

Research Article

Managing The Multigenerational Teams of Commercial Banks in Agusan Provinces: A Multiple Case Study on the Endeavors of Concerned Managers

Bocarie T. Sultan^{1*}  | Mary Jane B. Amoguis² 

¹Caraga State University, Cabadbaran City, Philippines

²University of the Immaculate Conception, Davao City, Philippines

*Correspondence: btsultan@csucc.edu.ph

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Abstract

This qualitative multiple case study explored the management of multigenerational teams in commercial banks in the provinces of Agusan del Norte and Agusan del Sur, Philippines. It examined the experiences, challenges, and coping strategies of five branch managers leading teams composed of Baby Boomers, Generation X, Millennials, and Generation Z employees. Anchored in the Generational Cohort Theory (Howe & Strauss, 1991), Situational Leadership Theory (Hersey & Blanchard, 1969), and Social Identity Theory (Tajfel & Turner, 1979), the study aimed to understand how leaders bridge generational gaps to enhance collaboration and performance. In-depth interviews were conducted using maximum variation sampling and analyzed by thematic and cross-case methods. Findings revealed that effective management of multigenerational organizations requires adaptive leadership characterized by flexibility, empathy, and inclusive decision-making. Managers emphasized the importance of mentoring, conflict resolution, and knowledge sharing to maintain harmony and efficiency. The study highlighted that leadership adaptability and generational understanding are essential for sustaining organizational cohesion. It concluded that generational diversity, when implemented through inclusive and situational leadership, can be a strategic advantage. Leadership training integrating generational intelligence was recommended to enhance management practices in the banking industry.

Keywords: Business Management, Multigenerational Teams, Leadership Adaptability, Generational Diversity, Situational Leadership, Banking Sector

1. Introduction

Companies are under more and more pressure to keep their employees engaged these days. This is because low employee engagement leads to higher turnover rates and hurts the company's culture and finances (Kramb, 2020). Working with people of different ages is a big part of what makes people interested in their jobs. Studies indicate that various generations exhibit unique attitudes, behaviors, and expectations in the workplace, necessitating adapted administrative strategies to sustain commitment (Bano et al., 2021). This study facilitated the examination of how generational culture impacts the implementation of leadership techniques. A study by Becton et al., (2020) says that different generations affect how employees act and think, and that a good leadership style is needed to get them to work together.

Today, there are Baby Boomers, Generation X, Millennials, Generation Z, and other traditionalists in the today's population. Each of these groups has its own values, ways of talking to each other, and expectations for work. A study in Qatar's nursing field found that older nurses preferred situational and transformational leadership and face-to-face interactions, while younger nurses valued collaboration, accountability, and digital communication tools. Abujaber, Nashwan, Santos, et al. (2024) proposed effective leadership, education, and visual communication techniques to address these gaps and enhance cooperation, job satisfaction, and patient care. By embracing these varied leadership styles and communication preferences, healthcare organizations can foster a more inclusive environment. This approach does not only improve team dynamics but also leads to better patient outcomes and a more cohesive work culture. Similar to this, Salvosa and Hechanova (2020) distinguished two generational cohorts in the Philippines: the technological generation, which favors tech-savvy, individualistic leaders who offer clear guidance and active listening, and the political generation, which values tradition, family, and welfare-focused leadership.

In Philippine commercial banks, a major challenge in leading intergenerational teams is balancing the disparity between older workers who value hierarchy and younger workers who value flexibility and creativity. Frequent studies have established that the generational differences in communication styles, opportunities for leaders, and the motivations can be significantly affect the team dynamics, productivity, and the retention of the employee (Beauregard, 2024; Flaszewska & Szymańska, 2024; Pitout & Hoque, 2022; Alba, Mancuso, Hensler, & Nicholas, 2025). Scholars and managers may learn a lot about techniques that foster teamwork, increase employee engagement, and create inclusive workplaces by examining real-world instances. These studies provide evidence-based recommendations for addressing the specific issues related to generational disparities, enhancing organizational effectiveness, and retaining staff in a rapidly evolving global marketplace. These recommendations emphasize the need for adaptable leadership philosophies and tailored communication strategies that appeal to individuals from different backgrounds. By promoting new ideas and boosting morale, these tactics help associations remain strong and competitive in a world that is constantly evolving.

This study employing a multiple case study method is based on its effectiveness in examining real-life, contemporary bounded systems through

comprehensive, in-depth data collection from multiple sources (Creswell, 2013). This method facilitates the study's representation in spite of a compact observation period per case, as it assists in a comprehensive understanding of the similarities and differences among cases. The Strauss-Howe Generational Cohort Theory (1991) was categorized on the generational cohorts such as Baby Boomers, Generation X, and Millennials according to its shared historical, political, and social experiences that shape values and actions. This theory serves as the primary theoretical framework for the study (Howe & Strauss, 2000; 2007). Kahn's (1990) Engagement Theory emphasizes the psychological aspects of availability, safety, and meaningfulness that are essential for employee engagement and crucial for understanding workplace dynamics across generations. In conclusion, Karl Mannheim's (1952) Generational Theory provides us with a sociological framework to understand how important life events during key stages of development affect people's beliefs and values. When used with other theories, it provides a comprehensive framework for examining the attitudes, actions, and levels of engagement of intergenerational teams in commercial banks. This model is a useful tool to deal with the issues that arise when you have a diverse and multigenerational workforce.

The findings of this study will be presented formally at an international human resource management symposium, where professionals presented the key findings and perspectives on managing the intergenerational teams in the workplace. Throughout the program, participants received excerpts from the study to assist in establishing the best practices for engaging individuals of all ages to collaborate and be successful in business. The researcher also participated in a webinar to communicate the findings with a variety of individuals, including CEOs, HR professionals, commercial bank managers, and professors who teach HR management. This online presentation was intended to attract people to discuss, promote evidence-based initiatives, and urge organizations to implement successful HR practices. A complete copy of the research manuscript was provided to the University of the Immaculate Conception for documentation, reference, and future academic purposes.

