



ORGANIZATIONAL CULTURE IN COMMERCIAL BANKS AND JOB SATISFACTION AMONG MILLENNIAL EMPLOYEES: THE ROLE OF WORK-LIFE BALANCE AS MODERATOR

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ABSTRACT

This study examined the relationship between organizational culture and job satisfaction among millennial employees in commercial banks in Tarlac City, with work-life balance as a moderating variable. Specifically, it determined the level of organizational culture, job satisfaction, and work-life balance, and tested the effect of organizational culture and work-life balance on job satisfaction, including the moderating role of work-life balance. A descriptive-correlational research design was employed among 135 millennial bank employees selected through simple random sampling. Data were gathered using the Denison Organizational Culture Survey, Job Satisfaction Survey, and Work-Life Balance Scale, and were analyzed using descriptive statistics, correlation, regression, and moderation analysis. The study was completed in June 2026. The findings revealed that organizational culture was positively perceived by employees in terms of involvement, consistency, adaptability, and mission. Job satisfaction was also rated positively across intrinsic and extrinsic factors. Results showed a significant positive relationship between organizational culture and job satisfaction ($\beta = 0.67092$, $p < .001$), indicating that stronger organizational culture is associated with higher job satisfaction. Work-life balance also significantly influenced job satisfaction ($\beta = 0.40884$, $p = .002$). However, the interaction between organizational culture and work-life balance was not significant ($\beta = 0.00288$, $p = .267$), indicating that work-life balance does not moderate the relationship between organizational culture and job satisfaction. The study concludes that organizational culture and work-life balance independently contribute to employee satisfaction, highlighting the importance of strengthening workplace culture and supporting employee well-being in commercial banking institutions.

Keywords: *organizational culture, job satisfaction, millennial employees, work-life balance, commercial banks, moderation analysis*

INTRODUCTION

Organizational culture, job satisfaction, and work-life balance are important factors that link employee behavior, performance, and engagement across all sectors. Organizational culture reflects the shared spirit of a company. It influences how employees think, act, and make decisions. Organizational culture is essential in helping organizations manage change, meet their goals, and unite their teams. Denison and Neale's (1999) organizational culture model consists of four core dimensions: involvement, consistency, adaptability, and mission. Involvement refers to the extent to which employees feel empowered, valued, and encouraged to participate in decision-making. Consistency emphasizes shared values, coordinated practices, and agreement that promote organizational stability. Adaptability refers to an organization's ability to respond effectively to internal and external changes. Finally, mission provides employees with a clear sense of purpose, direction, and long-term goals. These cultural dimensions promote teamwork by encouraging collaboration, accountability by strengthening employees' sense of responsibility, and innovation by fostering openness to new ideas (Denison & Neale, 1999). Recent organizational research reaffirms that when leadership actively cultivates these four dimensions, employees exhibit higher psychological safety, which directly translates into heightened organizational commitment and proactive behaviors (Aboramadan et al., 2020). In commercial banks, where accuracy and customer trust matter greatly, a supportive and flexible culture helps employees behave ethically, make informed decisions, and tackle challenges effectively.

Another important variable in this study is job satisfaction, which refers to how employees view their work and workplace experiences (Spector, 1997). It includes emotional and cognitive assessments of various job aspects and acts as a major indicator of engagement, retention, and performance. His model highlights nine factors that affect job satisfaction: pay, promotion, supervision, fringe benefits, recognition, operating procedures, coworkers, nature of work, and communication. In commercial banking, paying attention to these nine factors is crucial since employees operate in high-pressure environments where performance, accuracy, and collaboration directly impact customer satisfaction and organizational success. Modern empirical evidence demonstrates that multi-faceted job satisfaction models remain vital for financial institutions, as satisfaction with non-monetary aspects—such as recognition and supervisory support—often exerts a stronger influence on retention than financial compensation alone (Beloor et al., 2021).

The third major variable in this study is work-life balance. It refers to the ability of millennial employees to successfully juggle the demands of their professional and personal lives (Hayman, 2005). He identified three dimensions of work-life balance: work interference with personal life (WIPL), personal life interference with work (PLIW), and work-personal life enhancement (WPLE). The banking sector is characterized by high demands, extended working hours, tight deadlines, and high expectations from

customers, all of which can complicate employees' efforts to maintain balance. Severe imbalances can lead to psychological detachment, emotional exhaustion, and severe burnout among financial professionals (Obrenovic et al., 2020). Initiatives that encourage flexible work options, wellness programs, and employee assistance services can help alleviate these difficulties and improve satisfaction across all nine elements of Spector's model. By enabling more effective work-life integration, organizations can enhance employee engagement, productivity, and retention.

