In summary, without disrupting the integrated formal system, informal communication structures support it by making the communication between the employees more humanly, adaptive, efficient and effective especially in the areas where integrated formal systems fall short (Ismail, 2019; Denner et al., 2024).

A consistent pattern across banking studies is the role of informal communication in supporting knowledge-sharing and managerial effectiveness (Stöckl & Struck, 2022). Research on commercial banks demonstrates that managers often rely on informal discussions to consult employees, gather feedback, and address task coordination, particularly in decision-making processes that require speed and contextual understanding (Shrestha et al., 2020; Paudel et al., 2021). Similarly, informal forums and open discussions have been shown to encourage employee voice, clarity, and trust, contributing to a more inclusive communication climate within banking institutions (Duncan, 2016; Köhler et al., 2010). While such interactions may operate outside formal rules, they facilitate the exchange of experiential knowledge, feedback, and social support that formal systems often fail to capture (Nagachevska et al., 2023). Rather than undermining

formal structures, informal communication functions alongside them, bridging gaps between departments and hierarchical levels (Shrestha et al., 2020; Denner et al., 2024).

With the broadening perspectives of modern managers and changes in organisational culture of modern businesses, management are starting to focus on potential advantages of integrating informal communication into the system in order to transform the enterprises into a better sustainable one (Zhu et al., 2024). This growing awareness has reshaped how communication is understood within organisational contexts, especially in the banking industry, where the formality is in favour. This pinpoints the necessity of the enterprises to transform beyond formal structures and to integrate more approachable and open work environment which allows open communication for enhanced internal cohesion and long-term sustainability.

Given that informal communication constitutes a substantial proportion of everyday workplace interaction, its role in facilitating creativity, relationship-building, and adaptability is increasingly difficult to overlook (Denner et al., 2024; Watanabe et al., 2024; Schwabe, 2025). Collectively, these findings position informal communication as a critical yet often understated element of effective organisational communication within the banking industry.

## **2.4 Workplace Relationships**

Workplace relationships can be understood as the interpersonal connections through which employees engage, communicate, and coordinate work within organisational contexts (Jämsen et al., 2021; Fiaz & Qureshi, 2023). These relationships emerge through ongoing interaction and shared communication practices, facilitating the exchange of support, information, and resources necessary for accomplishing organisational tasks (Cetinkaya et al., 2021; Chory & Horan, 2023).

In this sense, workplace relationships function as a foundational element of collaboration and day-to-day organisational functioning.

Workplace relationships develop through repeated interaction and information exchange among employees within or in between different departments of the workplace, primarily in the context of accomplishing work-related tasks (Cetinkaya et al., 2021; Fiaz & Qureshi, 2023; Bella, 2023). Over time, reciprocal interaction strengthens relational bonds and shapes employees' attitudes, behaviours, and experiences within organisational settings (Denner et al., 2024). At a functional level, workplace relationships are most meaningfully understood through two core relational forms: supervisor–subordinate relationships and coworker relationships (Tran et al., 2018; Gerlach, 2019). While these relationships naturally emerge within the workplace, the main objective should be to task-oriented to achieve organisational goals rather than fulfilling social enjoyment or for personal matters (Valo & Mikkola, 2019).

Rather than existing as isolated social connections, these relationships play an important organisational role. Research consistently indicates that high-quality supervisor–subordinate and coworker relationships support trust development, facilitate knowledge sharing, and enable more effective coordination of work (Tran et al., 2018; Valo & Mikkola, 2019). These relational outcomes are particularly evident in environments where informal communication enables frequent, reciprocal interaction, allowing employees to exchange information, seek support, and collaborate beyond formal role boundaries (Gerlach, 2019). In this way, workplace relationships remain task-oriented while simultaneously shaping the quality of interaction and engagement within organisations.

Most importantly, the quality of these relationships is very essential in multiple organisational aspects, which shapes the convenience in information flow, accessibility to information,

performance evaluations and workplace effectiveness (Costa, 2021). Studies have demonstrated that strong relationships between supervisors and subordinates are positively associated with improved employee performance and overall workplace effectiveness (Haar et al., 2019). Such relationships enable employees to rely on their leaders to access resources and achieve work-related support, while fostering higher levels of trust, respect, and mutual obligation between both parties (Jämsen et al., 2021; Cetinkaya et al., 2021). As for coworker relationship, these relationships serve as their primary source for their motivation, career development and emotional support (Tran et al., 2018). Since they are positioned in the same working environment and share similar work experiences within the workplace, they may have clear understanding of their working atmosphere (Gerlach, 2019). Conversely, as they are well qualified to understand or acknowledge each other's challenges with their duties and tasks, it enables them to exchange guidance, knowledge, information and opinions internally (Tran et al., 2018). Hence, "Establishing high-quality relationships should be for the sake of a well-functioning workplace". (Valo & Mikkola, 2019, p. 7).

On the whole, these workplace relationships are meaningful social connections among employees and employers, formed as the result of continuous interactions through the exchange of both formal and informal exchange. These evolving relationships heavily impact on both professional and personal cohorts (Costa, 2021; Bella, 2023). In organisational context, these relationships influence on how information is exchanged, problems are solved, operations are managed, and productive collaboration is achieved (Ly-Le & Le, 2024). To employees, their adaptability to organisation culture, motivational drivers, well-beings and engagement can be affected (Gerlach, 2019, Schwabe et al., 2025). As stated by Costa (2021) and Bella (2023), understanding the dynamics of workplace relationships is important for organisations in shaping their working

environments into efficiently supportive atmosphere for all employees. For this research study, workplace relationships will be explored in both “supervisor to subordinate” and “coworker relationships” as doing so will allow the research to cover multiple perspectives which can be resulted in different effects.

#### **2.4.1: Influence of Informal Communication on Workplace Relationships**

Multiple literatures have reported that if the employees are well informed through their workplace relationships, they tend to show higher productivity with increase in job satisfaction and engagement (Tran et al., 2018; Hee et al., 2019). According to Ismail (2019), employees with perceived freedom in communication are those who are more likely to share creative ideas, resolve organisational issues through collaborative manners and are more motivated with their respective roles. Rather than operating in isolation, these outcomes reflect the broader relational function of informal communication in enabling effective interaction, mutual understanding, coordination and collaborative work practices (Valo & Mikkola, 2019; Gerlach, 2019).

According to Fay (2011), informal communication at the workplace has a range of meaningful influence on both the individual employees’ experiences and organisational outcomes, as the system itself complements integrated formal channels by filling informational gaps and providing emotional support (Ismail, 2019; Denner et al., 2024). From these perspectives, informal communication can be understood as a relational mechanism that fosters psychological closeness, shared meaning, and a sense of belonging, which collectively strengthen workplace relationships and employee commitment (Ly-Le & Le, 2024). Building on this, Fay (2011) also suggested that these casual conversations or social talk among the co-workers within the workplace can serve as communication strategies that could be beneficial in maintaining good co-worker relationships among them. Moreover, Ly-Le and Le (2024) supported the integration of personal communication

as it can not only benefit peer-to-peer relationships but also contributes to the development of professional relationships between employees and their supervisors, which can improve mutual understanding across different hierarchical levels within the organisation. These findings indicate that informal communication supports relationship-building both horizontally and vertically within organisational structures. Due to these factors, Valo and Mikkola (2019) recognized informal communication as a central system in building interpersonal relationships within the workplace, which serves as a powerful mechanism for enhancing employee effectiveness and organisational performance (Ismail, 2019).

Supporting literature further indicates that the quality of workplace relationships is closely linked to the effectiveness of everyday communication practices, with informal communication playing a significant role (Denner et al., 2024; Schwabe et al., 2025). When the quality of these interactions is high, it is undeniable that employees will be well informed, perceive their responsibilities and goals clearly without uncertainty which will result in better organisational outcomes (Tran et al., 2018; Valo & Mikkola, 2019; Gerlach, 2019). Hence, from a relational perspective, Informal communication plays a broader relational role by supporting trust, openness, and sustained interaction, beyond its use for engagement or collaboration. Using informal communication as collaboration methods, organisations can implement strategies within their workplace culture to foster psychological closeness and trust among their employees, which will in turn be helpful in building their professional relationships (Schwabe et al., 2025). Thus, to enhance workplace relationships, organisations must willingly promote flexible communication practices which will facilitate collaboration, openness and inclusivity (Ismail, 2019; Liu et al., 2024), which are the key characteristics of informal communication (Stevanović & Gmitrović, 2016; Koch & Denner, 2022).

## **2.5: Generation Z Employees in the Workplace**

Unlike other generations, Generation Z is a generation raised in an era characterised by high information transparency and accessibility, and a digitally convenient and resource-rich environment (Vieira et al., 2024), referring to those individuals born from the mid-1990s to the early 2010s (Singh & Dangmei, 2016; Benítez-Márquez et al., 2022). Similarly, McCrindle and Wolfinger (2011) described Generation Z as most materially rich, technologically fluent generation, shaped by global interconnectivity and accessibility to educational opportunities. Kirchmayer and Fratričová (2018) referred Generation Z as Generation C which C stands for Communication, Connected, Computerized, Content-Centric, Community-Oriented and Clicking, which arrived in the globally connected era where everything is easily accessible to them.

Bringing the discussion to work life, this first generation of digital natives are born with a preference for flexibility in the workplace (Francis & Hoefel, 2018; Lambe, 2024), prioritising inclusivity and valuing intangible workplace factors (Rampen et al., 2023; Ly-Le & Le, 2024). In modern workplaces, Generation Z approaches employment with a blend of realism and idealism (Robertson, 2023; Nakash, 2024; Benítez-Márquez et al., 2022). Shaped by periods of economic uncertainty and rapid technological change, Generation Z employees are often characterised by a pragmatic and results-oriented approach to career development (Jones et al., 2018; Sakdiyakorn et al., 2021; Gomes et al., 2022), Generation Z workers are characterised by a pragmatic and results-oriented approach to career development (Jones et al., 2018). This approach expresses a strong valuation of economic independence and financial stability as priority in pursuing their professional goals. To Generation Z, their concept of a “meaningful work” extends beyond roles and responsibilities and is defined mainly by personal development, alignment with their ethical or social values (Molloy, 2024; Bindley & Cutter, 2024). Consequently, with an emphasis on

sustainability, ethical accountability, and inclusive work environments, they tend to seek employment under the organisations which demonstrate their commitment to a broader set of societal challenges (Bindley & Cutter, 2024).

According to Leslie et al. (2021), Generation Z has unique perspectives regarding their skillsets, interests, behaviours, abilities, habits and information processing which differ significantly from those of previous generations. In support to this, Yilmaz et al. (2024) noted that when it comes to work life, Generation Z's purposes, motivations and goals are different from previous generations, reflecting their demand on work-life balance, purpose-driven roles, and continuous learning opportunities. Digital nativity has shaped Generation Z's workplace values towards personal growth and opportunities and networking over traditional incentives like long-term job security or organisational hierarchy (Rampen et al., 2023; Lambe, 2024; Joseph, 2025). Similarly, Gaidhani et al. (2019) mentioned that this tech-savvy and convenience-oriented generation accessible, informal communication practices over hierarchical communication structures. Kirchmayer and Fratričová (2018) suggested that this generation of workers are expected to become more educated than any previous generations have ever been, with their preference for more flexible and engaging learning methods which prioritize interactive and adaptability to individual learning needs.

However, it is important to acknowledge that generational cohort categories, including Generation Z, remain contested constructs within academic literature. Parry and Urwin (2021) argue that applying generational labels in organisational research risks overgeneralisation, as these categories may function as stereotypes that may not accurately reflect the diversity of individuals within a given cohort. Rudolph et al. (2020) similarly contend that generational characteristics reflect broad tendencies shaped by shared sociohistorical experiences rather than universal traits applicable to every individual born within a defined timeframe. Significant intragenerational variation exists

across regions, cultures, and socioeconomic backgrounds within the Generation Z cohort itself (Benítez-Márquez et al., 2022). Therefore, not all Generation Z employees will share identical communication preferences or workplace behaviours. Hence, while this study draws on generational frameworks as a useful analytical lens, its findings should not be interpreted as universally representative of all Generation Z employees.

As Generation Z continues to enter the workforce in increasing numbers, their communication preferences and relational expectations are becoming more influential in shaping workplace norms (Löffler & Giebe, 2021; Vieira et al., 2024). Ultimately, for modern organisations aiming to sustain competitiveness and long-term viability, it is important for organisations to not only welcome Generation Z employees into the workforce but also to thoroughly understand their distinct characteristics, expectations and preferences (Leslie et al., 2021; Nakash, 2024). As Löffler and Giebe (2021) and Vieira et al. (2024) observed, this generation will continue to reshape workplace dynamics and redefine communication norms, highlighting the importance of examining how informal communication supports relationship-building within organisational contexts. By understanding how Generation Z perceives and engages in workplace relationships: prioritizing collaborative interactions with peers and favouring transparent communication over hierarchical structures, organisations can more effectively design workplace strategies (Gaidhani et al., 2019; Joseph, 2025). Thus, understanding Generation Z extends beyond human resource management but a key to a strategically elevated organisational development (Rampen et al., 2023; Lambe, 2024).

### **2.5.1: Generation Z Employees in the Banking Industry**

Growing up with smartphones and various social media platforms, these digitally efficient generation known as Generation Z are the first ever generation that truly learnt the hard way as

most of their life is stored and recorded on social media (Krithivasan, 2023). As most of their world revolves online, this factor influences on how Generation Z tend to interact with their colleagues or peers and how they want to be perceived by everyone, presenting and leaving a meaningful career legacy (Krithivasan, 2023, Shamali, 2025). As the whole generation is embedded in a digitally forward culture, the incorporation of advanced digital tools and utilisation of seamless technologies has become their baseline expectations in the workplace (Shamali, 2025). These characteristics come together to shape their employment preferences, differing from the older generations (OnCourse Learning, 2024).

These Generation Zs are not only just another generation to join the workforce but also are the customers that are defining and reshaping the future of the banking industry (OnCourse Learning, 2024). This positions the banking sector as a theoretically valuable context for examining how emerging generational expectations intersect with traditionally formal organisational environments. Nowadays, most of the Generation Z shows lesser interest to pursue their career opportunities in banking industry due to their perceptions of modern banking career as inflexible, limited and old-fashioned (OnCourse Learning, 2024). Despite their digital fluency and preference for technologies, remote working is not highly favoured as they are looking for strong societal connections inside their workplace. Combining a strong presence in the office with technological tools and methods to perform, they tend to leverage their social skills and participate in the workforce with the tools which work best for them (Evans, 2025). As Gen Z values inclusive and purpose-driven workplaces (Yılmaz et al., 2024), there is also an increasing expectation for organisations to facilitate employee voice and participation, particularly through channels that allow individuals to contribute ideas and engage in collaborative problem-solving (Bellens et al., 2023; Murray, 2024). These expectations position communication not only as a functional process,

but as a relational mechanism through which Generation Z employees experience belonging and professional integration within the organisation. In the context of this study, these characteristics suggest that Generation Z employees may heavily rely on informal communication to strengthen their workplace relationships while working in traditionally formal and hierarchical banking environments.

With the existing capabilities, banks are well-placed to implement these changes to modernize their workplace culture according to Gen Z preferences and this could open the door to a more dynamic, and future-proof banking workforce, benefiting long-term success and sustainable competitiveness of the banks themselves (Yılmaz et al., 2024; Baldrige, 2025). It is essential for the banking industry to adapt to their expectations which reflects their values and preferences which they are seeking for (Spira, 2025). In general, through investments in investing in technologies, purpose-driven initiatives and practices, focusing on inclusivity and professional development, banks can attract and retain Gen Z talent, not only securing a sustainable future of the industry (Shamali, 2025), but also ensuring they remain a competitive option for Gen Z (Simmons, 2023).

Within the specific context of New Zealand's banking sector, industry and government reports highlight the urgency for banks to better understand how to attract, retain, and engage Generation Z employees. According to KPMG's (2025) Financial Institutions Performance Survey, the sector employs more than 29,000 people across over 600 branches nationwide, while simultaneously faces rising operating expenses. This reflects the dual challenge of sustaining financial performance while navigating significant workforce transformation. As Baby Boomers continue to exit the workforce, attracting and retaining Generation Z talent has become increasingly critical to the sector's long-term viability (EY, 2023). However, a key challenge identified in the literature

is that Generation Z employees tend to view the traditional banking workplace as inflexible and hierarchical, often misaligned with their values around inclusivity, digital fluency, and purpose-driven work (OnCourse Learning, 2024; Bellens et al., 2023; Chapman Tripp, 2025).

Deloitte's (2024) survey of New Zealand Generation Z workers similarly found that the absence of inclusive and supportive workplace cultures was a key driver contributing to lower retention intentions among this cohort. From an organisational culture perspective, the Commerce Commission's (2024) market study into personal banking services highlighted the sector's structural rigidity, while EY (2023) and KPMG (2025) argue that such issues must be addressed if banks are to remain competitive employers. By adapting workplace practices and organisational cultures to better align with the values and expectations that matter most to Generation Z, New Zealand banking institutions may be better positioned to attract and retain a larger, more diverse, and highly educated talent pool from this emerging workforce cohort (De & Chew, 2023).

### **2.5.2: Intergenerational Communication Conflict**

The issue of intergenerational communication conflict has been widely discussed across various research studies, especially in terms of how Generation Z differs from and tends to engage with older age groups (Lee & Lee, 2023; Gao, 2023; Marzo, 2024; Wardani et al., 2024). Most of the intergenerational conflicts are built up from differences in values, work preferences, communication styles, to reliance on technologies and technological adaptability (Appelbaum et al., 2022; Wardani et al., 2024). According to Wylie (2024), half of workers aged over 50 were annoyed by younger employees due to the lack of using traditional tools such as pen and notebooks, whereas 47% of Gen Z employees viewed older workers as slowing down organisational operations through outdated practices. These mismatches in interpersonal values,

norms and preferences contribute to miscommunication, tension, and weakened workplace relationships between different generations (Gao, 2023; Wardani et al., 2024).