This qualitative multiple-case study clarified the actual management of intergenerational teams within commercial banks by evaluating managers' experiences, challenges, and their strategies for improving partnership and efficiency among diverse age groups. Today's banking systems encompass Baby Boomers, Generation X, Millennials, and Generation Z. Each group has its own beliefs, work habits, techniques of communication, and technology skills. These differences between generations meant that leaders must be flexible and find a balance between being open to everyone and meeting performance objectives. The study aims to expound how managers operation through these dynamics, pinpoint persistent challenges such as communication barriers and technological disparities, and to underscore the effective management practices containing the tailored communication strategies, organized mentorship programs, and collaborative team-building initiatives. The study aims to provide effective insights and best practices for commercial banks to cultivate cohesive, high-performing teams through the analysis of these factors. Finally, the study envisions the development of inclusive leadership paradigms that consider generational diversity as an asset rather than a source of discord.

Research Questions

1. What are the experiences of concerned managers in managing the multigenerational teams of commercial banks in Agusan Provinces?
2. How do the managers cope with the challenges of these experiences?
3. What explains the similarities and differences of each case?

Theoretical Lens

The framework for this study comprised three theoretical models: generational cohort theory by Howe & Strauss (1991), situational leadership theory by Paul Hersey and Ken Blanchard (1969) and social identity theory in psychology by Tajfel and Turner (1979). One of the primary generational theories used in empirical research on generational diversity is the Strauss-Howe Generational Cohort Theory (1991). Strauss and Howe use the following time periods to describe generations: Baby Boomer (1943-1960), Generation X (1961-1981), and Millennials (1982- roughly 2005) (Howe & Strauss, 2000; 2007). Strauss and Howe (1991), Using historical research methodologies, historical research of generational cohorts. They further defined generational cohorts as a group of people who come of age during a particular political, social, and economic period who share similar perspectives due to shared experiences.

The Strauss-Howe Generational Cohort Theory uses the historical research and societal trends and then aligned trends with characteristics, values, and behaviors of generational cohorts. According to Strauss and Howe, lived experiences create archetype characteristics and values shared by each generational cohort and attributed the change in generational cohort as a result in a change of values and attitudes of those born in a particular cycle. This theory is helpful in understanding generational differences which is beneficial in research into generational differences in the workplace. Also, this study was built upon the Situational Leadership Theory developed by Paul Hersey and Ken Blanchard is particularly valuable in studying the management of multigenerational teams within commercial banks in Agusan Provinces, as it emphasizes the importance of leaders adapting their style based on the readiness and competence of their team members (Hersey, Blanchard, & Johnson, 2013).

This theory provides a flexible and effective framework for leadership in intergenerational settings, characterized by various communication preferences, motivations, and expectations. By embracing this framework, leaders can create an inclusive environment that fosters collaboration and understanding across all age groups. This approach not only enhances team dynamics but also enhances innovation by utilizing the unique strengths of each generation. Depending on what each team member needs, it lets managers switch between commanding, coaching, supporting, and delegating modes. This flexibility is essential in commercial banking, where teams work together and what clients expect require a different leadership style. By utilizing this idea, managers may be able to improve teamwork and productivity while addressing differences between generations.

Moreover, this study anchored the social identity theory in psychology of Tajfel and Turner (1979) it also provide valuable insights for better understanding

of how generational identities figure out the relations within the multigenerational teams in commercial banks in Agusan Provinces. This theoretical lens emphasized the importance of in-group and out-group dynamics, allowing for a deeper examination of how distinct values and perspectives can influence collaboration and conflict among team members. The research aims to uncover strategies that can enhance teamwork and improve overall organizational effectiveness. The theory emphasizes that individuals possess a part of their self-concept from their involvement in social groups, such as age-based cohorts, which can lead to in-group favoritism and out-group bias in workplace settings. This dynamic communication can impact trust and cooperation between team members from different generations, potentially resulting in confusion or conflicts.

By utilizing this theory, the study can examine how managers recognize and navigate these identity-driven challenges to foster inclusive team environments and promote a sense of shared purpose across generations. Identifying these processes can illuminate effective leadership strategies that reduce division and enhance unity among various team members.

2. Materials and Methods

2.1. Research Design

This study adopted a qualitative multiple case study design to examine how bank managers lead and manage multigenerational teams in the Agusan Provinces. A multiple case study was appropriate because it enables an in-depth exploration of a contemporary phenomenon across several bounded cases using rich, contextual data from multiple sources (Creswell, 2013; Merriam & Tisdell, 2016). Grounded in interpretive and constructivist paradigms, qualitative inquiry emphasizes meaning-making and contextual understanding rather than statistical generalization (Denzin & Lincoln, 2018). The use of multiple cases allowed for systematic within-case and cross-case comparisons, strengthening analytic rigor and enhancing the transferability of findings through pattern identification across contexts (Hardwick, 2017).

2.2 Research Participants

Five bank managers leading multigenerational teams in Agusan del Norte and Agusan del Sur served as the case units. These provinces provide a relevant context due to their expanding financial sector and diverse workforce composition. Maximum variation sampling was employed to capture heterogeneity in age, gender, managerial experience, and career stage, allowing the identification of shared patterns across diverse cases (Patton, 2002; Suri, 2011). Participants were identified through formal coordination with the local Bankers Association. Each manager constituted one case unit, and two direct reports per case were interviewed for triangulation. All participants had managed their respective banks for at least one year and were not considered a vulnerable population, possessing full autonomy to provide informed consent.

2.3 Data Collection

Data collection commenced after obtaining approval from the Dean of the Graduate School and ethical clearance from the University of the Immaculate

Conception–Research Ethics Committee. Participants were invited through formal letters with informed consent forms. One-time, in-depth semi-structured interviews served as the primary data source, each lasting approximately one hour and conducted in quiet, participant-preferred locations. Interviews were audio-recorded with permission, supplemented by field notes to capture contextual and non-verbal cues. To enhance accuracy and credibility, member checking was conducted by returning transcripts to participants for verification. Additional interviews with selected direct reports supported data triangulation, a key strategy for strengthening case study validity.

