

Leading Across Generations: Configure Present-Day Leadership Style in Indonesia SOE Banking

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ABSTRACT

This study examines the leadership styles, leadership adaptability, and leaders' perspectives on developmental needs at a leading state-owned bank in Indonesia, BNI. This takes place approximately one year after the bank underwent its latest mass corporate transformation. With growing complexity, evolving roles, and increasing pressures for continuous transformation, these leaders must adeptly manage uncertainty, unify teams across several silos, and maintain unit performance under pressure. The study uses a method called qualitative descriptive phenomenology, which collects data from in-depth interviews, field notes, and other previous related studies that thoroughly build the framework of the research. The findings show that leadership within the bank now is a blend of transformational and transactional, as leaders highly indicate participative, assertive, and engaged actions, unconsciously avoiding any Laissez-faire attitudes. There is, however, a prominent issue regarding the lack of structured support to help leaders learn to adapt. This implies leaders have to work on their own and continuously adapt. The study suggests arranging a program called Leadership Adaptive Lab, which offers opportunities to learn through doing challenging tasks, collaborating on projects with other teams, and a series of experiences to share and learn from. These are designed to create flexibility and establish a collective leadership identity within the company, while aligning with the hopes of BNI's current leaders. This study provides action-oriented guidance to the issues confronted by leaders in the SOE banking sector.

KEYWORDS

Adaptive Leadership, Leadership Styles, Organizational Transformation, SOE Banking, Leadership Development



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INTRODUCTION

The complexity and rate of change in the global business environment are at an all-time high. Increased pressures around regulation, the rise of digital transformation, and changing customer expectations have pushed organizations toward rapid transformation (Huo, 2025; Veerasankararao & Saheb, 2025). Leading in this age will demand adaptability, resilience, and the ability to address diverse challenges across markets and organizational structures (Lestari et al., 2025; Mandlik et al., 2025).

Reliable and effective leadership is critical in such industries as finance and banking, where customer trust, compliance with laws and regulations, and rapid changes in the relevance of technology are all extremely important (Johnson, 2025; Munira, 2025). Under these circumstances, banks face global competition from companies in the fintech sphere and the likes of new all-digital banking (Nguyen & McCahery, 2020; Tanda & Schena, 2019). Because of the competition and shifts in customers' behaviors globally, conventional banks are also taking their part in the shift to digitalization while maintaining their current brick-and-mortar service excellence (Ferede et al., 2025; Sucubaşı, 2025).

In Indonesia, the banking industry has a significant part to play in the development of the economy (Firdaus, 2025; Mawardi et al., 2025). As a State-Owned Enterprise (SOE) Bank that is owned by the government, PT. Bank Negara Indonesia Persero, Tbk, BNI specifically, was mandated to improve the people's economy and participate in national development as confirmed by Law No. 17 of 1968 regarding Bank Negara Indonesia 1946. BNI was also held accountable for joining tasks such as financial inclusion and literacy, national economic stability, forefront in digital transformation, sustainability and ESG initiatives, corporate social responsibility, and SOE's Ministry direction for BNI to enter competitiveness in global markets.

However, considering the dynamic business environment globally and domestically, over time, BNI continuously must innovate to be competitive and sustain, while at the same time ensuring its role in the nation's economy (Adiputera, 2023; Cahyadi et al., 2024). As one of many ways to answer those pressures, BNI has done several corporate transformations along its way (Aslam et al., 2025).

“New Way of Working (NWOW) is one of the internal strategies implemented in 2023 to prepare the BNI organization for the future through new ways of working to achieve the Company's strategic targets.”— BNI Annual Report (2023).

In 2023, over its 78th year, BNI has done its most recent corporate transformation with its kick-off date for several initiatives in July 2023. To quote the sentence adapted, the NWOW is to prepare BNI's organization for the future through new ways of working (Souza et al., 2025). A year after the introduction of New Ways of Working (NWOW) in BNI, the business was committed to realizing the impact of the transition. This incorporates how BNI's leaders lead after a year of the transition—are they prepared for the future, or do they still need to be prepared for the sought-after BNI's organization?

On the other hand, as a long-standing institution of significant size and an incredibly diverse staff, BNI has successfully weathered decades of change and transformation (Mishra, 2025; Muzammil et al., 2025). Over this vast chronology, BNI's leaders have undergone many changes in leadership styles, responding to the needs of changing eras and situations. Whether or not these changes were deliberate or encouraged by the evolving environment, they reflect the bank's ability to evolve and remain up-to-date in a constantly changing world (Goldberg & Ruta, 2025; Harsono et al., 2025).