Lee and Lee (2023) found out in their report that half of the research participants experience cohorts stemming from generational differences and 40% among the half believe communication conflict as direct consequence to the occurrence of those cohorts. Intergenerational miscommunication is often linked to diverging experiences and social norms, with older generations holding full control over decision-making and younger generations like Gen Z facing challenges in asserting their voices and in establishing their role in organisations due to the lack of transparent succession planning (Zehrer & Leiß, 2020). Consequently, uncertainty and entanglements may develop, characterised by confusion in responsibilities and restriction in creativity, mainly driven by the absence of effective intergenerational engagement and unresolved power dynamics (Dai et al., 2022).

In support to the perspective, Gao (2023) and Marzo (2024) stated that the communication gaps are mainly shaped by generational stereotypes and misperceptions which lead to miscommunication between the generations. For example, Gen Z are often perceived as digital experts but overly reliant on digital platforms, while older generations are mischaracterised as those who are resistant to technological advancements. In support to this, research by Gao (2023) revealed that most of the Gen Z workers appear to accept and adapt well to traditional communication practices, with preference on in-person feedback from their supervisors or managers, which contradicts the assumptions that they only favour digital channels. To point out the bigger picture, in texting through various channels such as emails, applications and such, Gen Z tend to use emoji and describing context in brief forms, which older generations perceive them as lacking in sincerity or without any emotional depth (Joseph, 2025). To Gen Z, delayed responses

from the older generations may be wrongfully interpreted as disrespectful and showing no interest. These intergenerational conflicts are further deepened by generational differences in digital etiquette from interpreting text messages to expectations on urgency of response and messaging frequency (Marzo, 2024).

Viewing in informal communication perspective, Gen Z generally shows better preference for informal and digital-centric communication methods through messaging apps and chats while older generations tend to prefer a more formal and traditional modes such as emails, meetings, phone calls or in-person meetings (Wardani et al., 2024; Joseph, 2025). These differing preferences in communication styles can lead to misunderstandings across age groups, as what Gen Z perceives as efficient and authentic might be seen by older generation as lacking in emotional depth or professionalism (Joseph, 2025). Additionally, these mismatches may also cause power dynamics, where younger employees may feel unheard, disrespectful or underappreciated due to their reliance on digital methods (Zehrer & Leiß, 2020; Gao, 2023). The difference in communication preference may also develop trust and credibility issues, with older workers questioning the reliability and seriousness of the information shared through multiple informal platforms (Appelbaum et al., 2022).

To conclude, these research studies indicate the causes of intergenerational misunderstandings that can lead to tension build up between different generations which remains a challenge for all modern organisations. A report conducted by Deloitte revealed that only 6% of modern companies are capable of addressing intergenerational dynamics through their proficient management in leadership (Gomez et al., 2019; Poirel & Coppola, 2020). As Gen Z employees are beginning to enter the workforce (Gaidhani et al., 2019; Vieira et al., 2024), it is important for the organisations to proactively address and mitigate these challenges by understanding the causes of digital literacy

disparities (Gao, 2023), hierarchical communication norms (Lee & Lee, 2023; Wardani et al., 2024), and misinterpretation of communication styles (Marzo, 2024), especially involving Gen Z.

## **2.6: Research Gap**

In recent decades, public organisations have increasingly recognised that informal communication networks can shape how work gets done and are starting to integrate or acknowledge these networks within everyday workplace practices (Whetsell et al., 2021). While the informal communication has gained awareness in broader organisational contexts, industry-specific evidence remains uneven, and empirical research on informal communication within the banking sector is still limited. This gap matters because banking is typically characterised by formal hierarchies, compliance requirements, and tightly regulated communication systems, which may shape informal exchanges in distinct ways compared with other industries. In research on communication and banking, Löffler & Giebe (2021) found that communication is the root cause of workplace problems for Gen Z. This suggests the need to examine how informal communication operates in this setting and for this cohort. More broadly, Rezende et al. (2020) suggested that informal communication should be examined in relation to influencing factors that shape workplace dynamics and explain why informal communication may function differently across contexts. These factors include generational differences, gender differences and leadership styles (Sepehri & Jazbi, 2024). Hence, this research study will be focusing on a generation scope, with an emphasis on Gen Z to address the banking-specific gap in the literature.

Chory and Horan (2023) and Valo and Mikkola (2019) encouraged the type of research emphasising on internal communication to contribute deeper insights regarding employee workplace relationships. While several research emphasize on the linkage between informal communication and employee performance (e.g., Park, 2022; Purnamasari et al. 2023; Denner et

al., 2024), much of the existing literature has predominantly prioritised instrumental outcomes such as employee productivity and performance, leaving the relational aspects of informal communication comparatively underexplored. In exploring the linkage of informal communication and workplace relationships, although there are several research providing insights into the context (Stöckl & Struck, 2022; Watanabe et al., 2024), studies specifically addressing the linkage between the two are limited, remaining a significant gap in the literature. In support to this, Watanabe et al. (2024) stated that studies regarding insights into contextual factors influencing workplace relationships have not been sufficiently addressed within informal communication studies. Hence, this study addresses this conceptual gap by positioning workplace relationships as the analytical to examine how informal communication shapes relational dynamics within the workplace.

In the context of Generation Z employees, there remains a lack of comprehensive research examining workplace relationships from a generational perspective (Rampen et al., 2023). Although Generation Z has received growing scholarly attention, research examining their workplace experiences has largely focused on their behavioural traits, technological preferences, or employment expectations, with limited emphasis on how informal communication contributes to their relationship-building processes at work (Denner et al., 2024; Schwabe et al., 2025). More specifically, the literature has not sufficiently examined the priorities of Gen Z employees in establishing collaborative workplace environments where they are able to perform at their full potential. In addition, limited research explores how Generation Z's communication preferences align with industry-specific demands, particularly within highly formal and regulated sectors such as banking (Kirchmayer & Fratričová, 2018). While effective communication has been shown to promote cooperation, unity, and enhanced workplace relationships, contributing to organisational success in competitive industries such as banking (Watanabe et al., 2024), these insights remain

underexplored from a generational perspective. This absence of generationally grounded, industry-specific research highlights a clear contextual gap in the literature. Hence, conducting research within a generation-specific context of informal communication represents an important step toward extending empirical understanding of Generation Z and their influence on workplace dynamics (Jones et al., 2018).

Overall, the existing literature reveals three interconnected gaps that this study seeks to address. Firstly, despite the growing recognition of informal communication in organisational settings, literature grounding within the banking sector remains limited. Secondly, while informal communication has been widely examined in relation to employee performance and productivity, its role in shaping workplace relationships is underexplored, highlighting a clear conceptual gap. Lastly, although Generation Z has attracted increasing academic interest, there remains a lack of generationally grounded, industry-specific research examining how these Gen Z employees experience and utilise informal communication to navigate workplace relationships within formal organisational contexts such as banking. By addressing these three gaps collectively, this study aims to extend empirical and theoretical understanding of informal communication as a relational mechanism, offering insights into how Generation Z employees build and maintain their workplace relationships within the contemporary banking industry.

## **2.7: Summary**

This chapter explored the literature concerning informal communication, workplace relationships, and Generation Z employees, with a focus on the banking industry. The literature reviewed underscored the increasing acknowledgment of informal communication as a crucial organisational process that influences employee behaviour, workplace relationships, and overall organisational dynamics, encompassing both professional and personal interactions (Watanabe et

al., 2024). As Generation Z becomes more prevalent in the workplace, communication has become a prominent issue in workplace, especially given this generation's preference for transparency, accessibility, and relational engagement dynamics (Löffler and Giebe, 2021).

In the banking sector, an industry traditionally marked by formal structures and hierarchical communication, research indicates that informal communication can significantly bridge the gap between Generation Z employees and management (Shrestha et al., 2020; Paudel et al., 2021), creating more inclusive and collaborative work environments. Given the Generation Z's distinctive characteristic traits, integrating informal communication will allow a flexible and collaborative system, bringing inclusivity to support organisational dynamics and to engage with this generation (Park, 2022; Ly-Le & Le, 2024). From a theoretical standpoint, this chapter introduced two theories supporting the study. Media Richness Theory (MRT) was explored to find out how employees choose informal communication channels based on perceived richness, which helps understand why those medias are chosen over others (Watanabe et al., 2024; Salin & Koponen, 2024). Complementing MRT, Social Exchange Theory (SET) was then analysed to explain the relational outcomes of informal communication, particularly how reciprocal interactions create trust, cooperation, and the development of workplace relationships (Cropanzano et al., 2017). Cohesively, both MRT and SET offer a complementary perspective for understanding both the selection of informal communication channels and the relational impacts of these communication practices within organisational setting.

The literature review also highlighted several gaps. Despite the growing interest in informal communication, there is limited empirical research examining its impact on workplace relationships within highly formalized industries like banking, especially from the viewpoint of Generation Z employees. Existing studies often focus on performance outcomes or general

organisational effects, with less emphasis on relational dynamics and industry-specific contexts. These gaps clearly justify the current study. In the next chapter, a comprehensive explanation of this research project's methodological approach, data collection methods and data analysis will be discussed, together with the analysis procedures, limitations and ethical considerations guiding the study.

## **Chapter 3: Research Methodology**

### **3.1: Introduction**

After explaining the relevant literature on informal communication, generational dynamics, and the banking context presented in the previous chapter, this chapter will mainly focus on the research methodology employed for this research to address the study's research aim and research question. The primary aim of this research is to explore how informal communication influences workplace relationships among Generation Z employees within the banking industry. Accordingly, the central research question guiding this study seeks to understand the ways in which informal communication is experienced and utilised by Generation Z employees in their everyday workplace interactions.

To achieve this aim, this chapter will detail the overall research design and methodological approach employed in the study. To state the core structure of the research, the chapter begins with detail explanations of research paradigm and its philosophical foundations for the methodological choices made. The chapter then describes the qualitative research design adopted to capture participants' perspectives and experiences in depth, followed by an explanation of the participant selection process and data collection methods and procedures. Moreover, the procedures used for data analysis are subsequently detailed, which is then followed by trustworthiness of the research, researcher reflexivity and positionality, before concluding with ethical considerations. Together, these sections provide a methodological framework that aligns with the research aim and supports a credible and transparent inquiry into informal communication within the banking workplace context.

### **3.2: Philosophical Foundation**

The three dimensions of research philosophical foundations namely ontology, epistemology and methodology will in turn be discussed in this section. From a research perspective, ontology refers to the nature of reality; how reality is created, what is assumed to exist and what is seen to be true (Al-Ababneh, 2020). On the other hand, the epistemological stance of research clarifies the relationship between the participants and the researcher, defining what the nature of knowledge and how knowledge is created and understood (Kamal, 2019; Al-Ababneh, 2020). Different research paradigms have their own distinct ontological and epistemological standpoints and assumptions, shaping how reality and knowledge are understood and, consequently, determining the overall research approach (Alharahsheh & Pius, 2020). Accordingly, as this study is positioned within the interpretivist paradigm, it employs relativist ontology and subjectivist epistemology, where reality is socially constructed and the knowledge is generated through individuals' subjective interpretations of their lived experiences.

A research paradigm is a framework of beliefs, assumptions, practices and values that shapes how researchers understand, investigate, and interpret reality (Kamal, 2019). More broadly, a paradigm consists of several components which guide the way researchers understand about the nature of reality (Ontology), the nature of knowledge (Epistemology) and the methods considered the best to conduct research (Methodology) (Alharahsheh & Pius, 2020). Depending on the purposes of the research and stances they positioned in their research, researchers employ different paradigms (Al-Ababneh, 2020). Based on the chosen paradigm, the research aims and research questions are approached; therefore, a thorough understanding of the research paradigm is important for effective research design (Pervin & Mokhtar, 2022). In essence, a research paradigm provides a

framework that shapes how research questions are formulated, how data is collected and analysed, and how findings are interpreted (Kamal, 2019).

As outlined in the introduction of this thesis, the purpose of the study is to better understand how Generation Z employees perceive, experience and engage informal communication within their respective workplaces in the banking industry, which influence their professional workplace relationships. To achieve this, Generation Z banking employees were engaged as the primary participants, as their lived experiences and personal interpretations are central to answer the research inquiry. Because the research seeks to understand the participants' subjective meanings and lived experiences of informal communication, the study assumes that knowledge is socially constructed through their different perceptions, and interactions within their organisational context. While engaging closely with the participants' narratives is important to develop an in-depth understanding of informal communication practices, the role of the researcher's interpretive standpoint is also acknowledged. The research findings are therefore shaped through an interpretive process that recognises the influence of both the participants' subjective experiences and the researcher's analytical stance on the interpretations of those experiences. This aligns with the interpretivist research paradigm, which mainly focuses on understanding social reality through comprehending each person's distinct perspective and the significance associated with it (Creswell & Poth, 2017; Hossain et al., 2024), rather than objective measurement.

### **3.2.1: Qualitative Research Approach**

While a positivist paradigm typically relies on larger sample sizes and quantitative data to identify patterns and generalisable findings, on the other hand, an interpretivist paradigm focuses on understanding subjective experiences, often utilising smaller, purposefully selected samples (Muzari et al., 2022). A qualitative research approach seeks to explore participants' perceptions,

experiences, and interpretations of their world, emphasising on rich, detailed understanding, rather than statistical generalisation (Pervin & Mokhtar, 2022). This approach is suitable for examining the nuanced ways in which informal communication influences workplace relationships, as it allows for the collection of in-depth and context-specific data that will not be achievable through the use of quantitative approaches (Muzari et al., 2022). Hence, a qualitative approach was employed, with semi-structured interviews utilised as the primary method of data collection, which will allow participants to express their lived experiences in their own words, providing a comprehensive understanding of the phenomenon being researched in this study.

### **3.2.2: Methodological Orientation**

Methodology has been defined as the systematic and scientific approach to address research problems. Rather than focusing solely on specific research methods, methodology provides the rationale that underpins methodological choices and ensures alignment between the research aims, philosophical assumptions, and methods employed (Al-Ababneh, 2020; Alharahsheh & Pius, 2020). The methodological approach of research must be in alignment with the ontological and epistemological viewpoints of the research (Kamal, 2019). Based on the philosophical stance of the study and its intent to effectively answer the research question, phenomenological methodology is chosen as the core methodology. To define phenomenology, it is a theoretical viewpoint which supports the exploration of people's lived experiences, asserting that meaning is constructed through individuals' subjective interpretations of phenomena rather than through an externally defined, objective reality (Creswell & Poth, 2017; Gill, 2020). When used to examine how individuals derive meaning from their written or spoken expressions, phenomenology functions as a methodological approach (Hossain et al., 2024). By utilizing phenomenological methodology, the study seeks to explore participants' lived experiences and perceptions to develop

an in-depth understanding of the subjective lived experiences of Generation Z employees in relation to informal communication within the workplace.

This approach provides a logical fit between the research question and method. The study seeks to uncover how informal communication influences workplace relationships, which requires capturing participants' subjective experiences, perceptions, and sense-making processes. By using phenomenological lenses, it will allow for a detailed exploration of these experiences, prioritising the participants' perspectives and the meanings they interpret to their own interactions practised within their workplace. As phenomenology also complements interpretivist paradigm, the study ensures that the chosen interpretivist-phenomenological framework is coherent, justifiable, and aligned with the research objective.

### **3.3: Participant Selection and Recruitment**

This section outlines the process on how the participants were selected and recruited for the study. In accordance with the research topic, the participants targeted to recruit are the Generation Z employees working in the banking industry. The following subsections detail the sampling strategy employed, the exclusion criteria applied, and the demographic characteristics of the chosen participants.

#### **3.3.1: Sampling Strategy**

In accordance with the ethical considerations, recruitment for this study is conducted through posting advertisements across multiple social media platforms such as Facebook, LinkedIn and Instagram (see Appendix 1). Volunteer sampling is mostly used for this study. Volunteer sampling is a process in which individuals willingly choose to participate in a research study on their own, usually in response to an open advertisement or invitation, rather than being actively selected by

the researcher (Hossan et al., 2023). Most of the participants chose to participate and join the study which they responded via social media posts. This type of sampling allowed the genuinely motivated participants to join as a part of the study to willingly share their own lived experiences and knowledge (Hiratsuka, 2025). By obtaining detailed accounts of the participants who have strongly experienced the phenomenon, volunteer sampling aligns with the study's interpretivist paradigm and phenomenology methodology. Given the time and financial restraints to conduct the recruitment process, volunteer sampling also helped streamline participant recruitment through open invitation across multiple social media platforms. In addition, some of the participants were recruited through snowball sampling which allowed existing participants to refer to potential participants within their network (Leighton et al., 2021), to participate in this study, helping the study to reach further towards the potential participants that were not aware of this research's existence.

### **3.3.2: Exclusion Criteria**

This study itself is focused on banking employees, especially emphasizing on Generation Z employees. As mentioned, recruitment process is mostly done through advertisement about the study to gather participants which is posted through multiple social media platforms like Facebook, LinkedIn and Instagram. From the advertisements, most of the participants contacted via email, expressing their interest to participate in the study. These criteria are used to exclude people from participating in this study:

(1) Generation Z under 18 years old who are working in the banking industry (to ensure participants are legally able to provide informed consent).

(2) Individuals from senior managerial positions (to minimise power imbalances and potential influence over junior staff or peers).

(3) Employees who have been employed for less than 5 months (as they may not have sufficient experience to reflect meaningfully on workplace communication).

(4) Individuals with close personal ties to the primary researcher such as family member, close friends, or partner (to prevent biased results).

These exclusions are necessary for ethical integrity, participant safety, and reliable data collection and security, without any bias and power imbalances which can influence the research outcome.

The banking employees who meet the inclusion criteria are given an invitation email together with the participant information sheet which explains about the research (see Appendix 2) and multiple steps which will be involved to participate. Once they agreed to take part in the study, consent forms are given out which are then required to be signed before the interview (see Appendix 3).

### **3.3.3: Participant Demographics**

A total of five Generation Z employees from various banking institutions agreed to participate in this study. Their demographic information is summarised in the table.

**Table 1**

*Participant Demographics Table*

<b>Participant</b>	<b>Job Role</b>	<b>Length of Employment</b>
Ben	Sales Representative	1-3 Years
Emma	Graduate Trainee	< 1 Year
Ivy	Risk Analyst	1-3 Years

Jack	Customer Service	1-3 Years
Laura	Customer Service	< 1 Year

*Note:* Participants real names are replaced with pseudonyms for anonymity and confidentiality.