The culture of an organization plays a crucial role in influencing job satisfaction. A culture that encourages participation, flexibility, consistency, and a clear mission creates an atmosphere where employees feel appreciated, supported, and engaged, which positively affects satisfaction across Spector's nine dimensions (Denison, 1999; Spector, 1997). Work-life balance acts as a moderator in this relationship, as employees who effectively manage their personal and professional duties are more likely to experience greater satisfaction, even in the high-pressure environment of banking. Without sufficient balance, even a strong organizational culture may not fully translate into favorable job experiences.

Millennial employees, who form a significant portion of the banking workforce, have distinct workplace values and expectations. They prioritize meaningful work, professional development, participative leadership, flexibility, and work-life integration (Ng et al., 2010). These values shape how millennials perceive organizational culture, assess job satisfaction, and respond to organizational policies. Contemporary generational studies highlight that younger banking professionals are increasingly sensitive to organizational culture alignment, viewing work-life flexibility not merely as a bonus perk, but as a critical determinant of their long-term institutional loyalty (Sirgy et al., 2020). In banking, where operational demands are high, aligning organizational culture with millennial values through involvement, innovation, adaptability, and a clearly communicated mission can improve satisfaction across all nine job factors, increase engagement, and reduce turnover. For instance, flexible scheduling and career development initiatives directly address millennials' desire for autonomy and growth, while recognition programs enhance satisfaction with contingent rewards and supervision.

In commercial banks, particularly those located in provincial areas such as Tarlac City, organizational culture, job satisfaction, and work-life balance are deeply interconnected. Provincial banks often operate under resource constraints, smaller teams, and different management structures compared to urban or multinational banks. Recent literature on emerging regional markets highlights that localized financial branch face distinct operational hurdles, such as limited technological infrastructure and leaner staffing models, which magnify employee stress and make supportive workplace cultures even more vital (Nguyen & Pham, 2020). These factors can influence employees' experiences of culture, satisfaction, and balance in unique ways. Employees may have stronger interpersonal ties and more obvious leadership impact in such environments, which, depending on management techniques, may either improve or worsen workplace dynamics. Additionally, restricted staffing and increased workloads may heighten the

significance of appropriate work-life balance rules to support employee well-being and productivity.

Although organizational culture, job satisfaction, and work-life balance have each been extensively examined in organizational and human resource management research, these variables have often been investigated independently or through direct relationships. Organizational culture has consistently been associated with employee attitudes and job satisfaction (Nguyen et al., 2022), while work-life balance has been identified as an important factor related to employee well-being and job satisfaction (Haar et al., 2019).

A conceptual gap exists because much of the literature has examined organizational culture, job satisfaction, and work-life balance separately or has focused primarily on their direct relationships. In particular, studies commonly examine organizational culture as a predictor of job satisfaction and work-life balance as either an independent or mediating variable. While these studies have provided substantial evidence regarding the individual effects of each construct, fewer studies have investigated how these variables operate together within a single theoretical framework. Integrating organizational culture, job satisfaction, and work-life balance in one study may provide a more comprehensive understanding of employee experiences and workplace outcomes.

A methodological gap is also evident in the manner work-life balance has been incorporated into previous studies. When analyzing employee outcomes, work-life balance has often been addressed as an independent or mediating variable in previous research (Haar et al., 2019). In contrast, work-life balance has received less attention as a moderating factor that could affect the direction or intensity of the association between corporate culture and job satisfaction. Investigating this moderating role may provide additional insights into the conditions under which organizational culture is more strongly connected with individuals' job satisfaction.

A contextual gap is also evident because organizational culture, job satisfaction, and work-life balance have been explored across varied organizational and industrial environments. Since organizational practices, work environments, and management systems differ between industries and organizations, analyzing these dimensions within the context of commercial banks in Tarlac City gives an opportunity to generate empirical evidence from a specific organizational setting (Nguyen & Pham, 2020). Such evidence may lead to a fuller understanding of these constructs within the local financial context.