Previous studies have provided valuable insights into leadership transformation within dynamic organizational contexts, yet key research gaps remain—especially in the Indonesian banking industry (Harsono et al., 2025; Probojakti et al., 2025). Rahmawati and Nugroho (2021) examined leadership adaptation during digital transformation in Indonesian state-owned enterprises (SOEs), revealing that while transformational and adaptive leadership styles foster innovation and employee engagement, many leaders still struggle to sustain these behaviors post-transformation due to rigid hierarchies and limited leadership development mechanisms. However, their research did not explore the contextual nuances of the banking sector, where regulatory pressure and customer trust play distinct roles in shaping leadership behavior. Meanwhile, Liu et al. (2022) investigated leadership agility and organizational resilience in financial institutions across Asia, finding that leaders who combine adaptive leadership with emotional intelligence tend to improve organizational responsiveness to technological

disruptions. Yet, this study was largely quantitative and did not delve deeply into post-transformation leadership behavior or provide qualitative insights from leaders who experienced organizational shifts firsthand.

The research objectives of this study are to investigate the current leadership styles perceived by top-performing leaders at one of Indonesia's leading state-owned banks following its corporate transformation. Specifically, the study aims to identify the current leadership styles of these leaders, examine the impact of these leadership styles on unit performance post-transformation, analyze how the adaptive capability of these leaders influences their unit performance, and understand perspectives on effective leadership development from these leaders after the corporate transformation.

The research acknowledges certain limitations, focusing specifically on the leadership styles, adaptive capabilities, and development within BNI's top-performing leaders who have undergone corporate transformation (NWOW) in 2023. The study is contextualized within the Indonesian banking industry and is limited to BNI, meaning that findings are specific to its organizational structure and the unique market and regulatory environment of Indonesia. Additionally, while the research references unit performance indicators, it does not delve into financial performance metrics. The findings are expected to contribute both theoretically by enriching the literature on post-transformation leadership behavior in state-owned financial institutions and practically by offering actionable insights for leadership development programs in Indonesia's banking sector.

METHOD

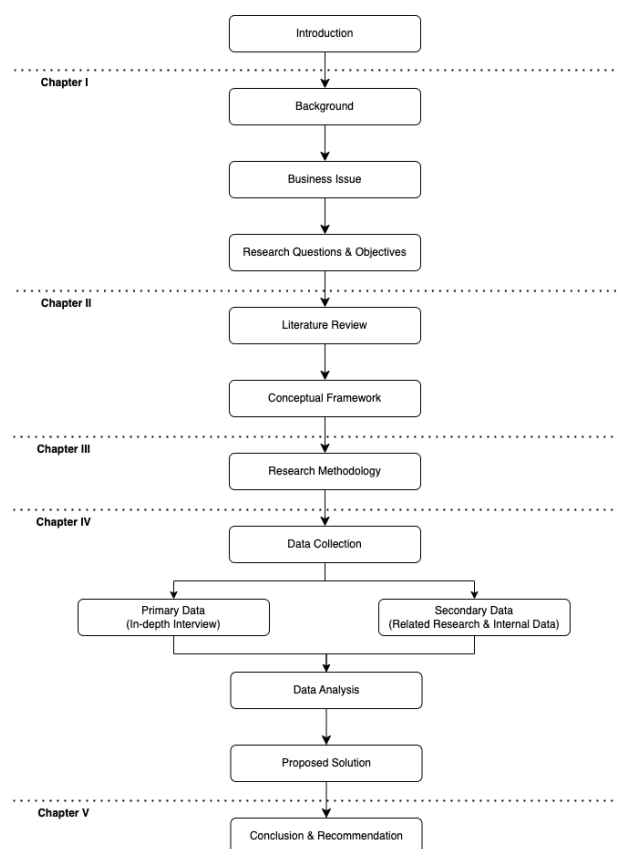


Figure 1. Research Design
source: author (2025)

The author chose a qualitative research design with a descriptive phenomenological approach (Moustakas, 1994) to analyze the primary data. Descriptive phenomenology aimed to understand experience as it was lived and described by individuals who underwent it. The core idea was to gather the collective meaning of varied individual experiences regarding a specific phenomenon to identify its essence, as defined by Moustakas. Although fully reaching this ideal is often difficult, researchers strived to explain their own experience of the phenomenon while setting aside personal biases to understand others' experiences.