### **3.4: Data Collection Methods**

This section outlines the procedures used to collect data for the study. Consistent with the qualitative and phenomenological orientation of the research, data were collected through semi-structured interviews to capture participants' lived experiences and interpretations of informal communication in banking workplaces. The following subsections describe the thorough explanation of the interview approach adopted and the development and the interview procedures followed by the researcher.

#### **3.4.1: Semi-structured Interview**

The semi-structured interview is particularly applied in order to understand the world from the perspectives of the research participants and the purpose of the conversation held is reveal the true meaning of their own point of view and to uncover their experienced world (Ruslin et al., 2022). According to Adeoye-Olatunde and Olenik (2021), semi-structured interviews are ideal methodology when a qualitative, in-depth investigation is needed, as it allows the researcher to explore emerging ideas or issues introduced by participants with flexibility while maintaining a clear focus on the core interview topics. Such adaptability opens multiple doors for deeper insights and towards more comprehensive understanding of the phenomenon which is being researched. Hence, to explore the in-depth understanding of the subjective lived experiences of Generation Z employees working in the banking industry, semi-structured interview is used as primary method for data collection of this research.

### **3.4.2: Interview Procedure**

In conducting these semi-structured interviews, the researcher used open-ended questions, designed without pre-determined categories in order to allow the participants to express their thoughts in their own words. This enables deeper exploration of how informal communication influences workplace relationships from the participants' perspectives. An interview guide was prepared by the researcher to ensure consistency across all interviews, allowing the researcher to probe emerging topics where appropriate.

Before the data collection is carried out, a set of indicative questionnaires (see Appendix 4) is developed together with the researcher's supervisor to help the participants get familiar with the research contents. All participants were provided with participant information sheet (see Appendix 2) where the purpose of the study, the voluntary nature of participation for this research, and their right to withdraw at any stage without consequences, were explained. Before the interview process, participants were reminded again that it is voluntary to take part in the interview where they have full rights to stop the interview or choose not to answer certain questions. Key information mentioned in the participant information sheet were reiterated for clarity. To ensure ethical integrity and participant comfort, interviews were conducted at a chosen time and location agreed upon by the participants, either in person or online.

Before the interview began, it is also mentioned that the whole interview will be audio-recorded to ensure accuracy in data capture. Each interview took 40 to 60 minutes to explore participants' lived experiences, perceptions, and challenges related to informal communication in their organisations. Total of 5 semi-structured interviews were conducted for the research. Throughout the interviews, it was ensured that participants' voices were positioned at the centre of the research process to support depth and detail in the conversation, while the researcher take

notes. These notes captured the participants' non-verbal cues, facial expressions, gestures, humour, and other contextual behaviours that might not be fully conveyed through their verbal responses.

By noting observations, the researcher could better interpret the participants' experiences which will be useful in data analysis process. All the collected data were handled confidentially, with identifying information removed during transcription process to protect participants' anonymity. The interview procedure, therefore, reflected all aspects of ethical and methodological care, contributing to the trustworthiness and credibility of the qualitative findings.

### **3.5: Data Analysis**

Data analysis represents the most crucial and intellectually demanding phase of a qualitative study, as it is the stage where the collected data are systematically interpreted and shaped into research findings which will address the research questions of the study (Mattimoe et al., 2021). A trustworthy qualitative analysis is systematically structured, iterative and interpretive, requiring the researcher's own knowledge of the empirical data or the high level of research skills and judgement to comprehend the data. Particularly in phenomenological research, data analysis aims to explore both what the participants experienced and how they experienced it, requiring the researcher to interpret different meaning while staying close to participants' lived accounts (Hossain et al., 2024). The participants' statements are converted and grouped into clusters of meaning, which are then further analysed to generate textural and structural accounts. These developed descriptions define the core essence of the studied experience (Bingham, 2023).

Guided by these principles, the study follows a structured analytic process that begins with data transcription process. The collected data are primarily qualitative, consisting of participants'

narratives obtained through interviews. For better understanding on the participants' lived experiences, the transcribed data are analysed through the six thematic analysis steps as highlighted by Braun and Clarke (2006) to identify patterns, emerging themes and insights relevant to the research questions, while staying true to the participants' perspectives.

### **3.5.1: Data Transcription**

Before interviewing, both in person and online interviews were made available as options for all of the participants. However, all participants taking part in the study chose to be interviewed online via Microsoft Teams. With their consents to be recorded, all of the interviews were recorded and transcribed using the built-in live transcription function which Microsoft Team provides as data transcription through Microsoft Team is well recognised and highly trusted under AUT ethical guidelines and standards for data analysis. After each interview, the automatically generated transcript file is downloaded as Words document in which the researcher reviewed the transcribed details for accuracy where transcription errors, repeated contents and misinterpreted words are corrected. These transcribed interviews serve as primary data for the study.

### **3.5.2: Thematic Analysis**

The transcribed data set is mainly analysed and studied, using a thematic analysis to identify key patterns and themes within participants' lived experiences (Braun & Clarke, 2006; Clarke & Braun, 2017). The thematic analysis is the process of categorising qualitative data into groups of various themes that represent shared ideas, experiences, or perspectives expressed by the research participants (Mattimoe et al., 2021). These captured key patterns of meanings are important to answering the research question. Moreover, through emphasizing on identifying, analysing and developing formed patterns or themes from the data set and rich description gathered from the transcribed qualitative data, the analysis also seeks to reveal the deeper and hidden meaning

embedded within the data set (Hossain et al., 2024). Hence, thematic analysis is particularly suitable for this study because it allowed for the interpretation of rich, qualitative data while remaining grounded in participants' own perspectives, linking to the interpretivist paradigm and phenomenology methodology.

As advocated by Braun and Clarke (2006), the researcher followed a six phase thematic data analysis process:

- i). Familiarising with the data – Together with the audio recordings, all the transcripts extracted from semi-structured interviews were thoroughly read, reviewed and reread for at least three times to get familiar with all the data. This allowed the researcher to well perceive the participants' lived experiences to extract initial ideas.
- ii). Generating initial codes – By highlighting and pinpointing the summarized notes from each transcript, segments of text that were relevant to the research question were extracted. Through identifications of similarities, patterns, meanings and differences, initial codes were developed through descriptive coding.
- iii). Searching for themes – Through reviewing the related codes by merging and grouping them into broader categories of meaning, multiple potential themes representing shared experiences and perspectives across participants are formed.
- iv). Reviewing themes – The preliminary themes are reviewed by accessing whether the themes accurately represented participants' accounts and whether there was sufficient data to support each theme, some of the themes were merged, discarded or refined. This resulted in three main themes related to workplace relationships mechanisms and influencing factors dealing with informal

communication. These themes are then broken down into sub-themes to better understand the specific mechanisms and contextual factors influencing workplace relationships.

v). Defining and naming themes – Once the themes are finalised, names are defined in alignment with their respective meanings and categories. The sub-themes were also refined in relation to each theme which is then finalised. Detailed analytic descriptions were written to explain how each theme relates to the research question.

vi). Reporting data analysis – Once the finalised categories are defined and completed, data analysis process, summarizing the content of each theme is reported and proposed as empirical findings, supported by each participants' quotations to enhance credibility and transparency.

### **3.6: Researcher Reflexivity and Positionality**

Reflexivity refers to an awareness of how the researcher's personal background, values, knowledge, assumptions, and experiences can shape the findings and interpretation of research (Kakar et al., 2023; Ahmed, 2024). It is important as a researcher to recognise one's positionality and influence as a part of the research process rather than as an observer, ensuring that the qualitative research is reflexive (Kakar et al., 2023). To maintain reflexivity and positionality, researcher's involvement in the research process and in key decision-making were maintained through the utilisation of reflexive auditing (Stahl & King, 2020).

First, the researcher practised reflexivity by being aware of personal bias to minimise the influences of personal assumptions throughout the data collection process and data analysis. By adopting a reflexive stance, data collection and analysis were guided by the research objectives and theoretical framework, rather than the researcher's personal experiences or expectations. Moreover, during the interview process, open-ended questions were used to encourage participants

to express themselves freely, ensuring that their perspectives guided the data collection process. At the same time, reflective journaling was used throughout the research process to document methodological decisions, personal reflections, and potential researcher biases that could occur during data interpretation process. To understand the bias, the researcher kept a personal note where researcher's thoughts, ideas and feelings occur throughout the data collection process were reflected. By understanding personal bias and assumptions, it was able to adjust the way data is collected or interpreted. By engaging in these reflexive practices, the credibility of the study is strengthened, ensuring that the findings accurately represent the participants' lived experiences rather than the researcher's preconceptions.

### **3.7: Trustworthiness of the Research**

The fundamental aspect of the qualitative research lies under the degree to which the researcher put efforts to be able to accurately reflect the lived experiences of the participants, as this serves as the core indications of overall research quality (Ahmed, 2024). Hence, the most important factor influencing the rigour of qualitative research is trustworthiness. To break down the trustworthiness, Lincoln and Guba (1985) introduced four core concepts for the trustworthiness of qualitative research. These concepts, consisting of credibility, transferability, dependability and conformability, collectively supports the overall trustworthiness of qualitative inquiry (Stahl & King, 2020; Kakar et al., 2023; Ahmed, 2024). All four perspectives of trustworthiness were practiced across all stages of this research study.

Credibility represents the degree to which the research findings aligned with the realities experienced by participants, which is established through the researcher's interpretive judgment and subsequently evaluated by readers i.e., the truth of the data (Stahl & King, 2020). Through extended period of engaging and observing in the research field; by interacting with research

participants, closure to their activities and acquiring comprehensive insights, credibility is developed. Credibility for this research is achieved across all stages, from developing foundation to concluding of the study. First, through multiple usage of sampling methods (i.e., volunteer sampling and snowball sampling), the participants chosen for the research remain inherently random and diverse. Moreover, to analyse the findings and to examine the phenomenon from different angles, multiple theoretical views were employed for theoretical triangulation (i.e., Media Richness Theory, Social Exchange Theory).

Transferability is actively practiced throughout the research. According to Kakar et al. (2023), transferability pertains to the extent to which the research findings can be extrapolated in the exact nature of context, settings or situations. The study's transferability is improved through the provision of comprehensive and detailed descriptions of the research context, participant characteristics, methodological procedures and findings. Through offering rich empirical data and depiction of the findings through thick descriptions, transferability is achieved, allowing the readers to judge the applicability of the findings to similar situations.

Lincoln and Guba (1985) stated that under similar context, population or condition, the resulted findings of one's research should be replicable and have a degree of consistency for research trustworthiness. Dependability is defined as the consistent nature of the research findings across time (Ahmed, 2024). Clear documentation of the data collection, analysis, interpretation process and decision-making at each stage was maintained to assure dependability. Moreover, as mentioned above, reflexive auditing which debrief the thinking process, thoughts bias, assumptions and reflections on the findings of the research is provided in the discussion section with transparency, showing the involvement of the researcher in the decisions made in the research processes. Through these audit trails, consisting of a comprehensive documentation of the

decisions made throughout the research process, it would allow future researchers to replicate the study under the same context, strengthening the trustworthiness of the research.

Conformability refers to the unbiasedness of the researcher to the objectivity of the findings, confirming that the findings are unaffected by personal bias or preferences when interpreting the research data (Kakar et al., 2023; Ahmed, 2024). In regard to conformability, in order to develop the true research findings as authentic and unbiased, since recruitment of participants, individuals with close personal ties to such as family member, close friends, or partner are not chosen as research participants. In presenting the research findings, it is ensured that the results truly reflect the participants' voices rather than the researcher's personal assumptions. Especially within analysis process, reflexive notes and continual cross checking were maintained to avoid overinterpretations or invention of interpretations. The findings are also presented with relevant verbatim excerpts, providing a transparent link between the data and the conclusions.

### **3.8: Ethical Considerations**

As this thesis research involves collecting data through interviewing various participants, ethical considerations are strongly required. Given that this research focuses on informal communication within the banking industry, it will involve accessing information about various banking companies and their internal operations from their own employees. It is also taken care as a researcher to minimise risk and discomfort for all participants.

Before interviewing the participants, care was taken to ensure that all participants fully understood the study's purpose and the procedures involved throughout the study. After participants are shared about the research through participant information sheet, consent forms to be filled by the participants are given out for their voluntary agreement to participate in the

study. Participants are ensured with confidentiality and anonymity, and informed that their real names will not be used in reporting the data. Only the pseudonyms are used when transcribing to ensure the participants' confidentiality and anonymity.

Before the start of the interviews, all the participants are reminded that they are free to withdraw from the study at any time and have full rights to choose not to answer certain questions without any constraints and pressure. In collecting data, it is also made sure that only the information necessary for the research is collected for privacy purposes. For data security and storage, the collected research data is stored in accordance with the consent given by participants.

From the very beginning to the end of the research, i.e. from identifying the research topic to drawing conclusions and reporting the thesis, the researcher adhered to Auckland University of Technology Ethics Committee (AUTEC)'s ethical standards and guidelines to ensure research integrity. To conduct this research, ethical approval was obtained through the submission of an Ethics Application (EA1), which was approved by AUTEC on 21 May 2025 (AUTEC Reference Number 25/137; see Appendix 5).

### **3.9: Limitations of the Methodology**

The constructed research design aim to address the research question comprehensively, taking all possible variables and circumstances into considerations; however, it is well aware that no academic study can achieve complete certainty. A primary limitation of this study was the small sample size, with only five Generation Z employees participating. While these participants provided rich, in-depth insights into informal communication and their perspectives, they may not fully represent the experiences of all Generation Z employees across the whole banking industry of New Zealand. Despite the small sample size, the depth and richness of the participants'

responses provided has allowed the study to examine the research topic effectively, consistent with its qualitative and phenomenological design.

Moreover, this study adopts generational cohort categories as a framework for analysis. While Generation Z serves as a useful analytical lens, generational categories are not universally accepted within academic research, as scholars continue to debate their validity and application (Parry & Urwin, 2021; Rudolph et al., 2020). Individuals born within the same generational timeframe may differ significantly in their values, behaviours, and experiences based on cultural, socioeconomic, and contextual factors (Benítez-Márquez et al., 2022). Accordingly, generational positioning is treated in this study as one contextual factor among many. The findings should therefore be understood as reflecting the particular perspectives of five participants within the specific context of New Zealand banking, rather than as universally representative of all Generation Z employees.

Another limitation relates to the context-specific nature of this study. As all the participants are from New Zealand banking industry, it may limit the generalisability of the findings to other geographic, cultural, or organisational contexts. Nonetheless, the findings remain meaningful within the scope of this research. Moreover, as Generation Z are only beginning to enter the workforce, most participants in this study are relatively early in their careers and not yet in senior roles. This may influence their perspectives on informal communication, which could change as they gain greater responsibility and seniority over time. A further limitation relates to the self-reported nature of the data. Although the semi-structured interviews gave participants the freedom to explain their experiences in detail, the information they provided is based on their personal perceptions, opinions, and memories. Because it is subjective, the researcher must remember this subjectivity when analysing, interpreting and drawing conclusions, as it may not be entirely objective or universally representative.

### **3.10: Summary**

By grounding this study within an interpretivist research paradigm, the chapter has demonstrated how the ontology and epistemology of the research shape the understanding of informal communication among Generation Z employees. The study assumes a subjective reality where knowledge is constructed through participants' lived experiences, and the researcher's interpretive role is acknowledged. In align with the research paradigm, the phenomenology methodology enables the study to capture and interpret the essence of participants' experiences, providing insights into how informal communication shapes workplace dynamics from the perspective of Generation Z employees. Moreover, a brief reiteration of the research purpose is provided to articulate the aims of the study.

Then the chapter proceeded with the explanation of the data collection process on how semi-structured interview method is used as primary data collection, how different sampling techniques are employed and how participants are recruited through step by step. Furthermore, in the data analysis section, it is justified how the carried out semi-structured interviews are transcribed and how those transcribed data are analysed through the use of thematic analysis. Moreover, it is explained how the research fulfills and maintains the four perspectives of trustworthiness throughout the whole research process. Lastly, ethical considerations of the research are mentioned. The following chapter presents the research findings, detailing the key themes that have emerged from the qualitative analysis, together with the quotations as the accounts of participants' perspectives and experiences.

## Chapter 4: Research Findings

### 4.1: Introduction

As mentioned above in the methodology chapter, thematic analysis was primarily applied to analyse key patterns and themes. Through the analysis of five semi-structured interviews conducted with the Generation Z employees from banking industry, three main themes that will answer the main research question of this thesis were identified with sub-themes consisting within each theme. Each of the identified themes and their respective sub-themes with their descriptions is provided in the table below and they will be discussed.

**Table 2**

*Identified Themes*

Themes	Sub-Themes	Description
Building Workplace Relationship	Developing Trust	Participants described that informal communication helped them develop mutual trust among colleagues.
	Bonding	How participants develop workplace bonding through informal interactions.
	Inclusive Environment	Participants identified how inclusive workplace atmosphere can be built through informal social interactions.

Mechanism for Collaboration	Informality over Formality	Why participants prefer informal interactions over formality within their workplace.
	Problem-Solving	What informal interactions and informal communication helped solve workplace problems.
Hierarchy and Generational Differences	Generational Difference	Different preferences across multiple generations in workplace which influences workplace interactions.
	Power Distance	Existence of power distance within the workplace and how participants adjust their informality.
	Professionalism	How participants balance their informality to maintain their professionalism.

In discussing the findings, to ensure that participants are ethically protected through anonymity and confidentiality, pseudonyms will be applied in all participant references for reporting the findings and discussions of the transcribed data.

#### **4.2: Building Workplace Relationship**

Participants expressed how their workplace relationships are formed and strengthened through their everyday social interactions they had at their workplace. They described how informal communication contributes to the development of mutual trust, relational bonding and a sense of belonging among their colleagues, highlighting its significance in shaping workplace relational

dynamics. These interactions extend from brief, spontaneous exchanges, water-cooler conversations to interactions they had during breaks. Overall, most of their experiences showcased that the informal interactions they undergo and informal communication system integrated within their organisation help promote an inclusive atmosphere which in turn help them build positive workplace relationships.