2.4 Data Analysis

Data analysis followed a systematic, multi-stage qualitative process involving transcription, coding, thematic analysis, and cross-case synthesis. Audio recordings were transcribed verbatim and reviewed repeatedly to ensure accuracy and familiarity with the data (Caulfield, 2019). Coding and categorization involved data reduction and pattern identification to establish a clear analytic trail (Patton, 2002). Thematic analysis, guided by Braun and Clarke (2006), was used to generate themes reflecting participants' experiences and leadership practices. Finally, cross-case analysis enabled comparison across cases to identify convergent and divergent patterns, clarifying contextual influences and strengthening interpretive explanations.

2.5 Trustworthiness of the Study

Trustworthiness was established using the criteria of credibility, confirmability, transferability, and dependability (Lincoln & Guba, 2012). Credibility was enhanced through triangulation, member checking, and consistent data collection procedures (Suter, 2012; Yin, 2003). Confirmability was ensured by maintaining reflexive journals, audit trails, and minimizing researcher bias (Korstjens & Moser, 2018). Transferability was supported through thick description of the research context and use of maximum variation sampling, enabling readers to assess applicability to similar settings. Dependability was achieved by transparent documentation of methodological decisions and participant validation of findings (Tobin & Begley, 2004).

Role of the Researcher

The researcher served as the primary instrument for data collection and analysis, responsible for recruitment, interviewing, transcription, and interpretation. Reflexivity was maintained throughout the study to mitigate potential bias. The researcher's background in business education, human resource management, and experience leading multigenerational teams provided contextual sensitivity while requiring ongoing critical self-awareness during analysis.

3. Results and Discussion

3.1. Cross-Case Analysis

This chapter emphasizes the managing multigenerational teams by commercial bank branch managers, whereas, the preceding Chapters 3 to 7 provided an in-depth analysis of the five main participants and ten informants

who met the criteria for participation in the study. Moreover, Table 1 provides a concise summary of the participants' pertinent profiles.

Table 1. Profile of the Participants and Informants

Profile	BM A (CASE A)	BM B (CASE B)	BM C (CASE C)	BM D (CASE D)	BM E (CASE E)
Provinces	Agusan del Norte	Agusan del Sur	Agusan del Norte	Agusan del Sur	Agusan del Sur
No. of Informants	3	3	3	3	3
Years as a Branch Manager	3 Years	10 Years	11 Years	3 Years	4 Years
Age	25-46	26-38	25-50	30-36	32-57
Sex	3-F	3-F	1-M 2-F	2-M 1-F	3-F
Marital Status	2-S 1-M	All Single	All Married	1-S 2-M	1-S 2-M
Educational Level	3-College Graduate	2-College Graduate 1-Master's Graduate	3-College Graduate	2-College Graduate 1-Master's Graduate	2-College Graduate 1-Master's Graduate
Type of Bank	Public	Private	Private	Private	Public

The participants and informants' profiles have different backgrounds consisting of five branch managers (BMs) representing both public and private banks situated across the provinces of Agusan del Norte and Agusan del Sur. Each branch manager was supported by three informants, with a total of fifteen informants who contributed to the depth of qualitative analysis. The branch managers varied in managerial skills, from three to eleven years of service, with ages from 25 to 57 years old. The participants, who were both men and women, had a balanced view of bank leadership. Some were married and some were single, which gave them different ideas about what it means to be a manager and how to balance work and family life. Most of the people who took part had college or master's degrees, which shows that they were very good at what they did in school. The fact that both public and private banks are included also shows how management styles differ based on the type of institution in the area.

Experiences in Managing Multigenerational Teams

The cross analysis of the five study cases revealed six common themes: communication and relationship building, leadership adaptability and inclusive management, recognition, motivation, and engagement, knowledge sharing and mentorship across generations, managing technological and generational gaps and personal growth as leaders. As shown in Table 2, there are three to four core ideas underscoring each of the themes. Core ideas sometimes termed as thematic

statements are a condensed overview of the common meanings that recur throughout the data where patterns are identified in coming up with themes. These themes are as follows:

Table 2. Experiences in Managing Multigenerational Teams

Essential Themes	Core Ideas
Communication and Relationship Building	• Communication as the foundation of effective multigenerational management. • Adjusting communication methods based on generational differences. • Open and approachable communication promotes trust, resolves conflicts, and strengthens relationships. • Regular meetings or huddles as platforms for feedback, problem-solving, and alignment.
Leadership Adaptability and Inclusive Management	• Adjusting leadership style by shifting between democratic, flexible, participative, and friendly approaches as needed. • Managers balance structure with empathy—being approachable without losing authority. • Guiding and coaching younger employees while granting autonomy and recognition to older ones. • Modifying tone, expectations, and instructions for each generational group.
Recognition, Motivation, and Engagement	• Recognition as the universal motivator across generations. • Boosting morale through recognition, feedback, promotions, and social bonding. • Motivate employees with bonuses linked to branch performance. • Strengthened engagement through involvement, appreciation, and inspiring stories.
Knowledge Sharing and Mentorship Across Generations	• Encouraging senior staff to mentor juniors and younger staff to share digital skills. • Regular trainings, meetings, and informal interactions help sustain the learning culture. • Promote a helping culture to save time and strengthen teamwork.
Managing Technological and Generational Gaps	• Technological competence is a major differentiator between generations. • Relying on Gen Z's digital fluency to support operations, while giving additional support to Gen X in adapting to online systems. • Different comfort levels with technology influence task assignments, training, and communication methods. • Multigenerational management fosters greater openness, patience, and flexibility in leaders.
Personal Growth as Leaders	• Value understanding, adaptability to new norms, and humility in the leadership journey. • Success goes beyond targets, to include harmonious team dynamics and reduced generational barriers.