Qualitative research explores and provides deeper insights into real-world problems (Moser et al., 2017). Unlike quantitative research, which gathers data points and tests hypotheses, qualitative research collects participants' experiences, perceptions, and behaviors. The data are rich and holistic, offering "thick descriptions" that are vivid, grounded in real contexts, and resonate with authenticity, strongly impacting the reader (Miles et al., 2014).

This approach was chosen to align with the research objectives, which aimed to inform business solutions through the lived experiences of current top-performing BNI leaders who experienced the corporate transformation within Indonesia's SOE banking sector. It also helped identify challenges, explore opportunities, and inform strategic decisions by providing nuanced insights often missed by quantitative methods. Qualitative methods enabled a deeper understanding of the 'why' and 'how' behind phenomena, leading to more effective solutions and innovations (Miles et al., 2014).

RESULT AND DISCUSSION

Following data analysis through a coding strategy, the following section presents the findings of the interviews in a systematic and thematic way. The author transcribed the interview results acquired through audio recording verbatim. The transcripts of the interviews have been collected by the author for reference, should they be needed later. Upon completion of the transcription process, the data were exported to NVivo 12 software. The software is used to organize and categorize the data in a systematic manner with more accuracy, thus helping the author to identify major themes and relevant subthemes from the material result at hand. After the data was imported into NVivo 12, the author then conducted inductive coding, starting by identifying codes derived from the descriptive accounts based on the framework used in the study, which later helped in addressing each of the research questions and achieving the essence of the research findings. As evident from the figure, coding was done for all the interview transcripts for all four informants.

The resulting Level 1 codes were then grouped into the major thematic categories (codes) and subcodes, depicted through Table 1.

Table 1. Codes & Subcodes of Findings

Codes and Subcodes
1. Leader's Context & Background
1.1. Leader's Roles & Responsibilities
1.2. Team Composition
1.3. Impact of Transformation (Corporate Reorganization)
2. Current Leadership Style
2.1. Characteristics (Effective Leadership Behaviors)

Codes and Subcodes
2.2. Initiatives or Key Decisions
2.3. Adjustment to Organizational Expectations
3. Influence of Leadership Style on Unit Performance
3.1. Direct Impact of Leadership on Performance
3.2. Identified Performance Indicators
3.3. Team Members' Responses
4. Leadership Adaptive Capabilities
4.1. Role Development after Transformation
4.2. Adaptation Strategies (Response to Change)
4.3. Comparison of Leadership Approaches
4.4. Adaptation Challenges & Barriers
5. Leadership Development
5.1. Self-Development Experiences
5.2. Strategies & Growth Processes as a Leader
5.3. Development Needs for Future Leaders
6. Insights, Learnings & Implications
6.1. Insights for Other Leaders
6.2. Other Important Points from Experience

source: processed data

Word Cloud Analysis

The author also utilized NVivo 12 in order to generate a word cloud. This is a visual depiction of text, wherein words are displayed in different sizes based on how often they appear in the interview transcripts. After the word cloud was generated, the author analyzed the most common keywords and found out which ideas were expressed most in the answers of the respondents, embracing the textural description steps of data analysis.

Coding with NVivo 12 software was done in Bahasa Indonesia as all interview transcripts were collected and analyzed in their original Bahasa language. Therefore, the software outputs and graphs, including the word cloud and other analysis graphs, are all in Bahasa, with the analysis provided later would be detailed in English.

The author took special care to observe how well these general words fit into the overall study objectives. The author then looked at how well these important words synchronized with the four objectives of the research. Through this method, the author could also strengthen the connection between the word patterns observed and the overall research plan, and the findings consequently became more believable and interpretable.