Participants described how informal communication and participating in informal interactions has enabled them to be perceived as approachable among their colleagues, contributing to the development of trust and closure with the team, helping them individuals feel welcomed by reducing social distance barriers in the workplace. Ivy explained her approach:

*“The good things about joining in an informal conversation is number one, people will make judgements about you, whether you do something or whether you don't do something. So, when you do things like make it effort to react to a group joke or to a meme or haha, or you do sweet things like if somebody's birthday is in the team. I will always write them a message in a group chat so everybody can see it. I don't say how old they are because it's very disrespectful. I just say like hey Kate, happy birthday, that's it. And I think that's nice as opposed to doing that privately and that's the benefit of that is people, people instinctively feel you are a team player, you are one of them, you are not different to us.”*

Emma described how the existence of informal communication such as Microsoft Teams, played as a significant role in strengthening her relationships with her peers:

*“There’s still heaps of formal emails on a daily basis but behind the scenes, Microsoft Team is there for everything. It is intended for work but now it’s for more than work, where we vent, ask about traffic, share news and dumb stuffs from TikTok or Instagram....., we get close because of those.”*

Ivy also highlighted the benefits on how informal communication improved connection and familiarity among her colleagues:

*“The good thing about having some level of informal communication is, is it you stop looking at your colleagues like total strangers. I find it easier to work with a colleague when we have some good connection between us.”*

Similarly, Jack has also experienced how informal communication has helped him get familiar with the department he has to work with:

*“First day of work, you’re basically the new kid walking into a room full of people who already know each other’s inside jokes. I was super nervous about coming across as too formal or too quiet. That was on my first day, I remember how I got so close and familiar with my manager, you know because I was the youngest in the team, looking innocent, out of nowhere he asked me, “Kid, do you drink?” I was like hell yeah. That’s how we got in touch.”*

These experiences show how informal communication supports the participants in the early stages of workplace relationship development, beginning with the exchange of mutual trust and interpersonal connectivity. Participants also highlighted how bringing up conversations casual or personal topics helped them built a relational bonding within the workplace. Forming these personal connections was described as being closely linked to opportunities for casual and socially

oriented interaction. When asked about the benefits of informal interactions, Laura shared her experience:

*“I would say bonding and getting to know each other very well. Because my colleagues’ ages are not too different to me, we can share similar humours, ideas and the way we think or the way we feel. I can freely communicate with them not only about work but also about my personal life with them you know. Same somehow applies to my manager, though he’s a millennial, he can relate to our humour, the way we communicate and stuffs.”*

Emma similarly has remarked the collaborative aspects of informal workplace interactions by highlighting how these informal exchanges helped her develop mutual connection with her colleagues:

*“It’s a feeling that you know we’re not only just for work. We are here to look out for each other.”*

When it comes to informal conversations, having conversations with colleagues or upper management, which extends beyond work and task related topics were perceived as opening opportunities for social connection and relational closeness within the workplace. In this regard, Ben remarked:

*“I feel more open because they’ve had a connection with you, but if you don’t always understand or you haven’t spoken to them, you naturally won’t talk to them much.”*

Jack supported Ben's statement by demonstrating how informal conversations helped him discover shared ideas and interests, which could in turn strengthen his workplace connections with his colleagues:

*“People drop the corporate mask, and you get the real thoughts, the real frustrations, the real energy. Then there's bonding and this is where we get along. When someone sends a photo of their dog in the team chat, suddenly you find out that person's got a pet dog, you also have a pet dog too, and next thing you know you're sharing stories about each other's dogs. Same with memes when someone drops a meme and you realise, this person gets my sense of humour or we share the same humour, and when you can relate on jokes, you get along way easier. Those small moments of real talk get us closer, know about each other, relate to each other and get more fun and easier to work together.”*

In line with Laura, Emma, Ben and Jack's personal experiences, Ivy pinpointed informal communication as one main mechanism that helps improve workplace relationships:

*“When you form a good connection with somebody and it's based on informal communication.”*

This highlights that bonding through informal communication could form positive workplace connections not only with the workplace peers but also could extend to relationships with managers, reducing perceived hierarchical distance through shared communication style. Participants consistently emphasised the importance of feeling part of a group, describing sense of belonging as a fundamental human need that extends into organisational contexts and how informal communication could provide the ability to build workplace relationships. In support to

this, Ivy also stated the culture of the corporate banking and how this sense of belonging is necessary. She mentioned that:

*“Human beings are like pack animals. We're used to being part of a tribe or part of a herd. It's very hard for human to live on your own, whether it's 20 million years ago, whether it's now, we always need to feel part of the group for our survival. And it's the same in corporate and banking. The corporate workplace. Yeah, corporate workplace is a really crazy concept. You take a group of educated, qualified individuals who are all relatively ambitious and high achieving, and you put them all together for 8-9 hours a day. And a really good thing about informal communication is also it does breakdown some barriers.”*

Ben supports this idea by highlighting how informal communication helped creating an inclusive workplace environment:

*“It gives us hints of a sense of belonging. If you've got the ability to informally communicate, then naturally, with whatever you're doing, that helps to kind of bond all together with a sense of togetherness, bonding etcetera. And that's been very, very useful.”*

Laura expressed her experience that the use of informal communication is found to be more effective rather than through formal interactions in integrating into her workplace culture.

*“At the end of the day, I feel like talking formally won't get to the point. It helps me fit into the department culture too. Before I joined the team, you know I have seen my father working so I thought it would be too formal, but I guess the time changed.”*

The findings from this theme highlight the role of informal communication in strengthening and sustaining positive workplace relationships within each participant's respective organisational settings. Most of the participants are well perceived about the benefits of informal communication and are being practiced within their workplace. Therefore, it can be seen that workplace relationships are actively shaped through everyday social interactions, forming trust, close bonding, and a sense of belonging among colleagues.

#### **4.3: Mechanism for Collaboration**

Through informal communication and practices within their workplace, participants tend to form a collaborative workplace. They expressed their preferences for less formal ways of engagement when coordinating tasks, sharing information, and addressing work-related challenges. Participants described how these informal practices helped promote effective coordination and information sharing for collective problem-solving mechanism in the workplace. As an overall, the findings show how workplace collaboration is mostly strengthened by the participants' choices and preferences for adaptable and flexible approaches over formal procedures.

Participants emphasised their preference for informal communication over formal interactions as informal methods reflects natural human interaction, prioritizing efficiency and accessibility over rigid protocols. Compared to formalised channels, informal communication provides quicker exchange with more clarity and genuineness, allowing them to communicate as if they are having everyday human interactions. Ben expressed his perspective on this, stating:

*“Cause it's natural. That is the best way I can put it. It is just what people have done. It is what people have done and they you can see the expressions on people. It is what we're used to.*

Similarly, Jack also reinforced Ben's view by highlighting the informal interactions within collaborative work contexts:

*"It's just feels more human, more like how people actually work together."*

In support to Ben and Jack, Ivy expressed basic social interaction in the workplace as a necessity human need, highlighting that informal communication is one of the drivers for workplace relationships:

*"You know people still want to talk. We're humans. We don't just sit like robots silently for eight hours."*

Ben also highlighted the sense of autonomy afforded by informal communication, emphasising that it allows participants to freely discuss matters when necessary.

*"Ohh say the very least you know. Cause you know you got the freedom to be able to talk about certain stuff if needed to be."*

Emma also has described the value of informal communication in creating a more natural and humanised work environment, describing how casual conversations at work makes her work more enjoyable:

*"It's faster and genuine, like we are having a normal conversation right now. It let me be myself at work.... Talking about random, not work-related stuffs, we do need those to survive the 7 hours. Those just makes the day more enjoyable. We can't just be staring at the screen, focusing on how to finish this, every day, like zombies."*

Moreover, Ben highlighted the importance of informal interactions within the workplace, expressing that a certain level of informality is essential for business effectiveness, even within highly hierarchical organisational structures. He remarked:

*“It's better for business. You know, if you're more to ease you are more open, relaxed than that, able to share more stuff. And because stuff is being shared more, there's a greater chance of a business connection developing further which benefits everyone and a good relationship in that regard.”*

Laura has also mentioned through her experience on formality which could limit clarity and workplace efficiency, stating that:

*“At the end of the day, I feel like talking formally won't get to the point.”*

In support to Laura's perspective, Jack expressed how formalised communication procedures could result in unnecessary delays and work inefficiencies:

*“When you need a quick answer from someone in another team, maybe just “Is it meant to work like that?” or when you got to work together on a small case, we always have to go through “Book a meeting”, then the calendar dance comes in, “When are you free?”, this day that day, it's frustrating and time consuming you know, it's a small thing we have to do, we can do it right now. And then the worst case. When you finally get on the call and they go, “Oh yeah, that's completely fine.” And you're sitting there thinking, did I just waste my time for a 30-second answer.”*

When asked about the use of informal communication channels, participants described their different perspectives and views on their preferences and availability of informal communication

channels inside their workplace. Most participants tend to choose either messaging apps or face to face conversations as it allows for clearer interpretation and immediate clarification. Laura expressed:

*“If emails become too formal, I could not well interpret what my manager really want me to do. So, I had to go approach her in person to ask privately regarding the project and how she want us to deliver. Or most of the time, we use messaging apps like WhatsApp or through Team direct message to seal the deal. Its way quicker, convenient and yeah especially information that I need can be requested faster. But sometimes, as I have mentioned, pulling my chair to go straight towards my supervisor’s working area to ask for some data and information works better.”*

Ben also explained why he preferred those channels over others, expressing his preference for certain communication channels over others, emphasising the accessibility and naturalness:

*“Face to face and messaging apps. Yeah, they're the best. Messaging because when you're working you know it's easy to communicate and face to face because it's a natural way of doing it.”*

Emma also pointed out her strong preference for messaging-based communication due to its immediacy and productivity, her personal values:

*“I rather text through Microsoft Teams chat. I don’t mind emails and meetings. It is just that messaging is what I feel most comfortable. It is instant and productive for me personally cause it’s quicker to get things done.”*

Similar to Emma, Ivy has also highlighted the benefits of messaging apps, in relation to speed, convenience, control and flexibility:

*“Messaging because it's so fast. It's so instant and you know who has the time when you have a really busy workday, 8:30 to 5:00 to get up and call, you know that takes a lot of time. So, we generally tend to message, and the beauty of Microsoft Teams is messages can be deleted if you've made a mistake.”*

Jack supported Ben, Emma and Ivy’s perspectives by describing how messaging platforms support seamless collaboration across and within teams through rapid, informal exchanges:

*“Some of my colleagues from my team that I work together with or some colleague I have to work with who is from other department, I can just ping them on Teams, “Hey, you got a quick sec?” and they’re like “yep, what’s up?” then we hop on a call or just have a conversation in messages, no calendar ping-pong.”*

When discussing informal communication channels available in their workplaces, participants predominantly referred to either face-to-face interactions or the use of messaging applications. Both channels were deemed as effective and efficient with participants expressing varied preferences depending on the context and purpose of communication. These differing preferences highlight how participants strategically selected informal communication channels based on their perceived benefits rather than relying on a single method of interaction while working. Moreover, their preferences on those channels highlight how informality promotes openness and ease in workplace communication, thereby supporting more effective collaboration and relational connection. Participants further expressed how that informality available in the workplace has

strengthened interpersonal relationships by enhancing emotional support and team collaboration. These established relationships were perceived as effective amplifier influencing outcomes of collective teamwork, as Ben noted:

*“It's part of team bonding and that or we have to work on a big solution for a customer. And the strength of those that connection and the results of that work are amplified by the connection that is had already because of the open style of communication.”*

Emotional support through informal channels was well applied by Ivy and her team when solving a HR related problem, resulted in de-escalation of tension and mutual understanding, strengthening relationships and restoring harmony in her workplace:

*“It's simply due to a misunderstanding about a joke that one of the people had posted in a Microsoft Teams group chat, and I think you know, I mean, I understood the joke and I understood what the subtext was. But I think the second person actually took offence to it so informally communicating that was a key, you know, that was a key issue with it. But equally informal communication was the solution. Because we got them in a room, it wasn't formal. We didn't put a table between us. We've actually sitting quite close to each other. I think having a table makes things quite formal. It makes you feel like you're in a boardroom or negotiation or a stressful meeting. You know, you sit there and you talk, and you have open body language, and you don't use people's full names. You try to deescalate the tension. And because we did that.”*

Similarly, Ben described how informal communication serves as an effective mechanism for emotional support and stress relief while working, allowing himself and his colleagues to share experiences to seek advice in challenging situations. He explained how those informal interactions helped him regain emotional composure and approach work-related issues more effectively:

*“Sometimes we just commiserate, you know, had a stressful customer or talking about things in general terms, not specifics. So just seeking kind of bonding feedback and when always getting stressed over something. I was talking at the water cooler probably several months ago and there was a customer that had been very stressful, and I just couldn't take it. I just couldn't think straight about it, so that it helped calm me down. It helped calm me down so I could actually think clearer, you know, and they gave advice as to what to do like, you should just hear it go for a walk or something or take some deep breaths or something like that and just hearing it from someone actually help.”*

Similar to Ben, Emma mentioned relying on the use of informal communication channel to seek advice, coordinate work, and maintain workflow continuity during her absences:

*“I can just ping my friends to ask for advice or discuss with our work or sometimes requesting them to pick up my work when I happened to be on sick leave to keep things run smoothly.”*

Laura explained about her experience of adapting informal communication for effective customer service:

*“I remember emailing a customer regarding his credit card issue, I had to do it accordingly with company policy, but the customer was not familiar with*

*back-to-back email conversations. So, with the approval from my supervisor, we had a private conversation through phone calls to help him explain through phone and make him understand about the issue. I don't want to say it is against policy but eventually it helped him solve his case, so it was not really a big deal."*

Ivy also highlighted how informal communication channels available at her workplace has extended beyond work related function to emotionally supportive place for all colleagues that encourage peer learning, stress sharing, and for social interactions:

*"We have a Teams chat that's there in order to facilitate us learning from each other, but inevitably, this Team's chat has become a place for other colleagues to vent or talk about what's stressing them, or to ask for help, and often on a Friday night on a Friday evening, "If anyone want to go for drinks?". So, you know, that's how it's facilitated."*

These accounts illustrate the participants' effective utilisation of informal communication channels available within their workplace for problem solving, advice seeking for their workplace wellbeing and addressing challenges. Therefore, findings from this theme showcase that informality in workplace could be utilised as both a social and functional resource, allowing the employees to address work-related challenges through effective collaboration.

#### **4.4: Hierarchy and Generational Differences**

This theme explores how participants navigate and perceive their workplace hierarchies and generational diversity in their interactions with colleagues. They described how differences in authority, power, age gaps and positions influence their varied approaches of informal

communication and interactions. Due to the expectations and boundaries set within their workplace, participants expressed how they are required to continuously adapt their informal approaches based on those differences in order to maintain professionalism for sustained workplace relationships.

Participants are well aware of generation differences when it comes to communication norms and emotional expressions, mostly describing themselves (Generation Z) as more emotionally expressive and open in discussing stress and feelings, while older generations were perceived as more reserved and formal. Ivy shared her view on different generations from her workplace as:

*“You know, the way we behave my generation (Gen Z) are so much more emotive, maybe too much. We talk about how we feel. We openly point out how stressful something is. We use a lot of self-deprecating humour. Millennials, Millennials are fine. They're actually the best of the best and they have really, really great skills. They have emerging leadership skills, but they're also not completely out of touch. Gen X is very interesting in upper management. They are so formal in the way they dress and the way they conduct themselves. They do not express personal opinions at such a widespread level.”*

Emma reflected how these generational differences in working style and communication preferences could create challenges in aligning expectations:

*“I am a Gen Z, so my natural way of working is quite different, completely different from my manager, who is a Gen X. When it comes to communicating, I am direct and more casual and they are formal by default like I'm speaking to my Granddad, slow and deliberate so it takes quite much time to finish things*

*when I have to work together with them. Totally fine with working under their supervision. It is just that fulfilling what he really wanted the things to be done and satisfying his demands is confusing and difficult. Today it could be 2+2 is 4, the next day it could be 3+1 is 4, same one, different method, you get what I mean right?"*

Similar to Emma, most of the participants reported similar generational perceptions, describing Gen X managers as more rigid or "hardheaded," while Gen Y (Millennials) were generally perceived as more approachable and less out of touch with younger employees (Gen Z). Correspondingly, Jack expressed this by stating:

*"We're super digital and quick with things.... managers and my employer, the millennials are easy to connect, easy to work with or talk with.... And the higher up, people who've been in corporate environments forever, it's a completely different vibe."*

Laura also has described how working under a millennial manager has positively influenced her experience while working:

*"Because majority of our team are mostly Gen Z and the manager is millennial? I think so. And so, he can relate to how we feel with our work and he's comfortable with it."*

Participants described how younger generation such as Generation Z and Generation Y tend to use memes, emojis, gifs and funny stuffs to communicate while older generations' perspective on those are deemed as unprofessional, childish or disrespectful. Laura shared her experience on communication style divergence:

*“Like we Gen Z and some Gen Y’s like to use memes, emojis, gifs and funny stuffs to communicate, older generation may think these are childish and very informal and disrespectful. Vice Versa, their thumbs up emoji can be quite awkward and disrespectful to us too, isn’t it?”*

Ivy has also experienced the same scenario in her workplace, regarding digital communication preferences:

*“Gen X and the older millennials, they’re not like us. And I, I do feel like they look at us with some irritation. They don’t like my smiley faces, but I only put the smiley face in there to seem approachable. I’m not making you a joke, I’m doing it to make them think I’m not uptight.”*

Emma mentioned about the differences in communication style across generations, highlighting how older generation such as her manager tend to communicate in more formal and lengthy messages:

*“It’s kind of ridiculous and funny, even when they type something in the chat, it’s like Shakespeare written novel, long paragraphs with too much information. It’s funny for us but it is their way of communicating.”*

Apart from differences in communication preferences, certain emojis, text abbreviations, or informal expressions commonly used in messaging by younger employees could also be unfamiliar to older generation employees or employers, leading to misunderstandings or misinterpretations.