3.2. Communication and Relationship Building.

All of the cases' participants shared that in managing multigenerational teams, communication is vital. Hence, communication is the key to understanding and being sensitive to the needs of the employees. Moreover, some adapted to various communication styles to adjust to those employees who prefer face-to-face conversations, like the older staff, group chats with younger ones, and they also have daily or weekly huddles to keep updated on the bank's operations and head office mandates.

Additionally, a manager highlights that regular personal check-ins are essential to build and maintain strong relationships, especially with Gen Z employees, to connect with them naturally. The participants accentuated that being open and friendly is essential for the staff to raise their concerns easily and address them on time. The efforts of the managers indeed strengthen team relationships across generations.

Case B expressed that she values the differences of her staff and she recognizes the uniqueness of each as she encourages open communication. She verbalized:

I supervise my team by recognizing their differences and using their strengths. I set goals, encourage open communication, and assign tasks based on their skills. This helps build trust, improve teamwork, and of course, achieve our targets. (IDI_CB_RQ1_GQ1.1)

3.3. Leadership Adaptability and Inclusive Management.

In Case A, the manager exemplifies this by incorporating democratic, flexible, participative, and friendly approaches based on the situation. This adaptation allows the manager to balance the structure with empathy, maintaining approachability without compromising accountability. In all cases, the leaders must explain the same dimensions for more inclusive and understanding for guiding and coaching younger employees while granting autonomy and recognition to older individuals. They modify their tone, expectations, and instructions to suit each generational group, ensuring that every team member feels valued, respected, and motivated to perform at their best.

Case A expressed that she was adjusting leadership style by shifting between democratic, flexible, participative, and friendly approaches as needed. She verbalized:

My leadership style is more democratic. Maybe it's also because of my personality. I know I still need to improve as the head since I'm the one leading, but before, I was more of a follower. That's why I can relate more to my people. (IDI_CA_RQ1_GQ1.3)

3.4. Recognition, Motivation, and Engagement.

In Cases A and B, leaders enhance morale by providing recognition, constructive feedback, promotions, and opportunities for social bonding, fostering a sense of belonging and appreciation within the organization. Cases C, D, and E emphasize performance-based motivation through bonuses linked to branch

accomplishments, which not only enhance productivity but also enhance collective accountability. Throughout these instances, employee engagement is enhanced through genuine involvement, expressions of appreciation, and the sharing of inspiring stories that enhance the value of every contribution within the organization.

Case C narrated that he motivated his employees with bonuses linked to branch performance.

3.5. Knowledge Sharing and Mentorship Across Generations.

Leaders in Cases A and B should work harder to foster a reciprocal learning environment by ensuring that senior staff members mentor junior staff members while the younger staff members provide support by sharing their digital expertise. This will help to create a balanced conversation about innovation and wisdom. In Case C, frequent meetings, trainings, and casual encounters that support the organization's learning culture contribute to further strengthening this collaborative spirit. Furthermore, encouraging a beneficial culture increases efficiency by reducing time and enhancing relationships between staff members, while promoting cooperation and mutual assistance. When taken as a whole, these approaches demonstrate how cooperation and shared learning contribute to organizational success and flexibility. Case A stated that she encouraged senior staff to encourage juniors and younger staff to share digital skills. She verbalized:

What you learn, especially from your experiences, should really be shared. For us, our guidelines are easy to find in the system, you can view them anytime. That's why I always advise the more experienced ones to share what they know. I believe we should share what we've learned because it helps others save time and it feels good to know you helped someone. (IDI_CA_RQ1_GQ1.5)

3.6. Managing Technological and Generational Gaps.

In Cases B and D, a large contrast between the age group on how good they are using technology is evident. This suggests that managers can utilize the Gen Z's digital skills to improve their operations while providing Gen X workers who are absorbed on how to use the online systems for more guidance and guidance. In Cases A and E, the various stages of comfort with technology affect how tasks are divided, how training programs are established, and how people converse with each other. These findings indicate that effectively managing technological and generational diversity requires a balance between facilitating interventions and leveraging digital strengths to ensure all employees remain connected, engaged, and competent in an evolving work environment. Case D stated that some generations are using Gen Z's digital fluency to support operations, while providing additional support to Gen X in adapting to online systems. He verbalized:

The main difference is with technology. In banking, we focus a lot on online banking and mobile banking, so you really need to know how to use a cellphone and a computer. Gen Z has an advantage because they are very good with technology and can easily adopt the bank's products, especially now that banking is mostly online. (IDI_CD_RQ1_GQ1.1)

Personal Growth as Leaders. In cases A and B, collaborating with individuals of different ages requires honesty, tolerance, and flexibility, as seen in cases A and B. It also highlights how vital it is for a leader to be empathetic, self-effacing, and approachable to new ideas. Case E also showed that by encouraging optimistic team chemistry and decreasing the generational barriers in the workplace are not just important, but it has a good result of leadership as it gives an impact on financial goals. These findings demonstrate that intergenerational management improves organizational coherence and transforms leadership into a continuous process of learning and inclusive development.

Case B acknowledged that she manages multigenerational teams by fostering greater openness, patience, and flexibility as a leader. She verbalized:

These challenges tested my patience and adaptability. Personally, I had to adjust my communication style and find ways to connect with different people. Professionally, it helped me grow as a leader by becoming more flexible and open-minded. (IDI_CB_RQ2_GQ2.1P)

3.7. Coping with Managerial Challenges

As for the coping strategies of bank branch managers, for every challenge that they encountered, as shown in the last column of Table 3, five themes are presented: adaptive leadership through communication and mediation; leveraging experience and mentorship for decision-making; emotional resilience & motivation; flexibility & generational sensitivity; strategic problem-solving & organizational alignment.