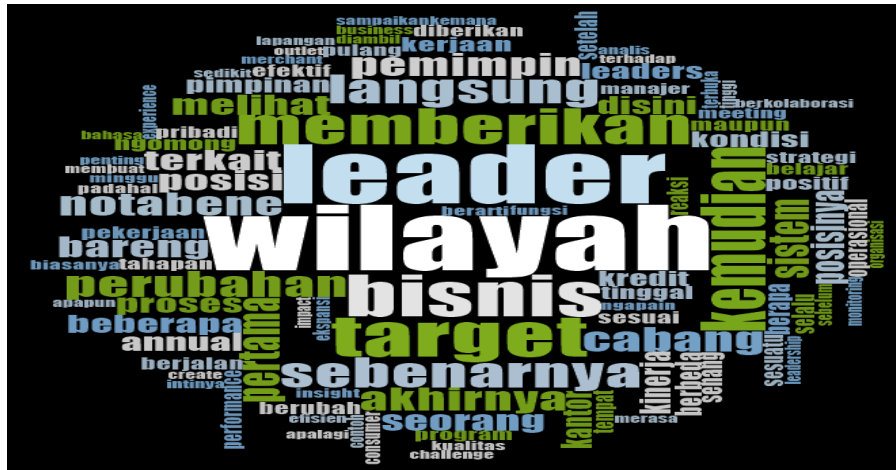


Figure 1. Word Cloud Visualization
source: processed data

Project Map Analysis

To deepen the analysis, the author presents a project map analysis aligned with each research objectives, providing a visual representation of the relationships between themes and the research framework uncovered during the coding process. This stage is part of the structural description step of the analysis. By charting these interrelationships, the project map enables an understanding of how the coded data are interconnected across levels, facilitating insightful understandings of the underlying structures and patterns that underlie the leadership dynamics being investigated in this study. In this part, would be provided the interpretations of each following correlations of codes by each of the research objectives. The detailed project maps produced by the NVivo software, along with the respective tables of code connections, are presented in the appendix for the purposes of tracing the analytical process towards the findings.

RO1 – Current leadership styles

There is a strong relationship between leadership style and adaptive capability in the qualitative studies, especially in the corporate transformation context. In practice, reports of leadership style following change are typically intertwined with the general storyline of leaders' adaptive capacity, changeability, and responsiveness to new challenges. For example, concepts such as "current leadership style" tend to reflect the short-term outcomes of such adjustment and adaptation processes.

The process of adaptation, as revealed in subcodes 4.1, 4.2, and 4.3, while logically tied to RO3, has a tendency to expand and develop into a critical element in defining the parameters and concept of leadership in contemporary times, which is linked to the RO1. The conscious incorporation of these subcodes into the relational matrix for RO1 was intended to ensure a whole and integrated analysis, thereby avoiding an artificial separation between "adaptation" and "style."

This is important because:

- a. Post-transformation leadership is usually a result of the leader's adaptive processes to organizational change. To examine leadership style independent of its adaptive components would be incomplete.
- b. Empirical field narratives usually serve as evidence of the interrelation between leadership and adaptation dimensions, and it is essential that both these factors are embedded in the coding relationships.
- c. Methodologically, this kind of appreciation enhances the leadership meaning as dynamic, continuous, and contexted both during and after the process of change.

That subcodes 4.1, 4.2, and 4.3 (RO3 linked) appear among the relationships of RO1 is not because they serve as “main answers”. Rather, these subcodes are complementary and contextual factors that more fully account for the phenomenon of leadership following the transformation.

RO2 – Leadership styles influence on unit performance

1) The Central Role of Leadership Style

The leadership style factors are the most observed and analyzed factors to determine how a leader's actions and approaches contribute to their unit's performance. Personal characteristics, strategic decisions, and adherence to organizational expectations (subcodes 2.x) are fundamental factors that account for the link between leadership and performance outcomes. Thus, analysing the effect of leadership style is at the center of the research for RO2.

2) The Importance of Adaptive Leadership Capability

Although adaptive leadership capability (subcodes 4.x) is discussed mainly under RO3, its discussion here is deliberate for:

- a. In the case of an organization undergoing corporate transformation, the effect of leadership on unit performance is likely to be shaped, moderated, or conditioned by the leader's ability to adapt to change.
- b. A leader can possess a specific leadership style, but if the leader lacks adaptive capability, such a style can become ineffective or even counterproductive, especially in the event of change.

3) Rationale for Integrating Leadership Style and Adaptive Capability

- a. Within the context of a post-transformation corporate environment, the organization is extremely dynamic; the identical leadership style can have substantially different effects under stable as opposed to changing circumstances.
- b. Mediating processes would suggest that the adaptive capacity can act as a mediator between leadership style and unit performance, in a way that the influence of leadership styles on performance is only achieved when leaders are able to modify their style and strategy to adapt to evolving needs.
- c. In integrating adaptive capacity into the relational codes, the analysis avoids the naively oversimplified premise that "style alone is enough." Instead, it acknowledges the crucial auxiliary factors involved in facilitating the successful impact of leadership style on performance.

The study suggests that leadership style, in combination with adaptive capability, is what must be considered, as in the instance of post-transformation or organizational change, style

by itself fails to capture the entire influence of leadership on unit performance. Adaptive capability makes leadership style function effectively and reactively, and even reinforces its beneficial influences on the unit. The relationships outlined in the project map and relationship table form a solid and complete line of influence: leadership style affects adaptation, which has a measurable effect on performance. Adaptive capability and leadership style together contribute to a better understanding of leadership and unit performance causality through periods of change and transition.