As Laura illustrated:

*“Not difficulty or challenge but when I have to text them, I definitely have to avoid using text emojis like xD or TvT, emojis, memes and stuffs cause they*

*cannot interpret the true meaning behind the usage of those. One time I used the crying text emoji (TvT), my manager was like what is TvT and took me couple of minutes to explain it.”*

Similarly, Jack also has highlighted generational gaps in digital literacy and familiarity with informal textual expressions, which influence how he communicates with older colleagues:

*“We use short sentences on purpose just to get straight to the point or use abbreviations like “RN” for right now or “BRB” for be right back. They might know what “LOL” means but for “RN” “BRB”, they aren’t still caught up to that yet. So yeah, I don’t want to make them confused so I better avoid using them while chatting with them.”*

These experiences demonstrate how generational differences shape communication preferences and expectations in the workplace. Outside of messaging apps or digital interactions, even particularly during face-to-face encounters, seniors tend to prefer formal modes of address and acknowledgment of their names, even in routine interactions. Regarding this, Ivy detailed her encounter with her seniors:

*“Even though I don't like to use names to my colleagues, my senior colleagues absolutely hate that. They say, please address me by my name. Even in the middle of the conversations, instead of saying “Oh hi, are you able to help me?” or “Could you please tell me where this is?”, they preferred for me to say “Hi [Manager’s Name], how are you doing? Could you please tell me where this item is, [Manager’s Name]?” So, they like to be named dropped*

*and I think a key reason Generation Z hates that is because we know nobody's name.*

Similarly, formal communication channels such as emails or structured meetings were identified as their preferred methods. Laura expressed her frustration on that formal communication lacking sufficient detail to complete her work, leaving her uncertain about expectations and concerned about potential negative feedback:

*“They do like to use just emails to communicate or through meetings to communicate about the projects. Those emails sometimes confuse me because it has little to no information on what they really want us to do and I will probably be scolded if their expectations were not met.”*

Emma expressed her frustration with the prioritisation of formal documentation over task efficiency while working:

*“For example, when I need something from him (manager), I talked to them in person that I need this and that to complete my work. He could just forward it to me, but he always asks me to write me an email first. So, I have to drop everything on what I am doing, write an email then wait for him just so I can continue. I know it is to keep record as an evidence from his side but isn't completing this task should be prioritized first? It's frustrating.”*

Jack remarked the opposing communication preferences between two generations, pointing out that his managers were more comfortable with formal, structured communication, requiring him to adjust his informal approach in work:

*“Not opposed in a bad way, just different enough that I have to adapt to their preferences. Like I said, because we’re super digital, DMs (direct messaging) and quick phone calls are efficient for me. Even though they are okay with phone calls, it is totally different style of phone calling, u might know what I want to refer, you know. They too are digital too but only email wise. Structured, properly described and written emails only.”*

These accounts showcase that older generations, particularly those in management, tend to prioritize formal communication, while younger Gen Z employees finding those practices as rigid and limiting. This divergence in preferences and expectations around formality and communication practices can create uncertainty. Moreover, Ivy described the need to carefully manage the tone and language when communicating across different generations and hierarchical positions. She shared why informal expressions commonly used among peers should be avoided while having conversation or dealing with her seniors:

*“Another challenge is that you have to have to get the tone right, whether it's verbally or whether it's in the messages you write. I mean, I'm not going to write LOL laugh out loud to my Gen X manager because they're going to look at me like I'm a child.”*

In support to Ivy’s observation on tones and expectations, Laura detailed her experience on communication style difference that led to tension between her and her upper management:

*“May be because of the age differences, I guess. Some of the sentence structure that is normal to myself could be straightforward and disrespectful for some people although in my mind it is totally normal, you know what I am saying*

*right? There was a time what I said to my manager was quite straightforward for her. I could definitely sense the vibe changed. But we had a conversation regarding that, and it was resolved. It's quite scary and funny.”*

Despite the existence of these challenges, Ivy recalled her experience on moments of mutual adjustment and learning across generations. She recounted assisting her manager with digital communication practices:

*“I had a senior manager once asked me how I send a meme. In Microsoft Teams, and she was really embarrassed to ask me like. Yeah, she didn't want to ask me and to admit she did not know how to do it. And equally, I shifted my body language. I didn't want her to think I'm treating her like a child or. Ohh. Look, you don't know how to do it. I was like, hey, no worries. Let me show you happy to help.”*

Most participants expressed their workplace interactional differences to generational and hierarchical positioning, but Ben's experience differs from this perspective. He emphasised that they are shaped more significantly by individual differences and personal values rather than by generational or hierarchical differences. From his perspective, the outcomes depend on each individuals' openness and adaptability rather than age-based or positional differences:

*“There are so many variables there, it depends on the type of person you're dealing with. It could be nine people out of 10 that I speak to the older generations are fine. But someone who's just a big really really traditional when I'm progressive or you know what I mean, I don't really come across that to be quite open with you.”*

Additionally, regardless of generational differences due to the nature of the industry, there always is a mutual interest and relatability among the employees. Ben stated:

*“In the banking sector, there's a common interest anyway, and numbers and everything associated with that. So, there's a common ground anyway that I think people in the older generations are sort of more cemented with them. So, it's a common interest. So, you can relate to them as well quite easily.”*

The difference in experiences between Ivy and Laura compared Ben may be due to different organisational context. While Laura and Ivy's experiences have emerged from their hierarchically prioritized organisation, Ben's experience reflects from a non-hierarchical organisational perspective. Hence, it is important to know that the hierarchical orientation could influence on generational and positional factors, impacting on individuals' communication behaviours, openness, and interpretive expectations, therefore, shaping the overall workplace communication. On the contrast, regardless of whether organisations are structured hierarchically or non-hierarchically, a certain level of respect and formality is typically expected within the banking context, due to the presence of power distance and established professional norms. Ivy shared an experience of her friend:

*“My colleagues and my friends from other industries, they really, really struggle with it like, I have a girl friend who was told by a senior manager. Please greet me with good morning. Don't greet me with Hi, and I thought ohh okay, that's very specific!”*

Jack shared his experience on existence of formality in having everyday interactions with his manager at work, highlighting the expectation of formality among older generations, reflecting the industry norms and setting of hierarchical and professional boundaries:

*“It’s just a part of the industry, specially the more senior or older ones. They expect a bit of formality when you’re talking to them. You know what’s funny, everyone in my team calls me by my nickname, except for one manager. He told me, I am not calling you [Participants’ Nickname], when I hired you, I know you as [Participants’ Real Name].”*

Participants also described the need to adapt their communication styles when interacting with senior staffs to maintain respect, authority boundaries, and professional credibility. Laura highlighted how generational differences between herself and upper-level management complicated communication processes, requiring her to adapt her communication style according to the hierarchical organisational structures to uphold professional standards:

*“Because there’s generation difference between the upper-level management to juniors like us, communication is quite difficult to deliver sometimes. Like all organisations, because we have to make happen accordingly to the words from higher level of the organisation, so, of course, I have to adapt myself to that in order to give respect to them and to maintain my professionalism in my work.... I personally have to deal with different departmental managers and supervisors so I could not talk to them in informal ways, that could unintentionally make them feel disrespected and childish. Some of the managers are quite old like 50-60 so they are stuck with the traditions, formal ways so I have to go with their flow to be more approachable and fit in.”*

Similarly, Emma also highlighted how, despite her frustrations on complicated step by step procedures followed by her manager, given the intergenerational difference, she not only has adapted her style of working but also a shift in her perspective:

*“At the end of the day, it is their part of completing the task properly. That’s how the industry works. I have to treat them like it is my part of the job too. On the brighter side, now I can write a proper emails.”*

Ivy expressed her thoughts on having clear boundaries pinpointing that it is important for employees to maintain their professional boundaries even in informal or relaxed workplace. While trust and approachability may encourage more casual interactions, employees must maintain their standards at certain level to preserve respect, professionalism, and appropriate hierarchical relationships:

*“Because you know the I trust these people, but I can't talk like that to my boss, no matter how relaxed and funny and approachable I want to be, I always think, be informal but maintain your boundaries you know.”*

Ivy also pointed out that it is also equally important for upper-level managers to uphold professional boundaries to prevent discomfort and role ambiguity within power-asymmetrical relationships.

*“I don't know how appropriate it is for some of the senior male managers to get too close to me and feeling a little bit too informal because I'm like, hey into the day, you are not my boyfriend, you are not my brother, you are not my father. We do need to keep that boss-employee, especially when it's young female*

*employee, you know. You know my age and marry older boss, like, let's keep it distance.”*

This may be one reason why the organisational system integrates formality, which is to prevent discomfort and role ambiguity within power-asymmetrical relationships, to preserve hierarchical boundaries, and to signal authority while reinforcing professional norms. Participants also acknowledged this that formality within the workplace could be intentionally maintained by those upper management with authority just to draw hierarchical boundaries and power distance. Jack shared his thoughts on this as a necessary mechanism through which managerial authority is preserved and legitimised:

*“A lot of senior executives act tough and maintain this aura of “we are deadly serious professionals here, no shortcuts, no chit-chat.” It’s almost performative. Because in their world, looking soft or too approachable can be interpreted as weakness, I guess. So, they double down on formality as a way of telling that this is a serious place, we don’t mess around, everything is structured, controlled, and above board.”*

In support to Jack’s comments on power distance within the industry, Ivy shared her opinion on the necessity of maintaining formality:

*“They have to keep quite formal, because if they act like one of us, then the authority we have to show them can't be demanded. You know, they are not one of us. They are not at our level. We report to them and they have authority over us, so they have to behave in the same way. It's like apparent, can't behave like their teenage child's best friend.”*

Building on these observations, Ivy remarked that maintaining a certain level of formality is important not only for seniors but also for the employees especially in hierarchical and power asymmetric workplaces due to unspoken expectations and power distance:

*“The whole thing about being in a corporate workplace like banking, which can be really, really political, you got to know how to change your body language and your tone, like lightning fast or you just get eaten.”*

Jack expressed his opinion on how his personal values influence his communication behaviours in the workplace:

*“May be because of the way I was raised, coming from a family where respecting elders is a serious thing, no matter what, I never could treat my boss or my manager like they’re just my friend or colleague. Maybe I will share joke around with them sometimes, but when I turn on my work mode or even when we’re out for after work drinks, I always make sure to treat them with a respect. It just feels right to me.”*

Similarly, Laura also has highlighted the need to maintain professional boundaries regardless of the close relationships:

*“I am constantly reminding myself that I’m working and not spending time with friends, even though I’m close to them, seeing them for 40 plus hours per week. No matter how close we are, because of the seniority, age gap and culture differences too, when talking online or in person I have to show them respect so that all parties are comfortable.”*

Ivy also shared her thoughts on the presence of power distance within large corporate like banking industry, which tends to privilege age and seniority in leadership and decision-making. Due to the perceived replaceability and limited bargaining power in the competitive labour market, this could shape how younger generations experience workplace interactions and communication practices, reinforcing the power asymmetries.

*“In big corporate workplaces where the people in power are over 40 / 50 actually, let's be honest over 55. There is reverse discrimination where they want young workers who are cheap and who can be easily manipulated and who are grateful for a job, and they will subject them to unacceptable behaviour because they know that that young person is not likely to quit in today's market.”*

Laura shared her experience on the risks associated with informal messaging, noting that while such channels provide more freedom to express ideas and engage casually, it is important to be aware of boundaries since they are still in a professional setting and not in conversations with close friends and the potential for those messages to be misinterpreted, documented, or used as evidence:

*“Sometimes we have to take care and have proof in messaging just so we can take responsibility or just as a proof of conversation for the project. If something went wrong, unlike formal emails to use as evidence, these informal conversations are quite hard to tell. Yeah so, I always have to keep in mind that my words can be screenshotted. Though I can communicate informally with my colleagues, it's always good to take care with the words and everything for my own professionalism and career.”*

Similarly to Laura's statement, Jack highlighted the absence of records or documentations due to the use of informal communication while working could backfire by creating accountability issues:

*"When something eventually goes sideways, they can go, "I wasn't aware.", "It wasn't formally escalated through email.", "Did you send an email?", "When did I tell you that?", "There's no evidence showing that I knew.""*

Emma described her perceived risks associated with informal communication, noting the need for careful self-monitoring when visibility to management is present:

*"I'm very aware that our boss is a member in the team's chat. So, I'm like, ohh, okay, be careful... I'm quite careful about how much I engage."*

Moreover, Ivy also described a situation on how a use of informal communication could lead to a misinterpretation, highlighting that while younger generation interpret certain actions as totally normal or acceptable, on the other side, it could be deemed as insufficient, inadequate or unprofessional within a formal organisational context:

*"I had a wonderful, wonderful colleague and this should have never happened. When responding to a Team's message, he reacted with a thumbs up. You know, you could click thumbs up for teams. He didn't write Okay, Noted, Thank you, Whatever. He just responded with a react and they took him into a bloody HR disciplinary meeting with a member of HR. Present being like, ohh, you didn't acknowledge this. And he argued quite rightfully, isn't my reaction of a thumbs up a universally recognised?"*

These accounts collectively indicate that while informal communication is valued for its convenience and relational benefits, participants remained highly conscious of the constraints associated with its use within a formal organisational setting.

#### **4.5: Summary**

From the data collected and transcribed through five semi-structured interviews conducted with Generation Z employees from various banks across New Zealand, this chapter presented two main themes together with eight sub-themes developed through thematic analysis. Collectively, these themes reflect participants' lived experiences of informal communication within their workplace contexts and illustrate how those informal communication influences their workplace relationships, addressing the research question.

As an overall, the findings highlight the significant role of informal communication in shaping the participants' interpersonal connections by enhancing collaboration in their daily workplace interactions. It showcased the informal communication's ability to facilitate relationship building, emotional support and develop togetherness among colleagues at work. Both verbally and digitally, informal communication was perceived as one mechanism which could enhance the participants' openness, trust development and mutual understanding with their colleagues.

The findings also reveal the tensions and challenges associated with informal communication, in relation to hierarchical structures, generational differences, and organisational norms set within the banking sector. Participants also described the existence of power distance and professional expectations which influence their communication behaviours. Additionally, the findings indicate that the advantages and usefulness of digital communication channels due to its ability to facilitate immediacy, accessibility, and building connection within the workplace for the participants.

Together with those benefits, potential risks and concerns associated with informal digital communication were also identified.

To conclude, all the findings presented in this chapter showcased the dual nature of informal communication within the banking environment. While informal communication contributes positively to workplace relationships by embracing collaboration among Generation Z employees, its application within the organisational contexts and effectiveness is also limited by hierarchical structures, professional standards set within the workplace, and generational expectations. Using all these findings identified through the three themes as foundation, in the next chapter, they will be applied to multiple theoretical perspectives mentioned in the Chapter 2 Literature review for thorough interpretation and discussion of the participants' experiences.

## **Chapter 5: Discussion**

### **5.1: Introduction**

After presenting all the findings, this chapter will focus on analytical interpretation of these findings. Based on the three emerged themes identified, the discussion interprets what the findings mean, why they emerged within this context, and how they collectively answer the research question. Each theme is critically examined in relation to existing literature and the two theoretical lenses adopted in this study, namely Media Richness Theory (MRT) and Social Exchange Theory (SET). Following the thematic analysis, the chapter contextualises the findings within the New Zealand banking sector. The chapter then outlines the practical implications of the study and articulates its context-specific contributions to knowledge. Lastly, methodological and contextual limitations of the study are acknowledged

### **5.2: Discussion of Findings**

This study set out to explore how informal communication dynamics influence the workplace relationships of Generation Z employees within the New Zealand banking sector. Positioned within an interpretivist and phenomenological framework, the research sought to understand how Generation Z employees perceive, experience, and utilise informal communication in building their workplace relationships in a traditionally formal and highly regulated industry context. The main research question guiding this inquiry was: How do informal communication dynamics influence the workplace relationships of Generation Z employees in the banking sector? To address this question, the discussion that follows interprets the findings thematically, beginning with the relational role of informal communication in shaping workplace relationships.

The findings from the first theme indicate that informal communication functions as a central relational mechanism through which Generation Z employees develop and maintain workplace relationships within the New Zealand banking sector. Rather than being limited to casual interaction, informal exchanges and interactions enhanced trust, accessibility, and interpersonal comfort across both colleagues and supervisor relationships (Nagachevska et al., 2023; Denner et al., 2024). Participants' accounts suggest that such interactions contribute to humanising workplace dynamics that otherwise operate within a structured and compliance-oriented organisational environment. Informal communication may therefore be understood as a relational mechanism that coexists with formal structures (Ismail, 2019; Stöckl & Struck, 2022; Denner et al., 2024), assisting younger employees in navigating role expectations with enhanced self-assurance (Valo & Mikkola, 2019; Ly-Le & Le, 2024).

Participants expressed that informal conversations, whether through quick digital messaging platforms or through spontaneous in-person exchanges, made the connections between their colleagues feel more approachable and reduced the sense of rigidity associated with formal communication channels. This indicates that informal communication functions as a psychological bridge that reduces perceived distance between organisational roles (Valo & Mikkola, 2019; Schwabe, 2025). Such perceptions also align with Ly-Le and Le (2024) and Fay (2011) conceptualisation that informal exchanges function as relational connector within workplaces which facilitate familiarity alongside information flow. Several participants also described their sense of comfortability in seeking clarification or guidance after engaging in informal interactions with their managers or supervisors. Through having more casual conversations and either work-related or non-work-related exchanges, participants expressed that relational familiarity was established between each other. This suggests that informal communication enhances

psychological safety, that relational closeness strengthens openness and reduces hesitation in workplace communication (Ly-Le & Le, 2024; Denner et al., 2024). In a working environment where formality is prioritised, this sense of comfort becomes particularly significant, as it enables employees to seek guidance from supervisors or senior colleagues without fear of appearing incompetent.