Managing a multigenerational team had not always been a bed of roses for them. However, each one of them has been successful in managing the challenges they have encountered without suffering any loss in terms of productivity or performance. There was a wide range of responses from the five informants regarding their experiences and methods of coping, which were converted into core ideas as shown in Column 2 of Table 3. These core ideas resulted in four themes as earlier mentioned.

Table 3. Coping with Managerial Challenges

Essential Themes	Core Ideas
Adaptive Leadership through Communication and Mediation	• Emphasized open communication, listening to both sides to manage generational difference • Act as mediators, ensuring conflicts are resolved constructively rather than leaving staff to fix issues alone. • Different communication methods for each generation.

Leveraging Experience and Mentorship for Decision-Making	● Relying on mentors, previous supervisors, area heads, or senior colleagues for guidance. ● Support system builds confidence and resilience ● Rely on personal reflection, spiritual guidance, and family support for decision-making. ● Combining organizational wisdom with personal judgment.
Emotional Resilience & Motivation	● Drawing strength from faith, family, and personal values. ● Commitment to responsibility and professional duty as an internal motivator to persevere through challenges. ● Celebrating small wins and team achievements helps sustain morale and optimism. ● Maintaining a positive mindset and self-belief as a key to navigating daily managerial stress.
Flexibility & Generational Sensitivity	● Changing leadership approaches to suit varying generational work values, communication styles, and technological capacities. ● Blending traditional and modern strategies to harmonize the expectations of older and younger staff. ● Understanding generational strengths enables task matching and reduces friction
Strategic Problem-Solving & Organizational Alignment	● Resolving problems early to prevent escalation and maintain smooth branch operations. ● Delegation and team empowerment being used to distribute workload and promote ownership. ● Organizational protocols and escalation procedures guide decisions when branch-level solutions are insufficient. ● Regular reflection and assessment to adjust strategies and sustain operational efficiency.

3.8 Adaptive Leadership through Communication and Mediation.

Open communication is one of the most effective methods to deal with differences between generations at work. When managers listen to both sides during arguments, they help employees of all ages feel respected and understood. They ensure that conflicts are resolved quickly by acting as mediators instead of allowing employees to deal with issues on their own. Leaders change their communication with their teams based on the age of the team members. For younger team members, they employ digital tools, and for older team members, they have personal conversations. This open and accessible communication style fosters harmony, reciprocity, and collaboration within the company.

Case A stated that she emphasized open dialogue, listening to both sides to manage generational differences by acting as mediator. She verbalized:

I would first listen to each of them separately to understand their side. After that, I would bring them together. You have to listen to both sides, then sit

down with them together and talk it out. You should always be involved.
(IDI_CA_RQ2_GQ2.2)

3.9 Leveraging Experience and Mentorship for Decision-Making.

Managers often rely on the guidance of mentors, former supervisors, area heads, or senior colleagues when facing complex situations, drawing strength and insight from their experiences. This support system does not only provide practical advice, but also enhances confidence and resilience in dealing with managerial issues. Additionally, many leaders engage in personal reflection, spiritual guidance, and family support to gain clarity and emotional balance in decision-making. By the combination of organizational understanding with personal judgment, they can make effective, well-rounded conclusions that help to complement both institutional objectives and their own values, fostering effective and empathetic leadership.

Case A expressed that she is relying on her mentors specifically on her previous supervisors for guidance. She verbalized:

My previous head, the one I replaced here, is close to me. From time to time, if I have decisions that I'm not sure about, I ask him because he has more experience than me. (IDI_CA_RQ2_GQ2.4)

Emotional Resilience & Motivation. Managers are strong because of their faith, family, and personal values. These things provide them with the ability to endure difficult times. They can get through difficult times and stay focused on their goals because they possess a strong sense of responsibility and dedication to their work, which are strong internal motivation. By recognizing the team's successes and celebrating small wins, they maintain a strong morale and create a good place to work. Maintaining a positive mindset and self-belief, managers are able to navigate the daily challenges of leadership with resilience and confidence, transforming challenges into opportunities for growth and inspiration.

Case E expressed that she stay resilient by drawing strength from faith, family, and personal values. In addition, commitment to responsibility and professional duty as an internal motivator to persevere through challenges. She verbalized:

It's really my father. He has already passed away. But I always keep in my heart and mind what my father used to tell me—that I should love my work. (IDI_CE_RQ2_GQ2.4)

3.10 Flexibility & Generational Sensitivity.

Effective leadership requires adaptability to the diverse values, communication styles, and technological capacities of a multigenerational workforce. Managers adapt their leadership style to accommodate these variations in order to ensure that each generation is appreciated. By utilizing traditional and modern management approaches and encouraging mutual respect and collaboration, they may enhance the bond between younger and older employees. By examining each generation's abilities, leaders may be able to distribute work more efficiently. This reduces conflict and increases productivity. With their

abilities and perspectives, everyone can make a significant impact on this excellent strategy, which makes it a great place to work.

Case B affirmed that her leadership is compatible with various generations of work values, communication styles, and technological capabilities. She verbalized:

The challenges I faced were differences in communication styles, work values, and comfort with technology. Older employees prefer traditional methods, while younger ones want teamwork and digital tools. Balancing these differences while keeping everyone aligned was challenging. I had to adjust my communication style and find ways to connect with different people. (IDI_CB_RQ2_GQ2.1)

3.11 Strategic Problem-Solving & Organizational Alignment.

It is essential to fix problems before they occur so that branch operations can be smoothly and efficiently. Managers take care of problems immediately to keep the workplace stable and prevent them from becoming worse. They encourage delegation and ensure that everyone is responsible for their own task, which helps people be accountable and share their responsibility at work. When a branch cannot manage an issue, defined organizational standards and escalation mechanisms are used to ensure that everyone adheres to the same standards. By regularly analyzing and analyzing their plans, managers may enhance their performance, enhance output, and maintain their overall operational performance.