RO3 – Leadership adaptive capability

RO3's project map and code connection table emphasize the comprehension of adaptive leadership capability and its effect on unit performance outcomes following change.

1. Primary Focus: Adaptive Capability as a Driver of Performance

Adaptive leadership capability (code 4 – RO3 linked) is examined as a key driver of unit outcomes. Unit performance (code 3 – RO2 linked), consisting of actual outputs, performance measures, and team motivation, is assessed as an outcome and by-product of the leader's adaptive abilities.

2. Detailed Mapping of Adaptive Capability Subcodes

Subthemes of adaptation process (4.2), role development (4.1), before-and-after comparison (4.3), and adaptation challenges (4.4) are tightly mapped to explore the “how” of adaptive capability operates. This highlights the fact that the effects result not simply from “being adaptive” but rather from a set of specific dynamics, such as an openness to learn, leadership style shifts, concrete response to challenges, and strategic adjustment following reorganization.

3. Pathways and Mechanisms of Influence

The adaptation process (4.2) is often a critical bridge between adaptive capability and outcome performances. For example, a leadership style that is flexible or the responsiveness to new feedback creates a direct linkage between adaptive behavior and performance outcomes. Challenges (4.4) are also examined in order to ascertain factors that may interfere or obstruct the optimal realization of unit performance and therefore provide diagnostic insight into future development needs.

4. Relationship with Leadership Style and Context

Leadership style characteristics (2.1) are also linked because real-world settings have a tendency to make adjustments that result in leadership style shifts and affect unit performance. Furthermore, organizational transformation (1.3) is also listed as a context driver that demands adaptive capacities, with the implication that the transformation itself generates the conditions under which leaders will be best able to remain effective by being able to adapt. To add, insights (6.1) and lessons learned (6.2) serve a reflective, critical role in determining the actual effectiveness of such adaptation processes, along with the determination of knowledge to be transferred into future practice.

5. Connection to Team Motivation and Performance

Team motivation and responses (3.3) are interconnected because the beneficial effects of leader adaptation will be felt to a great degree in terms of increased motivation, involvement, and commitment of the team. Unit performance is thus not only measured in terms of quantifiable results but also in the quality of internal processes, which are most

likely to be initiated as a consequence of leadership behavior change brought about by adaptation.

6. Two-Way and Circular Relationships

In most narratives, successful adaptive experience produces improved performance, and the outcome (good or ill) of that performance then feeds back and modifies the leader's subsequent adaptive behavior. Thus, arrows in the table are likely to be two-way, forming learning loops that reinforce the dynamic connections between nodes.

Adaptive leadership capability emerges as a key predictor of unit performance after change. The relationship demonstrated in the connection table unfolds intricate causal chains, mediating and moderating variables: shifts in role → adaptation methods → performance outcomes → challenges → development insights for the future. Unit performance success in the wake of large-scale organizational change occurs only when leaders not only implement the necessary leadership style but also actively, reflectively, and responsively adjust to new challenges and organizational demands.

RO4 – Leadership development

The project map and code relationship table analysis of RO4 revolves around the comprehension, formation, and advancement of leadership development based on the experiences, strategies, and needs of future leaders.

a. Leadership Development Codes as the Core Focus

Leadership development, as represented by node 5 and its subnodes 5.1, 5.2, and 5.3, is the subject of this research aim. Experiences, gathering and analysis, learning, self-development strategies, and future development needs are undertaken diligently throughout this segment. The three subcodes, learning experiences, improvement strategies, and future needs, contain a chronological flow, demonstrating how the lessons learned are translated into practical strategies and how these strategies map into future developmental needs.

b. Connections to Other Codes: Adaptive Capability, Transformation, and Insight

Adaptive capability (4.x) is linked here because experience of adaptation in the face of change tends to generate required insights for personal development. Adaptation is one of the most intensive learning experiences, which tends to make one realize new needs for development. The impact of transformation (1.3) is used here as a key driver of instant learning because organizational change tends to force leaders to reflect on: What skill gaps are required? What are the attitude changes required? Further, insights for others, along with other important factors (6.1 & 6.2), giving reflective output (explicit and implicit) that are valuable not just to the individual leader, but also to other leaders to pass on their best and worst practices.