Participants further highlighted that informal communication has frequently occurred across different departments and hierarchical levels and not limited to one's own team. This indicates that informal communication may facilitate horizontal and vertical relational integration, supporting Stevanović and Gmitrović (2016) argument that informal networks connect employees across organisational directions, strengthening coordination beyond formal reporting structures. Within the banking context, where collaboration frequently requires cross-functional coordination, such relational integration strengthens overall organisational cohesion (Stöckl & Struck, 2022; Watanabe et al., 2024; Denner et al., 2024). Participants also noted that informal exchanges allowed them to share personal experiences or humour, which strengthened relational bonds beyond task-based interaction. This indicates that informal communication contributes to development of bonding within the workplace, strengthening emotional connection and shared meaning in workplace environments (Liu et al., 2024). Such relational identity formation may be especially relevant for Generation Z employees who prioritise inclusivity and authentic engagement (Rampen et al., 2023; Ly-Le & Le, 2024).

The relational dynamics uncovered in this study align with prior literature that identifies informal communication as instrumental in building interpersonal relationships and fostering a sense of belonging within organisations (Valo & Mikkola, 2019; Denner et al., 2024). However, this study extends existing literature by situating these relational outcomes within a highly regulated and

formalised industry. While earlier studies often focused on more flexible work settings (Whetsell et al., 2021; Kirchmayer & Fratričová, 2018), the present findings show that informal communication is still influential in structured and compliance-driven environments such as banking. Thus, rather than being overshadowed by formal systems, informal communication functions as a balancing force that supports interpersonal connection in regulated environments (Shrestha et al., 2020; Stöckl & Struck, 2022; Ismail, 2019; Denner et al., 2024).

From a theoretical perspective, Media Richness Theory (MRT) provides insight into how Generation Z employees select and interpret communication media when developing their workplace relationships. While MRT traditionally posits that richer media, such as face-to-face interaction, are more effective for complex relational exchange (Verčič & Špoljarić, 2020; Watanabe et al., 2024), participants' accounts suggest that relational richness is not tied to the medium itself. Instead, richness appears to be socially constructed through the frequency, familiarity, and interactions occurred, supporting Salin and Koponen's (2024) statement. Digital messaging platforms, typically categorised as lean media, were experienced as relationally rich when embedded within repeated informal exchanges. Participants felt more connected through brief digital exchanges, indicating that perceived immediacy, responsiveness, and conversational fluidity contribute significantly to the development of relational richness. This aligns with Oliver's (2019) view on MRT, which highlights trust and social presence as critical components of perceived media effectiveness. Therefore, relational depth appears to be shaped less by the inherent richness of the medium and more by how participants experience timely feedback and mutual attentiveness within the communication process. Within the digitalised banking environment, relational richness therefore emerges through interactional familiarity rather than through formal structural proximity or through the use of traditionally rich face-to-face communication channels.

The findings highlight that perceived interpersonal closeness is not dependent upon media richness as it can also be promoted within lean digital platforms if communication remains mutually responsive, socially sensitive, and regularly maintained.

Similarly, Social Exchange Theory (SET) offers insight into how informal communication strengthens workplace relationships through reciprocal exchange. Informal interactions promote the exchange of emotional support, workplace guidance, and day-to-day assistance in work, which can enhance mutual trust and commitment (Cole et al., 2002; Tsai & Kang, 2019). Participants noted that small interactions, such as quick clarifications, check-ups or emotional encouragement accumulated over time has strengthened their relational closure and enhance confidence at work. This indicates that relational trust develops gradually through repeated exchanges, consistent with Cropanzano and Mitchell (2005) and Chernyak-Hai and Rabenu's (2018) conceptualisation of reciprocity as cumulative and relationally reinforcing. However, the findings also show that reciprocity varies depending on relational position. Among colleagues, reciprocity was relatively symmetrical, reflecting mutual dependence and shared work experiences. Within supervisor-subordinate relationships, reciprocity remained structured by authority, while informal communication enabled approachability and reduced psychological distance, hierarchical structure continued to shape expectations and constrain the degree of mutual exchange. This suggests that while SET effectively explains relational bonding, it requires contextual consideration of structural authority in formal industries such as banking.

Notably, the findings challenge assumptions that Generation Z employees reject hierarchy or expect informal communication to erase professional boundaries as mentioned by (Gaidhani et al., 2019). Instead, participants demonstrated a deliberate and context-sensitive manner based on who they were speaking to, the level of formality required to maintain professional boundaries, and the

topic of the conversation. Participants remarked their awareness of maintaining respect and avoiding over-familiarity, indicating that informal communication was strategically moderated rather than unrestricted. This challenges Kirchmayer and Fratričová's (2018) characterisation of Gen Z communication preferences by highlighting adaptive communication practices rather than generational rejection of hierarchy. Similarly, in support to Parry and Urwin (2021) and Rudolph et al. (2020), participants in this study demonstrated notably different individual approaches to informal communication, shaped by their personal values, role seniority, and organisational context rather than generational identity alone. This finding also reflects the intragenerational variation highlighted by Benítez-Márquez et al. (2022). Accordingly, the patterns identified should be understood as broad tendencies rather than universal generational traits.

In terms of addressing the research question, these patterns indicate that informal communication shapes workplace relationships by enabling relational depth, through the development of closer interpersonal connections, and enhancing relational accessibility, by making colleagues more approachable and interactions more open. For Generation Z employees early in their careers, establishing trust and bonding is essential for navigating hierarchical structures, understanding role expectations, and gaining access to knowledge that will support their daily work (Zehrer & Leiß, 2020; Ly-Le & Le, 2024; Denner et al., 2024). Informal communication supports these processes by reducing social distance, allowing employees to interpret colleagues and managers as more approachable, and creating opportunities for relational learning that do not emerge within formal communication channels. These interactions therefore shape how Gen Z employees experience and evaluate workplace relationships within structured professional environments.

The first thematic pattern contributes conceptually by reframing informal communication in formal industries as a relational foundation rather than as a social activity. The findings

demonstrate that informal communication does not undermine professionalism in regulated sectors but can coexist with formal systems and contributes to organisational cohesion. This relational function emerges from the interplay between generational characteristics and organisational structure. Generation Z employees bring communication preferences shaped by digital fluency, immediacy, and expectations of authenticity. Within banking organisations characterised by clear reporting lines, accountability mechanisms, and procedures, these preferences are enacted within defined professional boundaries rather than in opposition to them. Informal exchanges therefore operate not as replacements for formal communication but as relational supplements that soften the perceived rigidity of structured systems while preserving organisational expectations. By foregrounding generational orientation within a highly regulated environment, this study extends informal communication research beyond flexible organisational contexts and offers a more contextually grounded understanding of how Generation Z employees utilise informal exchanges to strengthen their workplace relationships within structured professional settings. Ultimately, this theme positions informal communication as a relational mechanism that strengthens cohesion, which reinforces professional standards without disrupting the organisational order.

Beyond its relational role, the findings indicate that informal communication also operates as a practical mechanism that enhances the employees' everyday collaboration and coordination within the New Zealand banking environment. While formal systems such as structured meetings, procedural processes, and reporting remain central to banking operations, participants' experiences suggest that workflow efficiency is often gained through utilisation of informal exchanges occurring alongside these formal structures. As informal communication enabled quicker clarification of tasks, more responsive and efficient problem-solving, and smoother information flow across teams, it functioned as a practical coordination mechanism (Lee et al., 2020; Shrestha

et al., 2020; Stevanović & Gmitrović, 2016). Rather than weakening formal systems, these informal interactions strengthened them by providing timely clarification and immediacy that formal channels sometimes fail to capture (Lee et al., 2020; Shrestha et al., 2020). Participants highlighted that waiting for formal approvals or scheduled meetings could delay task progression, while a quick informal message or having direct conversation allowed immediate clarification. This indicates that informal communication functions as a coordination tool that accelerates operational processes without bypassing compliance structures (Lee et al., 2020; Ismail, 2019; Stöckl & Struck, 2022).

This pattern can be interpreted through the operational demands of the sector. Banking industry operates within strict regulatory frameworks requiring documentation, procedural accuracy, and heavy risk management. While these processes ensure accountability, they may also introduce rigidity in communication flow (Lee et al., 2020; Maurer et al., 2023). In this structured environment, informal communication does not challenge regulation but instead acts as an adaptive mechanism that helps employees carry out the procedures more efficiently. Participants described informal exchanges as one supportive utility rather than replacing formal communication, as they observed their awareness that the procedures must ultimately be followed due to the industry's standard. Hence, it can be said that informal communication acts as a double-edged sword, serving a dual-structure perspective, where informal communication complements rather than competes with formal systems (Stöckl & Struck, 2022; Denner et al., 2024; Schwabe et al., 2025).

In addressing the research question, this theme demonstrates that informal communication influences workplace relationships not only through emotional closeness but also through shared task accomplishment. Participants noted that colleagues who responded promptly through

informal channels were perceived as supportive and reliable. In this context, collaboration contributes to stronger perceptions of reliability and competence within working relationships. Within supervisor–subordinate relationships, informal clarification enabled timely guidance that enhanced employees’ confidence and role clarity. Participants described situations where informal clarification from supervisors reduced uncertainty, facilitating smoother task progression prior to formal procedural implementation. Therefore, the findings support that effective workplace relationships enhance performance and role understanding, thereby extending the arguments presented by Haar et al. (2019), Tran et al. (2018) and Gerlach (2019).

MRT offers insight into participants’ context-dependent media choices in collaborative settings. Traditional MRT proposes that complex or ambiguous tasks require richer media, such as face-to-face interaction, while routine matters can be managed through leaner channels (Daft & Lengel, 1986; Verčič & Špoljarić, 2020; Ishii et al., 2019). The findings partially align with this assumption. Participants reported using face-to-face communication when discussions required detailed explanation, immediate clarification, or sensitive coordination. However, digital messaging platforms were also frequently utilised for ongoing task updates, quick clarification, and real-time coordination across teams. Rather than rigidly following a richness hierarchy, participants selected communication channels based on situational demands, urgency, and accessibility (Ishii et al., 2019; Watanabe et al., 2024). Notably, emails and formal documentation were often perceived as slow, overly procedural, and less suitable for dynamic collaboration. In digitally mature banking environments, effective collaboration appears to depend on a flexible combination of rich and lean media, strategically deployed according to task complexity and immediacy. Accordingly, MRT remains relevant but requires contextual interpretation, as media

effectiveness is shaped by practical coordination needs rather than theoretical richness classification alone.

SET provides further insight into why informal collaboration was experienced as effective and mutually reinforcing. Participants' accounts showed that collaborative informal communication involved frequent exchanges of assistance, clarification, and task-related support. Such exchanges accumulated a sense of mutual reliability and consistent reciprocity which strengthens their perceptions of fairness and collective commitment (Chiaburu et al., 2015; Cropanzano et al., 2017). Within collaborative processes, SET helps explain how repeated informal exchanges evolved into stable patterns of coordination. Informal communication therefore enabled employees to quickly negotiate responsibilities, distribute tasks, and adapt to changing workflow demands without relying solely on formal procedures (Ismail, 2019; Lee et al., 2020; Stöckl & Struck, 2022). This interpretation extends SET beyond relational bonding by demonstrating its relevance to coordination dynamics. Rather than focusing solely on interpersonal closeness, SET highlights how reciprocity enhances smoother collaboration and more efficient execution of tasks across teams.

Within the banking context, informal exchanges were predominantly instrumental and task-oriented, aimed at clarifying responsibilities, accelerating decision-making, and maintaining workflow continuity. Participants emphasised productivity, responsiveness, and task progression rather than social bonding when engaging in collaborative informal communication. This proposes the fact that informal communication extends beyond social interaction or relational bonding (Shrestha et al., 2020; Lee et al., 2020; Denner et al., 2024). This also refines simplified portrayals of Generation Z communication as purely relational (Gaidhani et al., 2019; Kirchmayer & Fratričová, 2018), instead positioning informal interaction as strategically integrated into

organisational performance processes. Collectively, this theme demonstrates that informal communication in formal industry operates as a coordination mechanism embedded within structured systems. Rather than existing separately from formal communication, informal exchanges actively support task completion by enabling rapid clarification, workflow synchronisation, and real-time problem-solving. This extends informal communication scholarship by conceptualising collaboration as an operational function embedded within structured banking environments.

The influence of informal communication was not unrestricted, as it was also shaped and moderated by hierarchical structures and generational dynamics embedded within the organisational context. While informal exchanges contributed to relational closeness and collaborative efficiency, participants consistently maintained awareness of professional boundaries, particularly in interactions with their managers, supervisors and senior colleagues. Informal communication enhanced approachability and reduced psychological distance (Ly-Le & Le, 2024), yet it was never positioned as a means of dissolving authority structures. Instead, informal interaction operated within defined structural limits.

Participants described peer-level informal communication as natural and relatively unrestricted. In contrast, interactions with supervisors required careful judgement to ensure professionalism was maintained. This indicates that informal communication is relationally flexible but structurally bounded. Several participants explained that they consciously adjusted their usage of tone, language, response timing, and medium selection depending on the hierarchical position. This suggests that informal communication was strategically utilised rather than instinctively chosen. Participants also emphasised the importance of showing respect and maintaining credibility when engaging informally with their senior staffs. Informal exchanges with supervisors were described

as “making them more human,” yet reporting lines and accountability structures remained unchanged. Thus, informal communication is operated in alignment with hierarchical structures, reducing perceived distance without transforming structural power dynamics.

Participants also demonstrated sensitivity to how informal communication might be perceived across generational differences. Informal engagement was not driven solely by personal preference but adjusted contextually. Hence, it can be said that generational communication differences function as adaptive processes shaped by organisational context (Wardani et al., 2024). Rather than reflecting deep generational divides, communication styles are continuously adjusted to maintain professional balance and relational stability. As mentioned before, the findings also challenge portrayals of Generation Z as inherently anti-hierarchical (Kirchmayer & Fratričová, 2018). Instead, participants rejected the idea of “crossing boundaries,” expressing awareness that informal interaction has limits. They did not view informality as permission to ignore hierarchy, challenge authority, or behave unprofessionally. Instead, they consciously maintained respect, appropriate tone, and role distinctions.

Banking organisations operate within structured reporting lines, formal procedures, and clearly defined roles. Within such environments, informal communication operates alongside hierarchy, reducing perceived rigidity without altering structural authority. This moderated pattern can be explained by the interaction between generational identity and organisational formality. As Generation Z employees enter these structured environments, they must balance their preference for conversational and digitally mediated communication with established professional norms (Zehrer & Leiß, 2020). Rather than rejecting hierarchy, participants demonstrated awareness of positional authority and workplace etiquette. This adaptive approach shaped how informal communication was implemented in everyday workplace interactions. As a result, informal

interaction increased approachability while preserving formal authority, demonstrating that its influence remains shaped by existing power asymmetries rather than replacing them.

From a MRT perspective, participants' accounts reveal that media choice was also influenced by hierarchical status. In some situations, a richer medium was not selected due to task demands but was adjusted to reflect authority sensitivity. Participants described selecting a formal communication channel when issues involved senior approval or authority-sensitive matters. This indicates that participants select media mainly according to task complexity, using richer media for complex tasks and leaner media for simple ones. Hence, media selection is shaped not only by task complexity as MRT traditionally suggests, but also by organisational regulatory, professional norms, standards and requirements. These findings suggest that MRT requires broader interpretation to include the role of authority, power dynamics and organisational norms in shaping media selection, when explaining communication behaviour.

Similarly, SET explains relationship development through reciprocal exchange. However, reciprocity in hierarchical relationships is not equal. While supervisors may engage informally to signal approachability, appear more open or friendly, or to encourage discussion or questions, subordinates are still constrained by their formal role as do not share equal decision-making power. Participants acknowledged this that their decision-making authority remained unchanged despite informal interactions. Thus, informal communication enhances relational warmth and approachability, but it does not equalise exchange power as authority and role boundaries can still shape how subordinates can respond. This suggests that while SET helps explain how trust develops through reciprocity, yet it does not fully explain how formal power structures prevent exchanges from becoming truly equal in regulated, hierarchical settings.

Importantly, this theme highlights that informal communication is not universally empowering. Its relational benefits are moderated by contextual awareness, organisational culture, and generational interpretation. Participants' emphasis on their awareness on the limits of informal communication indicates that informal communication is practised cautiously within structured environments. Informal interaction therefore functions as a hierarchical mediator rather than a hierarchical disruptor. These findings extend existing literature on intergenerational workplace dynamics. While prior research often emphasises tension between younger and older cohorts (Joseph, 2025; Marzo, 2024), the present findings reveal adaptive coexistence rather than conflict. Moreover, informal communication did not destabilise authority. Instead, it reshaped relational accessibility within established structural boundaries. Collectively, this thematic pattern integrates generational identity and hierarchical structure into the understanding of informal communication.

The application of MRT and SET in this study demonstrates that informal communication in structured organisational environments cannot be fully explained through a single theoretical lens. While MRT accounts for media choice based on task complexity, the findings show that media selection is also shaped by hierarchy, authority awareness, and professional expectations. Similarly, although SET explains how repeated informal exchanges generate reciprocity and trust, it assumes exchange symmetry and does not fully account for organisational power differentials (Cropanzano & Mitchell, 2005; Chernyak-Hai & Rabenu, 2018). When integrated, the findings indicate that informal communication operates through both media calibration and reciprocity calibration, as employees adjust communication channels in response to structural expectations while engaging in reciprocal exchanges that support coordination and relational accessibility. Informal communication in regulated settings is therefore structurally moderated rather than purely media-driven or exchange-driven. Integrating MRT and SET thus provides a more comprehensive

explanation of communication behaviour while clarifying the limitations of each framework when applied independently.

Moreover, situating the findings within the realities of New Zealand's banking industry further strengthens the practical relevance of this study. Participants' accounts demonstrate that informal communication serves as a critical relational and operational mechanism within the formal, hierarchically structured environments that characterise New Zealand's major banks. The tendency of Generation Z employees to use digital messaging platforms such as Microsoft Teams for informal exchanges including seeking quick clarification, providing peer support, and building relational closeness, reflects the broader industry shift towards digitally mediated communication that is increasingly central to the future of banking in New Zealand (Chapman Tripp, 2025; KPMG, 2025). As New Zealand banks continue to invest heavily in digital infrastructure and open banking frameworks (Chapman Tripp, 2025; KPMG, 2025), the informal digital communication behaviours observed among participants suggest that these developments will increasingly reshape how employees communicate, collaborate, and build workplace relationships.