Case A expresses her experiences and she resolves problems early to prevent rise and sustain smooth branch operations. She verbalized:

But now I've realized that I can actually resolve them if I just remind myself that this is my job. As the manager, I must find ways to solve problems and talk to the people involved. I've discovered I really have those skills—I just had to recognize them. (IDI_CA_RQ2_GQ2.5)

3.12 Similarities and Differences between Cases

Highlighted in Table 4 are the similarities and differences of the five cases in the context of the experiences in managing multigenerational teams and coping strategies of the bank branch managers. Experiences in Managing Multigenerational Teams. All the five bank managers place strong importance on communication to maintain good working relationships across generations. They adjust their communication approaches depending on the mix of older and younger employees. However, case B's way of building relationships varies, she relies more on formal conversations while others take more personal or casual approaches.

Table 4. Similarities and Differences on Bank Managers' Experiences in Managing Multigenerational Teams and Coping with Managerial Challenges

Theme	Similar Case Units	Different Case Units	Explanation
Experiences in Managing Multigenerational Teams			

Communication and Relationship Building	A, B, C, D, E	Cases A, B, C, D, and E emphasized the importance of communication. Their communication styles varied depending on team composition and individual leadership approaches.
Leadership Adaptability and Inclusive Management	A, B, C, D, E	All cases adapted their leadership styles in different ways, with the shared goal of reducing generational tensions while maintaining team productivity.
Recognition, Motivation, and Engagement	A, B, C, D, E	All cases employed a combination of formal recognition, incentives, and personal gestures, tailoring their approaches to the needs and preferences of their teams.
	E	In addition to conventional recognition and motivational strategies, Case E emphasized shared meals, good food, and life lessons as means of inspiring and engaging staff.
Knowledge Sharing and Mentorship Across Generations	A, B, C, D, E	All cases described a reciprocal mentoring process in which older employees shared their experience while younger employees contributed digital knowledge and technological skills.
Managing Technological and Generational Gaps	A, B, C, D, E	All cases identified technology as a major source of generational differences. Generation Z employees were generally viewed as digital natives, whereas Generation X employees often required additional technological support.
Personal Growth as Leaders	A, B, C, D, E	Across all cases, leaders experienced both personal and organizational growth by strengthening their communication skills, emotional intelligence, and leadership practices in response to generational differences.
Coping with Managerial Challenges		
Adaptive Leadership Through Communication and Mediation	A, B, C, D, E	All cases relied on open communication to address managerial challenges. One-on-one conversations, team huddles, and meetings were commonly used to resolve issues promptly and prevent conflicts from escalating.
Leveraging Experience and Mentorship for Decision-Making	A, B, C, D, E	All cases sought guidance from experienced leaders or colleagues when making difficult decisions. This support increased their confidence and ensured consistency with organizational practices.
	C	Beyond consulting the head office, Case C relied on discussions with his wife, prayer, and meditation for guidance. He also visited his hometown in Magallanes to spend time with his mother and sought moments of reflection in the chapel to regain clarity and manage work-related stress.
Emotional Resilience and Motivation	A, B, C, D, E	Emotional resilience served as a personal anchor across all cases. Although its sources differed—such as faith, family, or personal values—it enabled participants to remain resilient and persevere through workplace stress.
Flexibility and Generational Sensitivity	A, B, C, D, E	All cases emphasized flexibility in responding to generational differences. While their strategies varied, each sought to foster workplace harmony by recognizing the strengths and limitations of every generation.
Strategic Problem-Solving and Organizational Alignment	A, B, C, D, E	All cases addressed problems proactively before they escalated by combining personal initiative with organizational support through both individual and collaborative efforts.

Case A, B, C, D and E adapt their leadership styles to address generational preferences and reduce workplace tension. The common goal is to create harmony and keep productivity high. They differ in the execution and each leader has a unique method in balancing fairness, discipline, and inclusivity based on their personality and organizational environment.

All managers employ various incentives, praise, and personalized motivation strategies to keep employees engaged. However, Case E who emphasizes shared meals, guidance through life stories, and bonding as motivational tools, and demonstrating a more personal and relational approach compared to others, is a significant distinction.

All cases (A, B, C, D, and E) demonstrate two-way mentorship. Senior staff share technical experience and institutional knowledge, while younger employees guide peers in technology and modern processes. Differences arise only in the degree of technology support needed and how mentorship is structured in each branch.

All the managers identify technology as the primary source of generational difference. Younger generations adapt quickly to digital processes, while older employees often require additional support. Managers differ in their strategies to close this gap, such as peer tutoring or step-by-step guidance depending on staff capability.

All managers' report their personal growth through managing multiple age groups, enhancing emotional intelligence, teamwork, and leadership adaptability. They differ in their key strategies and growth paths, as each leader develops distinct strengths based on their encounters and team dynamics.

Coping with Managerial Challenges. Communication is the main way to deal with all situations since it makes things clear and helps people work out their differences. To solve problems rapidly, managers talk to people one-on-one, in small groups, and in larger groups. Depending on their personalities and the culture of the team, these activities might be more or less direct or regimented.

Every management should ask more experienced leaders or coworkers for help when they have to make important decisions. However, Case C uses personal methods like prayer, meditation, and spending time with family to deal with stress at work and go back to normal, which shows a more spiritual and emotional way of coping.

All managers rely on emotional strength to handle work pressures. Although resilience is a shared trait, the source of motivation differs—some draw strength from family and values, while others rely on professional pride or faith. This creates unique coping identities for each leader.

In all cases, I believe that flexibility is most essential in managing a diverse group of workforces. While their goal is to maintain a melodious workplace, and by adopting different strategies based on individual management philosophies and practices of the behavior of the them.

Managers consistently address issues early in order to prevent escalation. They combine personal strategies with corporate protocols to ensure efficient operations. Differences arise in how independently they act before determining matters to higher management.