c. Flow of Code Relationships: From Experience to Future Needs

Personal growth experiences (5.1) play a role in formulating the foundation of growth strategies (5.2), reaffirming the principle that real lived experience is more heavily valuable than theory. This knowledge provides a platform for evaluating "what worked and what didn't." Growth strategies (5.2) then influence the development need for future leaders (5.3), as successful and failed strategies both yield lessons. These lessons are used to formulate new training or mentoring programs and to create leadership models more

aligned with future needs. Issues of adaptation challenges and barriers (4.4) and additional insights (6.2) are specific drivers, pointing to skills deficiencies that should be remedied in the coming years.

d. Enrichment and Synergy: Toward a Learning Organization

Codes 6.1 (Insights for Other Leaders) and 6.2 (Other Important Points) enrich the overall leadership development story by providing best practices, lessons learned, and a stimulus to pass on stories of success and failure that underpin the organization's learning culture. The learning-through-reflection principle is very strongly embedded here: development is not only about what has been learned, but also about what can be passed on and built upon into the future.

e. Connection to Leadership Style

Current leadership styles, in their turn, reveal new areas of improvement and even call for focused training activities. For instance, a leader noted, "As I had become more democratic, I realized I needed to learn systematic coaching." The change in the styles or approaches of leadership, based on reflective learning during change, raises the stakes for adaptive, personalized, and situation-specific leadership development.

Adaptive capability, reflective learning, and insights from transformational challenges are key elements of how leaders develop and learn, and what they must be address in the future. It is a continuously repeating cycle: leaders' experience informs strategy, which defines future needs, and collective experience and learning from these experiences build individual and collective knowledge. Finally, successful and sustainable leadership development relies on individuals' effort as well as the organization's ability to embrace adaptation, feedback, and leadership change for ongoing improvement.

Matrix Coding Analysis

In order to get the most out of the insights gathered from the relationship mapping and the interconnection of codes and subcodes, the author uses matrix coding analysis, that also provided by the software. This assists in understanding findings through textural descriptions (actual experiences) and structural descriptions (focusing on context and conditions), which ultimately helps the study in explaining the essential nature of the phenomenon. The detailed matrix coding results are presented in the appendix for analytical process purposes.

RO1 – Current leadership styles

Table 2. Matrix Coding Table of RO1

No.	Parent Code	Child Code	Number of References
1	1. Leadership Context & Background	2. Current Leadership Style	60 references
2	1.1 Leader's Roles & Responsibilities	2.1 Characteristics	21 references
3	1.2 Team Composition	2.1 Characteristics	28 references
4	4.1 Role Development	2.1 Characteristics	6 references
5	4.2 Adaptation Strategies	2. Current Leadership Style	38 references
6	4.3 Comparison of Leadership Approaches	2. Current Leadership Style	34 references
7	6.1 Insights for Other Leaders	2.1 Characteristics	8 references

source: processed data

The large quantity of data points (e.g., 60, 28, or 38 references) that associate aspects like context, role, team composition, and adaptive capability to adjust leadership style suggest that such associations are very common in practice. It also suggests that leadership style always takes into account the context, adaptation processes, and evolving patterns in communication. In short, leadership style discussions are never autonomous. It is a function of how leaders respond to their environment, adjust of approaches, and change of actions over time. Meaning that leadership style cannot be considered a fixed entity, but a dynamic entity shaped by an array of internal and external factors.

RO2 – Leadership styles influence on unit performance

Table 3. Matrix Coding Table of RO2

No.	Parent Code	Child Code	Number of References
1	2. Current Leadership Style	3. Influence of Leadership on Performance	75 references
2	2.1 Leadership Characteristics	3.3 Team Member Responses	34 references
3	2.2 Initiatives or Key Decisions	3.1 Direct Impact on Performance	21 references
4	2.3 Adjustment to Organizational Expectations	3.3 Team Responses	15 references
5	4.2 Adaptation Strategies	3.3 Team Responses	12 references
6	2. Current Leadership Style	6.2 Other Important Points from Experience	30 references

source: processed data

The overlap scores (75, 34, 21, 30 references) between the leadership style node (and its sub-nodes like characteristics, initiatives, alignment) and outcome nodes like performance and motivation prove the relationship model to be correct. This means that the effect of leadership style is both tangible and substantial. This means that leadership style is not just a theory, but a real and tangible influence on unit results. It backs the fact that it is an important component of how the business works.