Furthermore, the study's findings have direct implications for how New Zealand banking organisations approach workforce engagement and Generation Z talent retention. Deloitte's (2024) survey of New Zealand Generation Z workers identified inclusive and supportive workplace cultures as central to employee retention. This aligns closely with participants' emphasis on informal communication as a mechanism for cultivating a sense of belonging and psychological safety within the workplace. Similarly, EY's (2023) recommendation that Asia-Pacific banks strengthen diversity, equity, and inclusion strategies to attract Generation Z talent is supported by the present study's finding that informal communication serves as a relational foundation for inclusive workplace experiences. These convergences between the study's empirical findings and

broader New Zealand industry reports indicate that banking organisations that strategically integrate and support informal communication practices may be better positioned to attract, engage, and retain their Generation Z workforce (EY, 2023; Deloitte, 2024).

Accordingly, this study contributes not only to academic understanding but also to the practical agenda of New Zealand banking institutions seeking to build sustainable, inclusive, and relationally effective workplaces for the next generation of employees. Taken together with the preceding themes, the findings reveal that informal communication in the New Zealand banking sector operates simultaneously as an interpersonal networking system, collaborative mechanism for work, and a hierarchically moderated interaction system. Its influence on workplace relationships is therefore multidimensional, shaped by generational orientation and organisational structure.

### **5.3: Practical Implications and Contributions**

This study contributes to both academic knowledge and organisational practice by reconceptualising informal communication within the context of a highly regulated banking environment. Across the three themes, informal communication was shown to operate not as a social activity, but as a multidimensional organisational mechanism embedded within formal systems.

Empirically, the research broadens informal communication literature by situating it within a highly regulated sector, a context that has remained comparatively underexplored in existing research. While prior literature has largely focused on informal communication within flexible or less regulated industries, this study provides sector-specific evidence demonstrating that informal communication is neither peripheral nor disruptive in formal systems. Instead, it operates as a

relational infrastructure, collaborative coordination mechanism, and hierarchically moderated interaction process embedded alongside structured procedures and compliance frameworks. Participants' accounts indicate that task clarification, workflow efficiency, and cross-functional coordination were frequently facilitated through informal exchanges. By situating informal communication within a highly regulated setting, the study offers context-sensitive empirical evidence that challenges assumptions of incompatibility between informality and formal governance, thereby strengthening the applicability of informal communication scholarship to structured organisational environments.

The study also contributes to generational communication scholarship by reframing common assumptions about Generation Z employees. Rather than portraying Gen Z as rejecting hierarchy or expecting informal communication to remove professional boundaries, the findings show that participants demonstrated context-sensitive and adaptive communication behaviours. Informal engagement was strategically adjusted according to authority levels, organisational expectations, and the sensitivity of issues discussed. Participants maintained respect for formal roles while utilising informal exchanges to enhance approachability, clarification, and relational accessibility. This reframes Generation Z not as resistant to structure, but as capable of negotiating informal interaction within established hierarchical boundaries. By presenting Gen Z as strategically responsive rather than oppositional, the study adds nuance to generational theory and challenges oversimplified characterisations of younger employees in formal organisational contexts.

For banking corporations, the findings suggest that utilisation of informal communication should not be restricted but strategically supported. Informal exchanges enhanced task clarification, responsiveness, and upward communication while maintaining procedural integrity. This indicates that banking managers should recognise informal interactions as a complementary coordination

mechanism rather than viewing it as a disruption to formality and professionalism. Practically, this involves establishing clear professional boundaries regarding tone, content, and authority-sensitive matters, while also modelling context-appropriate informal engagement to signal approachability without diminishing role expectations. When appropriately utilised, informal communication can strengthen operational efficiency, responsiveness, and employee confidence without diminishing the organisation structure.

The study also contributes theoretically by extending both Media Richness Theory (MRT) and Social Exchange Theory (SET). The findings demonstrate that perceived media richness is shaped by relational familiarity and hierarchical awareness, suggesting that MRT requires contextual expansion beyond task-ambiguity alignment. Similarly, while SET explains trust accumulation through reciprocal exchange, the study highlights how power distance and existence of authority difference moderate the exchange symmetry. By integrating these power asymmetry and generational adaptation into these frameworks, the research provides a more contextually grounded understanding of workplace communication dynamics.

Collectively, the study demonstrates that informal communication within the New Zealand banking sector functions simultaneously as relational infrastructural system, collaborative mechanism, and hierarchically moderated interaction system. Its influence on workplace relationships is therefore neither disruptive nor purely social, but structurally embedded and strategically established. By bridging relational theory, communication theory, and sector-specific practice, this research contributes as a more integrated and context-sensitive account of how informal communication operates within formal organisational systems.

#### **5.4: Limitations**

Through the findings, this study provides meaningful insights into the role of informal communication in shaping workplace relationships among Generation Z employees in the New Zealand banking sector, however, several limitations should be acknowledged as the conclusions must be considered within the constraints of its methodological and contextual scope.

Methodologically, the research is based on five semi-structured interviews with Generation Z employees working in banking organisations in New Zealand. The qualitative design enabled detailed exploration of participants' lived experiences and interpretive meanings, however, the small sample size inevitably narrows the range of perspectives represented. This limited sample size necessarily restricts the perspectives captured across different banking institutions, operational units, and organisational cultures. Recruitment presented practical challenges for the researcher due to the specificity of the research criteria. Participants were required to meet both generational (Generation Z) and sectoral (banking industry) conditions. As a result, the sample reflects those individuals willing and able to participate rather than representing the full diversity of early-career experiences within the sector.

As the study adopts a qualitative design with a relatively focused sample drawn from a specific industry context for in-depth exploration of participants' lived experiences, the findings are context-bound and may not be directly generalisable to other industries. Banking organisations operate within strict regulatory, procedures and compliance frameworks, which significantly shape communication practices. Informal communication in less formal sectors may function differently. Moreover, the study itself centres on the perspectives of Generation Z employees. While this generational focus aligns with the research objective, it limits insight into how informal communication is interpreted by other generations. Workplace relationships are inherently

relational and co-constructed. In the absence of multi-generational perspectives, such as managers or older colleagues, it is not possible to fully understand the dynamics on how informal communication is experienced and interpreted by everyone involved.

Furthermore, the study is situated within the New Zealand banking sector, which is shaped by particular cultural norms and organisational expectations. The study recognises that the banking environment is formal and structured, and that this formality shapes how people communicate. However, it does not compare how informal communication might work in other countries with different cultural norms, values, or attitudes toward hierarchy. Informal communication may be practised differently in cultures with varying power distance orientations or communication norms. Additionally, the study also relies exclusively on employee narratives. Organisational internal policies, communication guidelines, or managers' perspectives were not directly examined. Hence, the research cannot determine whether employees' perceptions on informal communication match what the organisation actually intends or formally promotes as organisational strategy.

These limitations define the scope within which the findings should be interpreted. While the findings offer a conceptually grounded account of informal communication within a formally regulated professional setting, further research across generational groups, institutional levels, and sectoral contexts would strengthen the theories used in the study and make the results more broadly applicable.

## **5.5: Summary**

This chapter has provided a comprehensive discussion of the findings in relation to the research question, existing literature, and the selected theoretical frameworks. Across the three themes, informal communication was shown to operate as a multidimensional mechanism within the New

Zealand banking sector. It functioned as relational network that strengthened trust and psychological safety, as a collaborative coordination tool that enhanced operational efficiency, and as a hierarchically moderated interaction shaped by generational awareness and structural authority.

Collectively, the findings demonstrate that informal communication does not operate in opposition to formal systems. Instead, it coexists with the integrated formal structure and existing hierarchies, reshaping interpersonal approachability and relational accessibility without disrupting the structural boundaries. For Generation Z employees, through utilisation of informal exchanges it has supported them with completing their tasks by allowing quick clarification and collaboration. It also helped them participate in workplace interactions in a way that fits within professional rules and expectations. Overall, the chapter establishes that the influence of informal communication on workplace relationships is neither purely relational nor purely instrumental, but structurally embedded and contextually established. The discussion has also outlined the practical and theoretical contributions of the study, while acknowledging methodological and contextual limitations that frame the interpretive scope of the findings.

Building on this analytical foundation, the following chapter draws together the overall conclusions of the research. It will synthesize the study's central arguments and outlines directions for future research emerging from the identified limitations.

## Chapter 6: Conclusion

### 6.1: Research Outcomes

The findings of this study demonstrate that informal communication functions as a relational complement to formal organisational systems rather than as a substitute for them. However, informal communication was consistently described as essential for enhancing interpersonal connection, improving relational accessibility, and psychological or emotional closeness within those formal structures, emphasising its relational significance in their respective workplaces (Valo & Mikkola, 2019; Denner et al., 2024).

One of the most prominent findings from this thesis concerns relational accessibility between supervisors and colleagues. Participants described their utilisation of informal spontaneous interactions, whether through face-to-face or through digital messaging platforms, as supportive mechanism that reduced perceived distance between their supervisors or colleagues when seeking clarification or guidance. These informal exchanges reduced interpersonal barriers and enhanced approachability, highlighting informal communication as a facilitator of trust and relational closeness. However, this enhanced accessibility did not diminish the existence of authority. Decision-making power, responsibilities, and accountability mechanisms remained clearly defined and formally structured (Lee et al., 2020; Maurer et al., 2023). These findings demonstrate that informal communication enhanced relational warmth without altering hierarchical boundaries and organisational structure by coexisting alongside formal authority structures.

The findings of this thesis further indicated that psychological safety and emotional closure emerged gradually through the repeated informal exchanges between the employees. Participants reported feeling more confident in voicing uncertainties or requesting assistance once relational

familiarity had been established. In line with Social Exchange Theory, trust within workplace relationships emerges gradually through mutual exchange processes (Cropanzano & Mitchell, 2005). Informal communication therefore served as a relational mechanism for trust development, reducing perceived interpersonal risk within workplace relationships (Tsai & Kang, 2019; Denner et al., 2024). Moreover, findings from the thesis challenges the assumptions regarding Generation Z employees. In contrast to the portrayals of Gen Z as resistant to hierarchy or professional boundaries, participants showcased a strategic and thoughtful adjustments of their behaviour according to situational context in their informal communication practices. Moreover, awareness of maintaining professionalism and avoiding over-familiarity was also present. By navigating power distance and expectations set for their respective roles, Gen Z employees adapt their communication behaviours within structured environments (Rampen et al., 2023; Vieira et al., 2024). Thus, Gen Z participants practised informal communication strategically within implicit organisational boundaries shaped by relational context and expectations, and structural awareness. Communication preferences were therefore shaped not solely by generational identity, but by organisational context and hierarchical positioning.

The study further revealed that informal communication is utilised across both horizontal and vertical dimensions. Participants described engaging informally not only within their assigned team but also across departments and hierarchical levels (Stevanović & Gmitrović, 2016; Denner et al., 2024). Horizontal informal exchanges strengthened peer relationships and knowledge-sharing, while vertical informal communication improved approachability while maintaining formal authority. Rather than replacing formal workflow processes, informal communication strengthened organisational cohesion by enabling relational bridges across structural boundaries. Moreover, digital communication platforms emerged as significant facilitators of informal

interaction. Participants reported that brief messages and immediate responses contributed to perceived relational presence and accessibility. Relational richness was experienced not solely through media complexity, but through responsiveness, familiarity, and continuity of interaction. Although MRT traditionally defines richness based on media characteristics (Daft & Lengel, 1986), the findings indicate that richness is constructed through relational context. In structured environments, digital immediacy sustained relational continuity when face-to-face interaction was restricted.

This study contributes to existing scholarship by directly addressing the conceptual, generational, and industry-specific gaps identified in Chapter 2, while refining the application of Media Richness Theory and Social Exchange Theory within structured organisational contexts. Existing literature has largely examined informal communication in relation to outcomes such as performance and productivity (Park, 2022; Denner et al., 2024), leaving relational outcomes comparatively underexplored (Stöckl & Struck, 2022; Watanabe et al., 2024). By positioning workplace relationships as the primary analytical outcome, this study reinforces the relational foundation of informal communication within structured organisational environments. The findings also demonstrate that informal communication shapes workplace relationships through mechanisms of accessibility, psychological reassurance, and trust accumulation. Thus, it can be said that informal communication is not a peripheral social interaction, but an embedded relational process influencing workplace relationship dynamics within organisations.

While Gen Z has received growing attention practically and academically, limited research has examined how their communication practices influence workplace relationship development in formal industries. This study responds directly to that gap by situating Generation Z within the banking sector, thereby extending generational communication research into a highly regulated

organisational context. By explaining how Generation Z employees remain open in communication while respecting organisational structure, this study goes beyond describing generational characteristics and focuses on how relationships are formed in practice. Furthermore, by examining a highly regulated banking environment characterised by formal hierarchies and compliance requirements (Lee et al., 2020; Maurer et al., 2023), this study extends informal communication scholarship into organisational contexts where structural rigidity is present. The findings indicate that informal communication remains meaningful in structured environments, yet its practice is shaped by regulatory and hierarchical constraints. This industry-specific research contributes to understanding how regulatory intensity influences workplace relationships.

However, it is also important to interpret these outcomes within the boundaries of the generational framework employed in this study. Generational categories have been widely critiqued in academic literature for risking overgeneralisation, as they tend to attribute shared characteristics to all individuals within a birth cohort, without sufficiently accounting for individual, cultural, and contextual variation (Parry & Urwin, 2021; Rudolph et al., 2020). The findings of this study reflect the lived experiences of five Generation Z participants within a specific industry context and should not be generalised universally to all Generation Z employees. Recognising the contested nature of generational categories ultimately strengthens the integrity of this study by ensuring that its findings contribute to a more nuanced and contextually grounded understanding of workplace communication dynamics.

Additionally, the application of Media Richness Theory suggests the need for contextual expansion. While MRT traditionally links media choice to task ambiguity (Daft & Lengel, 1986; Ishii et al., 2019), the findings indicate that relational considerations and structural awareness also influence channel selection. Participants selected communication media not only based on

informational complexity, but also on perceived safety, relational familiarity, and appropriateness within hierarchical contexts. Relational richness emerged through responsiveness and interactional continuity rather than medium characteristics alone, supporting contemporary refinements of MRT (Watanabe et al., 2024). Social Exchange Theory effectively explains trust accumulation through reciprocal interaction and the findings support this view by demonstrating how informal communication facilitates mutual exchange and relational bonding. However, the findings reveal that reciprocity within hierarchical relationships is structurally constrained. Exchange symmetry is moderated by organisational authority and power distance (Chernyak-Hai & Rabenu, 2018). This finding refines SET by demonstrating that reciprocal exchanges are shaped by structural asymmetry in highly regulated organisational contexts.

## **6.2: Directions for Future Research**

While this study contributes to better understanding of how informal communication shapes workplace relationships among Generation Z employees in the banking industry, several pathways for further research can be explored by building on this thesis findings. Future research could adopt a cross-generational comparative approach to examine whether the context-sensitive informal communication patterns identified in this study are specific to Generation Z or reflective of broader organisational adaptation. By including Millennials and Generation X employees within similar settings, it would allow researchers to determine whether relational moderation and structural awareness are generational characteristics or outcomes of professional socialisation within the formal environments. Such comparative analysis would extend generational scholarship beyond characteristic traits and contribute to a better understanding of how different generational cohorts navigate relational dynamics within the formal system.

Furthermore, as digital communication continues to transform the modern workplace culture, further research should also investigate how hybrid and remote workplace arrangements influence relational development. Future research could explore how immediacy, responsiveness, and platform norms influence perceptions of authenticity, relational closeness, and trust development. By comparing the relational outcomes from digitally mediated informal exchanges to face-to-face interactions, it would contribute to a better refinement of Media Richness Theory within structured professional contexts. Furthermore, future scholarships should explore the potential risks and consequences related to the usage of informal communication within the workplace. Although this study emphasised relational benefits, informal networks may also generate exclusionary dynamics such as information asymmetry, perceptions of favouritism and more. Investigating these dimensions would provide a balanced understanding of how informal communication operates within regulated systems. This approach would help balance the relational advantages of informal communication with its possible organisational risks, leading to a more comprehensive view of its impact.

### **6.3: Final Reflection**

In conclusion, this thesis demonstrates that informal communication continues to influence workplace relationships even within highly regulated and formal organisational environments. While existing literature has frequently emphasised on the engagement outcomes like employee performance, employee satisfaction, or generational traits, this research approached informal communication through a relational point of view. By doing so, it shifted the focus from broad organisational consequences to the specific ways in which workplace relationships are shaped, strengthened, and moderated through the informal exchanges.

The findings demonstrate that informal communication does not function as an alternative system that challenges formal hierarchy. Instead, it operates within established organisational boundaries. Participants consistently described how informal interactions enhanced approachability, reduced distance, and supported psychological closure, yet formal authority and accountability structures remained intact. Informal communication therefore enhances relational accessibility without disrupting the professional boundaries. This helps explain how employees can experience relational closeness and develop positive workplace relationships while formal rules and hierarchy remain unchanged.

The study further identified that Generation Z employees do not communicate informally at random but instead consider the situation and adjust their approach based on the context and setting. Rather than rejecting hierarchy or professional norms, participants maintained their awareness of role expectations and organisational constraints existing within their respective workplaces. Informal exchanges were strategically moderated depending on the topic, the hierarchical position of the other party, and the perceived level of formality required before engaging. This challenges dominant generational assumptions and illustrates adaptive professionalism rather than oppositional behaviour.

By addressing the conceptual, generational, and industry-specific gaps identified in the literature, this thesis contributes to a better understanding of informal communication within structured professional contexts. It refines theoretical application by demonstrating how media choice and reciprocal exchange processes are shaped by organisational structure, hierarchy and power distance. It also contributes to workplace relationship scholarship by demonstrating that informal communication is not merely a social interaction taking place randomly, but a purposeful relational process through which trust, accessibility, and interpersonal comfort are constructed over time.

The findings indicate that informal communication operates as a central mechanism shaping how workplace relationships develop within structured organisational environments.