3.13 Similarities and Differences between Cases

Experiences in Managing a Multigenerational Team. All the bank managers (A, B, C, D, & E) experienced valuing communication by using it to guide, motivate, and resolve conflicts within their teams. However, their communication styles differed depending on team composition and personal leadership approaches. This is in parallel with the findings of PARP (2023) that the Polish labor market is currently dominated by four generations: Baby Boomers and Generations X, Y and Z. This observation corresponds with the analyses made by Gadowska-Lila (2020) that the role of those responsible for leading multigenerational teams is becoming increasingly demanding.

In relation to leadership adaptability and inclusive management, all managers adapted their leadership styles in different ways, tailoring approaches based on team composition, generational preferences, and situational demands. Some shifted between democratic, participative, and flexible styles, while others incorporated friendly or approachable methods to build rapport. Despite these differences in style, the overarching goal remained consistent across all cases to ease generational tensions while maintaining team productivity and cohesion. These experiences highlight that while leadership approaches vary, adaptability and inclusivity are central to fostering trust, collaboration, and harmony in multigenerational workplaces. In literature, these findings are similar to the study of Costanza & Finkelstein (2015); Lyons & Kuron (2014); Wang & Peng (2015) generational differences in the workplace have gained increased attention as organizational leaders recognize that a uniform approach to managing employees is ineffective.

All bank managers (A, B, C, D and E) employed recognition, motivation, and engagement strategies as essential tools for fostering commitment and morale among multigenerational teams. All managers used a mix of formal rewards, performance-based incentives, and personal gestures, adjusting their approach to align with what mattered most to their specific team members. While these strategies were common across cases, Case E uniquely emphasized informal engagement methods, such as sharing meals, providing good food, and imparting life lessons, to inspire and connect with staff on a more personal level. This finding is contextually similar to the result of the study of Deloitte Millennial Survey (2016) showing that this generation wanted to work for companies through sharing their values and creating a good work environment. This need for similarity influences not just how happy they are with their jobs but also how loyal they are to the organization.

All of the five bank managers actively fostered knowledge sharing and mentorship across generations, recognizing its value in sustaining learning and collaboration within the team. A natural two-way mentorship process developed in every case, where older staff shared their experience, institutional knowledge,

and professional expertise, while younger employees contributed their digital skills and technological know-how. These experiences suggest that facilitating both formal and informal mentorship opportunities allows organizations to leverage generational strengths, promote continuous learning, and cultivate a collaborative, supportive, and adaptive work environment. The said findings is analogous to the findings of PWC (2022) highlights on how employees under the multigenerational complete their task and their focus on work. By implementing such flexible policies this also ensures that the employees are well motivated by providing professional development and effort to sustain their needs of improvement in such training and seminars.

All cases recognized technology as a major source of generational differences within their teams. Generation Z employees, being digital natives, demonstrated high technological fluency, while Generation X staff often required additional guidance and support to adapt to online systems and digital workflows. Managers highlighted that these differences influenced task assignments, training methods, and communication strategies, requiring them to tailor approaches based on individual comfort levels with technology. This supports the claims of Baron (2021); Putnam (2024) and Tjosvold, (2021) emphasize the need for commercial bank managers to establish mentorship and knowledge-sharing practices that bridge generational skill gaps.

In relation to personal growth all cases experienced significant personal and professional growth as a result of managing multigenerational teams. Managers reported that navigating generational differences enhanced their communication skills, emotional intelligence, and overall leadership capacity. Each case described learning to adjust their approaches to accommodate varying work styles, preferences, and values, which helped them foster stronger relationships and more effective team dynamics. The said findings are analogous to the findings of Haeger and Lingham (2013) as these dynamic changes occur, a lack of leadership skills has emerged between leadership behaviors and how these behaviors are perceived by older subordinates.

Coping with Managerial Challenges. Open communication was central to every case, with managers employing one-on-one talks, team huddles, and regular meetings to address concerns, clarify misunderstandings, and resolve conflicts promptly. While the approach was consistent across cases, differences emerged in the methods and frequency of communication, with some managers preferring more informal, conversational interactions and others emphasizing structured discussions or formal meetings. The findings support the study of Brown (2025) it was found that Generation Z has evident expectations compared to prior generations, since then today they prioritize inclusive communication, interactive engagement, and professional validation through their work ethics and work progression.

Differences was found to the confirmation of four bank managers relied on adaptive leadership supported by mentorship and guidance from experienced leaders or peers when facing managerial challenges. Managers noted that consulting with senior colleagues or head office personnel helped them make confident decisions and ensured alignment with organizational practices. While

this reliance on professional guidance was common across all cases, Case C demonstrated additional personal coping strategies, including discussing challenges with his spouse and by drawing strength from prayer and meditation, and visiting his hometown in Magallanes to spend quiet time with his mother or in the chapel to find clarity and relaxation. The findings substantiate the result of the study of Haeger & Lingham (2013) that it's important to note that communication patterns are different. Younger managers use technology-based methods like emails, phone calls, and video conferences, whereas older generations prefer to meet in person.

The theme acknowledgement of emotional resilience serves as a personal anchor for managers across all cases, enabling them to cope effectively with the stresses of managing multigenerational teams. While the sources of resilience varied and ranging from faith, family support, to deeply held personal values for all managers relied on these internal resources to maintain composure, motivation, and perseverance in challenging situations. This resilience helped them navigate daily pressures, sustain morale, and remain committed to their responsibilities. This theme underscores the studies Kanapathipillai et al. (2024) reported that the synergistic effects are the effects of leadership, motivation, and job satisfaction on the peak performances in Sabah's banking fields. Through Leadership and motivation this plays a crucial role on the job satisfaction of the customers on enhancing employee outcomes.

The theme flexibility and generational sensitivity are key strategies for coping with managerial challenges across all cases. All bank managers (A, B, C, D and E) attested that being flexible enables them to adapt to the diverse needs, communication styles, and work values of each generation, fostering a more harmonious and productive workplace. The findings of the study supports the views of authors Baker Rosa & Hastings (2016) that variations in how leadership styles are perceived can influence how leaders manage their teams based on generations of individuals and leaders may unintentionally categorize their employees into generational groups, which can contribute to workplace interactions.