RO3 – Leadership adaptive capability

Table 4. Matrix Coding Table of RO3

No.	Parent Code	Child Code	Number of References
1	4. Adaptive Capability	3.3 Team Member Responses	28 references
2	4. Adaptive Capability	3.1 Direct Impact on Performance	8 references
3	4.2 Adaptation Strategies	3.1 Impact on Performance	5 references
4	4.3 Comparison of Leadership Approaches	3.3 Team Member Responses	11 references
5	4.4 Adaptation Challenges & Barriers	3.3 Team Member Responses	11 references
6	4. Adaptive Capability	4.2 Adaptation Strategies	61 references
7	4.1 Role Development	4.2 Adaptation Strategies	17 references
8	4. Adaptive Capability	6.2 Other Important Points from Experience	24 references

source: processed data

The connection from adaptation (4.x) to outcomes such as performance and motivation is well evidenced (e.g., 28 and 11, respectively). Most notably, adaptation strategy and adaptive capability nodes are frequently the hub points, in close relation with narratives of reflective learning (indicated by the 24 references beneath node 6.2, Other Important Points from Experience). This means that adaptation processes not only affect direct outcomes but also increase deeper thinking and learning that eventually shape ongoing leadership effectiveness.

RO4 – Leadership development

Table 5. Matrix Coding Table of RO4

No.	Parent Code	Child Code	Number of References
1	5. Leadership Development	5.1 Self-Development Experiences	66 references
2	5. Leadership Development	5.2 Strategies & Growth Processes as a Leader	73 references
3	5. Leadership Development	5.3 Development Needs for Future Leaders	46 references
4	5. Leadership Development	4. Adaptive Capability	65 references
5	5. Leadership Development	6.2 Other Important Points	27 references
6	4. Adaptive Capability	5.1 Self-Development Experiences	39 references
7	2. Current Leadership Style	5. Leadership Development	67 references

source: processed data

The high correlations between self-development (66–73), adaptation (65), and lessons learned/reflection (27) confirm that these relations are strongly connected and reflected consistently in the real data. This indicates that connections amongst leadership development, adaptive capability, and reflective learning are not merely grounded in theory but also substantiated through firm evidence from participants' stories. These also highlight how important it is to keep learning and adapting in shaping the effective leadership development needed.

The patterns of relation calculated by the matrix coding analysis, tells that theory or assumed relations shaped with the research framework, are not merely as "analyst assumptions"; rather, they are genuinely validated with empirical data in the field, and this is indicated by the number of overlaps and references throughout the matrix coding, with numbers averages and well over that for core codes. The strength of overlap or co-occurrence between the codes in the matrix coding is a good indication that the "red thread" (relational connectedness) between the research conceptual model and leaders' lived experience in practice is authentic and valid.

Table 6. Summary of Findings

Findings
Word Cloud Analysis
Identified powerful words such as "leader," "region," "direct," "provide," "process," "change," "system," "target," and "branch." These reflect strong emphasis on leadership roles, direct action, and responsiveness to processes. Texturally, they show action and thought; structurally, they show organizational context shaping leadership.
Project Map Analysis
Embracing multi-level interactions between adaptation, performance, development, and leadership style: RO1 → Leadership is contextual and shaped by team composition, function, and adaptive processes; RO2 → Leadership strongly influences unit performance, directly affecting KPIs and team motivation; RO3 →

Findings

Adaptive capacity is a key factor in facilitating leadership performance in situations of change; RO4 → Leadership is continually and cyclically enhanced by reflective learning and adaptive challenges.

Matrix Coding Analysis

The key code relationships have been measured, showed by over 75 references between "leadership style" and "performance," 66 between "development" and "experience," and 65 between "adaptation" and "development." This finding clarifies that conceptual relationships are sufficiently supported by empirical data, reflecting participant behavior (textural) and system interactive processes (structural).

Summary of Findings

- 1) Leadership style is dynamic, contextually grounded, and tied to unit performance & team motivation.
 - 2) Adaptive capability is a key factor ensuring leadership remains effective post-transformation.
 - 3) Leadership development is cyclical and learning-driven, built on reflection and adaptation.
 - 4) Interconnections between leadership style, leaders' adaptation, and unit performance in this study are both conceptually and empirically supported.
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source: processed data

This research demonstrates that post-transformational leadership in BNI is very complicated, particularly taking into account the evolving roles within the company. There is a strong necessity for more adaptive leadership styles that react to various circumstances. Top-performing leaders show that there are a variety of ways to lead today. More importantly, though, is the fact that it's actually imperative to be responsive and to provide support with the needs of the SOE banking context. To this end, the research finally proposes a strategic solution, the Adaptive Leadership Lab, as a suitable program that has been discussed through with the management representative.