Overall, the research highlights that informal interactions continue to shape workplace relationships despite the presence of strict organisational structures. By humanising formal systems without destabilising them, it shapes how employees experience connection, approachability, and trust. By explaining this constrained yet meaningful role of informal communication, the study showcases that the occurrence of informal communication within the workplace remains central to Gen Z employees' workplace relationship development within the formal banking environments.

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## Appendices

### Appendix 1: Research Participant Invitation Poster

# CALL FOR PARTICIPANTS!

Are you a **Generation Z Employee** working in the **Banking Industry** ?

**If you are:**

- ✓ A Generation Z Employee (Born Between 1997-2006)
- ✓ Currently working in the banking industry
- ✓ Willing to participate in an interview (approximately 30-60 minutes)

**Then you are qualified to participate!**

We're conducting a student led research study on **Generation Z employees**, regarding **Informal Communication** in the **Banking Industry** and we are inviting you to be a part of this research journey.

**Gift Card or Shopping Voucher**  
**\$30**  
For All Participants

**Are you Interested in Participating?**

You can either phone **(+64)204-842-400** or email me at **kpd3851@aut.ac.nz**

Student Researcher - **Phyo Khant Kyaw (Student ID: 24224299)**  
Supervisor - **Doctor Betty Ofe-Grant**

**AUT**  
TE WĀHANGA ĀRONUI  
O TĀMAKI MAKAU RAU

Approved by the Auckland University of Technology Ethics Committee on 21/5/2025  
AUTEC Reference number 25/137.

## Appendix 2: Participants Information Sheet



### Participant Information Sheet

#### Date that data collection will start:

10/7/2025

#### Project Title

“Understanding Informal Communication: A Qualitative Study on Exploring the Influence of Informal Communication on Workplace Relationships of Generation Z Employees in the Banking Industry”

#### Researcher

Phyo Khant Kyaw

Greetings! You are invited to participate in the research study which will be exploring the influence of informal communication on workplace relationships of Generation Z employees in the banking sector. Research title is named “**Understanding Informal Communication: A Qualitative Study on Exploring the Influence of Informal Communication on Workplace Relationships of Generation Z Employees in the Banking Industry**”. This research study is mainly conducted by Phyo Khant Kyaw (Primary Researcher) with the supervision of Doctor Betty Ofe-Grant (Supervisor), under Auckland University of Technology’s management. The study is being carried out as a requirement for Master of Business (Management) degree.

This information sheet will help you understand more about the research study, why you are being invited, what your participation would involve, what benefits and risks, and what will happen after the study is completed. Through brief understandings, this information sheet will help you decide whether if you want to participate in this study or not. This participant information sheet is 5 pages long and you are encouraged to read and understand all the content from each page. Thank you for your time.

#### What is the purpose of this research?

As Generation Z enters the workforce, their preferences on informal communication have gained significant attention across modern organisations, challenging traditional workplace norms. Informal communication has been recognized as a key driver of collaboration and engagement in modern organizations, yet its role in shaping workplace relationships within industries that prioritize formal interactions, such as banking, remains unclear. This study seeks to explore the impact of informal communication on workplace relationships among Gen Z employees in the banking industry, addressing a gap in existing research.

The primary aim of this study is to explore the ways in which Generation Z employees in the banking sector engage in informal communication and how it impacts their workplace relationships. Specifically, the study will examine how informal communication is utilized among Gen Z employees in banking companies. Informal communication’s effects on workplace relationships will be explored to identify the potential benefits and challenges associated with informal communication in a traditionally formal work environment.

There are no expected commercial benefits from this study as the study is carried out by the primary researcher as a requirement for Master of Business (Management) degree.

This research study has been approved by the Auckland University of Technology Ethics Committee on 21/5/2025, AUTEK Reference number (25/137).

#### How was I identified and why am I being invited to participate in this research?

You are invited to participate in this research study because you have sent out your contact details and information through either phone or emailing the student researcher, which you might have found on social media platforms such as Facebook, Instagram or LinkedIn. Because you have responded, this participant information sheet is provided to you via email to help you understand more about the study.

For this research study, we are looking for Generation Z employees working in the New Zealand Banking Industry who have experience with workplace communication dynamics and can share insights about their workplace relationships. You are eligible to take part in this study if you are:

- ✓ A Generation Z Employee (Born between 1997 to 2006)
- ✓ Aged 18 years or older
- ✓ Currently working in the New Zealand banking industry at any banks
- ✓ Able to provide informed consent
- ✓ Able to communicate and converse in English language
- ✓ Have access to a personal computer, laptop and internet
- ✓ Can share experiences and insights regarding workplace communication and relationships

You may not be able to participate in this study if you are:

- Working for less than 5 months inside the industry

#### **How do I agree to participate in this research?**

After reading and understanding all the contents in this information sheet, if you agree to take part in this research, please send out an email to the researcher. For the interview process, you have the right to choose whether if you want to take an online meeting (Zoom or Teams) or face-to-face interview section. If you agree to participate in this research study, firstly, to ensure voluntary participation, we will ask for your consent. Your consent can be provided through understanding the contents from the digital or hard copy of the Consent Form and signing in it. Consent form will be provided before the interview is taken place. You have the right to either accept or cancel the participation and your choice will neither advantage nor disadvantage you. Your participation in this research is voluntary (it is your choice) and whether you choose to participate will neither advantage nor disadvantage you. You can withdraw from the study at any time without any consequences, by informing the researcher. If you choose to withdraw from the study, you have two options: to have any identifiable data removed or to allow the data to be kept for the use in the study's findings.

For all your information shared with us, you have full right to request to access your information which will be held responsible under the management of the research time. If requested, a summary of the research findings will be provided via email. You also have the right to request corrections to any information related to you that you find inaccurate. If you have any concerns regarding the data collection or the usage of your information you can ask the Supervisor of this research, Doctor Betty Ofe-Grant (email - [betty.ofe-grant@aut.ac.nz](mailto:betty.ofe-grant@aut.ac.nz)).

#### **What will my participation involve?**

This study aims to explore the influence of informal communication on workplace relationships specifically on Generation Z employees in Banking industry. While banks are traditionally known for their emphasis on formal communication such as emails and meetings, informal communication in this research refers to the casual, daily interactions that occur outside of these formal processes such as casual conversations and discussions with work colleagues.

Participants will take part in semi-structured interviews sharing their perspectives, perceptions and experiences. These interviews will be conducted either face-to-face or online, based on your preference. Participants will require to engage in a one-on-one interview section with the primary researcher which will last for approximately 45 minutes to 60 minutes. Each participant will take part in a single interview, during which we will discuss about your experiences and perspectives on informal communication in your workplace. You will be answering questions related to the research topic such as workplace interactions, communication styles, impact on professional relationships, etc. To help you become familiar with the questions before the interview, a set of indicative questions is attached to this information sheet and consent form in the email you received.

As for interview process, you will have the opportunity to choose between face-to-face or online meeting. Online meeting will be conducted either via Zoom or Teams Meetings. As for face-to-face interview, the meeting will be held at AUT private study rooms, Auckland Library or various cafeterias

which will be mutually agreed with the participant. With your consent, the interview will be audio recorded and then be transcribed for research data analysis purpose. Only the personal experience and perceptions of the participants will be collected as research data, without revealing who the participants are or which organisation they are from.

After the interview, the interview transcripts will be sent out to all participants for their review, to confirm, clarify, edit, or request for the removal of any information they wish to redact.

#### **What are the benefits?**

First and foremost, for the voluntary participations and for the time, all interview participants who contributed to this research study will receive \$30 worth gift card or shopping voucher as a token of appreciation (Koha).

Essentially, this research will contribute to the understanding of workplace communication by offering insights into how informal communication influences professional relationships among Generation Z employees in the banking industry. By addressing the gap in literature, this research study will academically contribute to help develop insights and expertise in informal communication and workplace relationships and dynamics especially towards the New Zealand's banking sector.

Through participation as participants, they may also gain deepen insights regarding their workplace dynamics and communication which will help them strengthen their workplace relationships. As for wider community, this research may help all banking organisations in enhancing their workplace relationships, communication strategies which will particularly be beneficial towards Generation Z employees in the banking industry. As for the researcher, not only will this study allow me to contribute to the above academic and community benefits but will also support the successful completion of my master's degree in business, allowing me to achieve both scholarly and personal milestones.

#### **What are the costs?**

Participating in this research study will require at least 30 to at most 60 minutes of your time for the interviewing process. Online participants may have internet or data usage cost and as for face-to-face participants, they may have travel expenses, parking fees or extra time to reach to interview destination.

In recognition of your precious time and for your voluntary participation, as mentioned above, \$30 worth gift card or shopping voucher will be provided to you at the end of the interview, after your data collection is completed.

#### **Will the results of the study be published?**

The digital copies of the results and findings of this research study will be published as one of AUT's master's theses in AUT Research Open Repository library which will be made available to public through an open access to everyone. Results may be published in peer-reviewed, academic journals.

#### **What are the discomforts and risks?**

There will be little to no risk regarding the research, as the data which will be collected for the research study are only the personal experience and perceptions of the participants, without revealing who the participants are or which organisation they are from. All participants have full rights not to answer the interview questions if they do not want to or if participants were to experience any significant discomfort due to the interview.

#### **What will happen to information about me?**

During the interview, as per mentioned, audio recording of the interview will be collected which will then be transcribed for data analysis purpose, which will ensure to be unidentifiable. Following all the ethical guidelines and requirements made by AUTEK, all information and data shared by the participants will be strictly confidential. In analysing the data, all participants' names will be replaced and coded with pseudonyms using numbers which will assigned uniquely to each participant. The primary researcher and the supervisor will have a list of coded number linking to each participant, to help the participants be identified by their coded data if needed. All answers will be made ensured that they cannot be traced back to each participant. Through this process, in reporting and publishing the research findings, participant privacy and confidentiality will be carefully maintained. All the identifiable information will only be disclosed outside of the study with the participant's permission, or as required by law. Your

information and data will not be used for any other purpose than for what has been specified in this Information Sheet. By signing the consent form, the participant is agreeing to the use of their information as stated in this Information Sheet.

In storing the data, consent forms will be stored in network drive of the primary researcher (supervisor of this research), which will be kept separately from the research data. All the data, audio files and information will be stored in network drives and files which will be kept in supervisor's office at AUT. Only the primary researcher and the supervisor will have full access to all the information and data. Importantly, all the network drives and files will be password protected which the primary researcher and the supervisor will only have access to. Accordingly, to AUTEK ethical guidelines and standards, once the analysis is complete, the data will be stored in online data password protected storage servers such as OneDrive for at least 6 years. 6 years after completion of the research, all the electronic information and data including the consent forms will be deleted. Data in paper forms will also be destroyed through shredding as the university confidential waste.

**What opportunity do I have to consider this invitation?**

You will be given a period of at least 2 weeks after receiving this information sheet to consider whether you would like to participate in this research study or not. You will also be contacted via email as a follow-up reminder after 2 weeks of time has passed.

**Will I receive feedback on the results of this research?**

If requested by the participant in the Consent Form, the primary researcher of the research study will send a 1 to 2 pages digital copy of the research findings summary through emailing at the end of the study.

**What do I do if I have concerns about this research?**

Any concerns regarding the nature of this project should be notified in the first instance to the Project Supervisor.

Concerns regarding the conduct of the research should be notified to the Executive Secretary of AUTEK, [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz), (+649) 921 9999 ext 6038.

**Who do I contact for further information about this research?**

Please keep this Information Sheet and a copy of the Consent Form for your future reference. You are also able to contact the research team as follows:

***Researcher Contact Details:***

Full Name – Phylo Khant Kyaw  
Email – [kpd3851@aut.ac.nz](mailto:kpd3851@aut.ac.nz) (or) [davidzheng20052003@gmail.com](mailto:davidzheng20052003@gmail.com)

***Project Supervisor Contact Details:***

Supervisor Name – Doctor Betty Ofe-Grant  
Email – [betty.ofe-grant@aut.ac.nz](mailto:betty.ofe-grant@aut.ac.nz)

**Approved by the Auckland University of Technology Ethics Committee on 21/5/2025,  
AUTEK Reference number 25/137.**

## Appendix 3: Participant Consent Form



### Participant Consent Form

**Project title:** *Understanding Informal Communication: A Qualitative Study on Exploring the Influence of Informal Communication on Workplace Relationships of Generation Z Employees in the Banking Industry*

**Project Supervisor:** *Doctor Betty Ofe-Grant*

**Researcher:** *Phyo Khant Kyaw (Student ID: 24224299)*

- I have read and understood the information provided about this research project in the Information Sheet dated 10/7/2025.
- I have had an opportunity to ask questions and to have them answered.
- I understand that notes will be taken during the interviews and that they will also be audio-taped and transcribed.
- I understand that taking part in this study is voluntary (my choice) and that I may withdraw from the study at any time without being disadvantaged in any way.
- I understand that if I withdraw from the study then I will be offered the choice between having any data that is identifiable as belonging to me removed or allowing it to continue to be used. However, once the findings have been produced, removal of my data may not be possible.
- I agree to take part in this research.
- I wish to receive a summary of the research findings (please tick one): Yes  No

**Participant's Signature :** .....

**Participant's Name :** .....

**Participant's Contact Details (if appropriate) :**

.....  
.....

**Date :**

**Approved by the Auckland University of Technology Ethics Committee on "21/5/2025"**

**AUTEC Reference number "25/137"**

*(Note: The Participant should retain a copy of this form.)*

## Appendix 4: Indicative Questionnaire for Participants



### Indicative Questions for Interview Preparation

**Research Title:** *Understanding Informal Communication: A Qualitative Study on Exploring the Influence of Informal Communication on Workplace Relationships of Generation Z Employees in the Banking Industry*

**Project Supervisor:** *Doctor Betty Ofe-Grant*

**Researcher:** *Phyo Khant Kyaw (Student ID: 24224299)*

Dear Participant, thank you for your precious time and your willingness to take part in this research. These provided indicative questions are provided to help you prepare for the upcoming interview and to help familiarize yourself with the research topic. The whole interview will be open-ended, and these questions serve as a guide to facilitate discussion. As a participant, you are encouraged to share your thoughts, experiences, perceptions and perspectives freely. Additional follow-up questions may be asked based on your responses to explore your experiences further.

#### Part I. General Introduction

- a). Can you briefly introduce your role in the banking industry?
- b). How long have you been working in your current organization, and what has your experience been like?
- c). How do you typically communicate with your colleagues during work?

#### Part II. Understanding Informal Communication

- d). In your experience, how common is informal communication in your workplace?
- e). What are some examples of informal communication that you engage in with colleagues?
- f). How does informal communication influence your relationships with your work colleagues?

#### Part III. Impact of Informal Communication on Workplace Relationships

- g). How does informal communication affect teamwork and workplace culture in your organization?
- h). How do you see the role of informal communication where formal communication is the workplace norm?
- i). Do you think that using informal communication has positively influenced your work relationships and if so, how?

#### Part IV. Generational Differences

- j). Do you think Generation Z employees engage in informal communication differently compared to older colleagues and if so, how?
- k). How do you feel about using social media or messaging apps for work-related conversations rather than meetings or emails? Do you find it beneficial or challenging?

l). How do leaders and managers in your organization perceive informal communication? Do they encourage or discourage it?

**Part V. Personal Opinions**

m). How do you think informal communication could be better leveraged to improve workplace relationships?

n). If you were to be an employer, do you think providing training on informal communication at work would be helpful for the employees?

o). In your opinion, should banking organisations integrate more informal communication practices into their culture and why or why not?

These are the indicative questions provided for your convenience to help smoothen the interview process, and my contact details are included below should you have any further questions or require clarification.

Phone – (+64)204-842-400

Email – kpd3851@aut.ac.nz

**“Thank you for your time in reading these questions. Looking forward to our conversation and see you soon!”**

**Approved by the Auckland University of Technology Ethics Committee on 21/5/2025**

**AUTEC Reference number 25/137.**



## Appendix 5: Letter of Ethics Approval



### Auckland University of Technology Ethics Committee (AUTECH)

21 May 2025

Betty Ofe-Grant  
Faculty of Business Economics and Law

Dear Betty

Re Ethics Application: **25/137 Understanding Informal Communication: A Qualitative Study on Exploring the Influence of Informal Communication on Workplace Relationships of Generation Z Employees in the Banking Industry**

Thank you for your responses to AUTECH's conditions.

Your ethics application has been approved for three years until 21 May 2028.

#### Non-Standard Conditions of Approval

1. Include in the Information Sheet in lay language how you define 'informal communication' within the context of this research (e.g. personal conversations, gossip, text?).
2. In the feedback section of the Information Sheet remove the last sentence.

Non-standard conditions do not need to be submitted to or reviewed by AUTECH unless requested but must be completed before commencing your study.

#### Standard Conditions of Approval

1. The research is to be undertaken in accordance with the [Auckland University of Technology Code of Conduct for Research](#) and as approved by AUTECH.
2. All public facing documents must have the AUTECH approval number and be of a high standard of spelling and grammar. Dates on the Information Sheet(s) and Consent Form(s) must be consistent.
3. Any amendments to the project must be approved by AUTECH prior to being implemented.
4. A progress report is due annually on the anniversary of the approval date.
5. A final report is due at the expiration of the approval period, or, upon completion of project.
6. Any serious or adverse events must be reported to AUTECH, this includes unforeseen issues that might affect continued ethical acceptability of the project.
7. AUTECH grants ethical approval only. You are responsible for obtaining management permission for access from any institution or organisation at which your research is being conducted and you need to meet all ethical, legal, public health, and locality obligations or requirements for the jurisdictions in which the research is being undertaken.

The application number and title need to be referenced on all correspondence related to this project.

All forms are available online <http://www.aut.ac.nz/research/researchethics>

For any enquiries, please contact the Secretariat at [ethics@aut.ac.nz](mailto:ethics@aut.ac.nz)  
(This is a computer-generated letter for which no signature is required)

The AUTECH Secretariat

**Auckland University of Technology Ethics Committee**

Cc: [kpd3851@aut.ac.nz](mailto:kpd3851@aut.ac.nz); [davidzheng22052003@gmail.com](mailto:davidzheng22052003@gmail.com)