The theme on strategic problem-solving and organizational alignment are central coping strategies employed by all cases to manage challenges in multigenerational teams. All bank managers emphasized addressing issues promptly to prevent escalation and ensure smooth branch operations. They described blending personal initiative with institutional support, utilizing both individual judgment and team collaboration to resolve problems effectively. These experiences suggest that combining proactive problem-solving, team involvement, and adherence to institutional procedures enables managers to sustain performance, reduce conflicts, and foster a cohesive work environment. This findings is contextually similar to the qualitative analysis result of the study of Rebugio (2025) by exploring conflict resolution strategies on school administrators in public sectors. He emphasizes that it requires a combination of empathy of effective conflict resolution, active listening, and inclusive dialogue to address such concerns.

The findings of the study are also aligned with Generational Cohort Theory (Howe & Strauss, 1991), which posits that individuals belonging to a particular generation share common experiences, values, attitudes, and behaviors shaped by major socio-cultural events during their formative years. The differences observed among Baby Boomers, Generation X, Millennials, and Generation Z employees — particularly in communication styles, preferred leadership approaches, and technological adaptation — validate the generational distinctions identified by Howe and Strauss. These shared cohort characteristics influenced how each group engaged with work expectations and responded to managerial practices in the banking workplace. Overall, the integration of these theories supports the conclusion that effectively managing multigenerational teams requires an understanding of shared generational norms. When these theoretical principles are applied, generational diversity becomes a strategic asset that enhances operational effectiveness and strengthens organizational culture within banking institutions.

3.14 Implication for Practices

The findings of this study provide valuable insights for banking management and human resource practitioners, particularly in strengthening leadership effectiveness in multigenerational workplaces. Bank Executives serve as a guide for designing inclusive leadership strategies, performance management systems, and communication practices tailored to diverse age groups. It also provides insights into how leaders can easily effectively manage employees from different generations, fostering collaboration and productivity. In addition, it can aid in minimizing multigenerational conflicts and enhancing organizational harmony within commercial banks. Leadership development programs must integrate generational intelligence, communication adaptability, and coaching skills to ensure that managers are equipped to respond to varied employee needs and expectations. Conflict-resolution systems should also be reinforced to address workplace issues promptly and prevent operational disruption. The findings of this study provide valuable insights for human resource practitioners as it presents evidence-based strategies for developing and implementing employee programs that address generational differences. The results may be utilized as a guide among HR practitioners in designing recruitment, retention, and training initiatives that promote engagement and motivation among employees of varying age groups. The study can support HR in establishing succession planning and mentorship programs that bridge generational gaps by ensuring continuity of leadership and organizational growth. Moreover, the promotion of participative delegation enables employees to gain confidence, take ownership of tasks, and develop leadership competencies at an early stage in their careers. Maintaining clear protocols and decision pathways remains critical in guiding younger or less experienced employees, ensuring operational accuracy and risk mitigation. Lastly, institutionalizing regular performance reviews and cultural assessments will help sustain ongoing improvements in work quality and employee engagement. Collectively, these implications contribute to increased organizational efficiency, workforce satisfaction, and overall operational success in banking institutions. Government agencies (e.g. Bangko Sentral ng Pilipinas and Department of Labor and Employment), bankers association and policymakers may serve as a basis for policy formulation related to workforce diversity, labor relations and inclusivity leadership practices. These contributions may help in promoting fair employment

standards, generational balance, and sustainable workplace practices across the Philippine banking industry.

4. Conclusions

Managing multigenerational teams of the five branch managers is generally desirable, although they encountered various challenges along the way. In successfully handling the challenges, some branch managers adopted a strategic leadership style, rooted in responsiveness to differing work ethics, expectations, and communication preferences, quite different from the other cases, which are worthy of appreciation. Conducting multiple case studies is not an effortless task compared to other qualitative approaches. But the research experience I gained while conducting an in-depth interview with the managers in this undertaking outweighs whatever barriers I encountered in conducting the study. I learned that managing multigenerational teams requires adaptability from both managers and subordinates; otherwise, branch operations may be affected.

5. Recommendations

Future research may expand the scope of this study and further validate its findings by employing mixed-methods or quantitative approaches to measure the effectiveness of leadership strategies on generational performance indicators. It would also be beneficial to broaden the sample to include banking institutions from other regions to improve the generalizability of the results. Additionally, incorporating customer experience variables may establish a stronger connection between internal leadership practices and external service outcomes. Further investigation into Generation Z's leadership readiness, particularly as they transition into supervisory roles, could provide insights into the future managerial landscape of the banking industry. Comparative case analyses across other service sectors such as retail or finance-technology organizations may also deepen the understanding of whether the challenges and strategies identified are consistent across varied operational contexts. Collectively, these future research directions offer opportunities to enrich knowledge on multigenerational dynamics and address the evolving leadership demands within the banking sector.

Supplementary Details

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This paper was collaboratively authored by two researchers, each contributing according to their expertise: Bocarie T. Sultan led the development of the introduction, interpretation of results, and discussion of findings; Dr. Amoguis was responsible for the comprehensive review, ensured the rigor of the study through validation of the methodology and results critical refinement of the manuscript.

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Informed Consent Statement:

Informed consent was obtained from all subjects involved in the study. All research participants were informed of the purpose and procedure of the study, potential risks and discomforts, benefits, data privacy and confidentiality and their rights as research participants

Conflicts of Interest:

The authors declare no conflict of interest.

Disclosure Statement:

In the course of writing the research, the following AI tools were employed, along with their specific applications, such as; AnswerThis & Grammarly – provided grammar checking, clarity enhancement, and paraphrasing of cited articles for coherence and readability. I have reviewed and verified all outputs generated with the assistance of the above-mentioned AI tools, ensuring their accuracy, relevance, and alignment with the requirements of my work.

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