Adaptive Leadership Lab

This recommendation is derived from Heifetz and Linsky's (2002) Adaptive Leadership theory, and the distinction between technical challenges (can be solved by authority and familiar expertise) and adaptive challenges (require learning, behavioral change, and creation of a new mindset). BNI leaders, following restructuring, are faced with more adaptive challenges: change of role, new working methods, and intergenerational teams. These sorts of issues can't be solved by top-down management alone; they need experimentation, reflection, and collaboration—the same practices Adaptive Lab is designed to cultivate.

From Northouse's (2022) framing of leadership as a dynamic, adaptive process, highly contextual that needs to influence and be responsive, the lab allows leaders to build the ability to flex their leadership style to the situation, the team, and the changing cultural shift of the organization. Influence that does not dominate, promoting emotional intelligence, and facilitating proactive thinking shifts is what the lab values, aligned with Northouse's emphasis on contextual and relational leadership behaviors.

Also, the design of the lab mirrors Dinh et al.'s (2014) observation of complexity leadership theory in that it provides an explanation of leadership in contemporary organizations as a social process emergent from the interaction between leaders, followers, and the situation. Dinh and colleagues maintain that leadership in dynamic systems demands: Adaptive learning capability, relational coordination, and leadership that emerges with the formation of cooperative work.

The values would be incorporated and refined into these program designs are explicitly incorporated in the Adaptive Leadership Lab:

1) Stretch Assignments

Stretch Assignments aim to develop leaders and future leaders to be more capable of adapting to situations in which they are dealing with complexity, uncertainty, and where they lack formal authority. Eventually building future leaders to be able to navigate major changes within the organization and the constant demands of strategic action. This assignment would focus on personal growth, strategic thinking, reflection, and collaboration. Members are tasked with leading cross-unit projects on topics that simulate real-world transformation challenges like ESG piloting, prototype implementation, or service reinvention groups, where structure is intentionally loose and results are undefined. Leaders must record key decisions, stakeholder reactions, and the adaptation strategies they employ. There are coaching check-ins throughout the assignment to assist leaders in reframing setbacks as learning opportunities. This section assists with Heifetz's (2002) concept of adaptive work by developing resilience, influencing others without authority, and learning quickly in ambiguous, high-stress environments.

2) Cross-Functional Project

The second module of the program, is designed to foster distributed leadership by involving multidisciplinary teams in addressing actual institutional challenges. The task facilitate experimentation, collaboration, and the development of leadership habits beyond customary silos. The leaders collaborate on urgent real business/services/operational issues of the company. There are reflections in the process to examine and eventually enhance team interaction, decision-making shifts, and influence distribution. The project concludes with formal presentations to senior executive mentors, who are also internal clients. Drawing on the work of Dinh et al. (2014), this method intentionally establishes an "adaptive space" within which power is distributed and leadership is viewed as a collective and dynamic process, rather than being ascribed to an official position.

3) Leadership Hub

Finally, the Leadership Hub, a dedicated platform within the Adaptive Leadership Lab, which designed to bring together leaders across levels to share experiences, reflect on lessons, build a collective leadership identity, motivate others to see things adaptively, more importantly keep the development cyclical. The activities inside the hub include storytelling and a reflective forum designed to build leadership identity, covering organizational learning and linking executive leadership to adaptive development work. These storytelling sessions includes gatherings where senior leaders and lab participants share real personal transformation stories, concerns, breakthroughs, and leadership challenges. The process of sharing such stories not only builds psychological safety but also serves as an effective way to motivate change and prepare employees' readiness. These results are also collected in BNI's internal knowledge repository to support collective leadership intelligence. Situated in Heifetz's "balcony view" and Northouse's context-based understanding of leadership, the Leadership Hub creates a reflective and connected space. It also adheres to Dinh's systems thinking, making adaptive leadership learning visible, scalable, and embedded in the entire organization's transformation process.

CONCLUSION

This research examined the essential competencies of top-performing leaders at BNI following a corporate transformation, using a qualitative descriptive phenomenological approach. It found that effective leaders combined directive, participative, and coaching styles, adapting their approach to team needs and challenges while avoiding passive leadership. These styles enhanced unit performance by clarifying targets, motivating teams, and enabling strategic execution. Adaptive capability emerged as critical for adjusting to change and sustaining innovation, with inflexibility posing risks to team responsiveness. The study emphasized ongoing leadership development, recommending the creation of an Adaptive Leadership Lab to strengthen adaptive skills and systems thinking. Future research could explore the long-term impact of such development programs on leadership effectiveness and organizational resilience across diverse banking environments.

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