A population gap likewise exists because employees' workplace perspectives and experiences may differ according to demographic and generational variables. According to Deloitte (2024), millennials are a unique generation with expectations for the workplace that include meaningful work, professional advancement, organizational support, and work-life balance. Examining this generation as a specific group may give new data regarding how corporate culture relates to their job satisfaction and whether work-life balance influences this relationship (Sirgy et al., 2020).

With work-life balance acting as a moderating variable, this study examines the relationship between organizational culture and job satisfaction among millennial employees in certain commercial banks in Tarlac City in order to address these conceptual, methodological, contextual, and population gaps. The study incorporates several well-known frameworks into a single analytical model, guided by Denison's (1999) Organizational Culture Model, Spector's (1997) Job Satisfaction Survey, and Hayman's (2005) Work-Life Balance Model. The findings are expected to add to the body of knowledge already available on organizational behavior and offer information that could influence organizational procedures and human resource policy in the banking industry.

Research Questions

The study described the organizational culture in commercial banks and job satisfaction among millennial employees and the role of work-life balance as a moderator.

Specifically, this study sought to answer the following questions:

1. How is the organizational culture of a commercial bank described by the employees in terms of:
 - 1.1 involvement
 - 1.2 consistency
 - 1.3 adaptability
 - 1.4 mission?
2. How is the job satisfaction of millennial bank employees described in terms of:
 - 2.1 pay;
 - 2.2 promotion;
 - 2.3 supervision;
 - 2.4 fringe and benefit;
 - 2.5 recognition;
 - 2.6 operating procedure;
 - 2.7 co-workers;
 - 2.8 nature of work; and
 - 2.9 communication?
3. How the work-life balance of employees is described in terms of:
 - 3.1 work interference with personal life;
 - 3.2 personal life interference with work; and
 - 3.3 work/personal life enhancement?
4. Does organizational culture influence to job satisfaction?
5. Does work-life balance moderate the relationship between organizational culture and job satisfaction?

METHODOLOGY

Research Design

This study employed a descriptive-correlational research approach using linear regression with moderation analysis, suitable for exploring the relationship between the organizational culture of commercial banks and job satisfaction among millennial bank employees, with work-life balance serving as a moderating variable.

Descriptive research was employed to present and summarize the levels and patterns of organizational culture, job satisfaction, and work–life balance among millennial employees in commercial banks. It was used to provide a clear profile of the respondents' responses based on the indicators of each variable. Through descriptive statistics, the study was able to organize and interpret the data in a manner that reflects the general tendencies and distributions of the variables under investigation.

A correlational research design using linear regression analysis was utilized to examine the predictive relationship between organizational culture and job satisfaction among millennial employees in commercial banks. This approach allowed the study to assess the extent to which variations in organizational culture are associated with variations in job satisfaction. The results of the regression analysis provided empirical evidence on the direction and strength of the relationship between the two variables.

Moderation analysis was conducted to determine the role of work–life balance in influencing the relationship between organizational culture and job satisfaction. This method was used to assess whether the strength or nature of the relationship between the independent and dependent variables changes at different levels of work–life balance. Through this analysis, the study was able to evaluate the conditional effect of the moderating variable within the proposed framework.

These research designs allowed the researcher to obtain quantitative data that could be systematically analyzed to ensure an objective and reliable interpretation of the relationship among the variables. The findings may provide valuable insights for bank administrators and human resource practitioners in developing organizational strategies and work-life balance initiatives that can enhance employee satisfaction and performance.

Locale of the Study

The study was conducted in Tarlac City, a first-class component city in the Province of Tarlac. Tarlac City hosts numerous banking institutions that serve individuals, businesses, government agencies, and other stakeholders. Its growing economy, expanding business sector, and increasing workforce make it an appropriate setting for examining organizational culture, job satisfaction, and work-life balance among employees in the banking industry.

The locale of the study comprised the top commercial banks operating in Tarlac City based on asset size rankings released by the Bangko Sentral ng Pilipinas (BSP) as of September 30, 2025. These banks represent some of the largest and most established financial institutions in the country and play a significant role in delivering banking and financial services within the province. Their presence in Tarlac City provides a suitable environment for investigating workplace-related factors affecting millennial employees.

Sampling Design

To ensure the study on organizational culture and job satisfaction was both rigorous and demographically specific, the original plan was to employ complete enumeration of all eligible millennial employees, born between 1981 and 1996, occupying rank-and-file positions in selected commercial banks. However, due to actual survey participation, only 135 respondents were successfully reached and included in the final analysis. From this accessible group, simple random sampling was applied to ensure that each participant had an equal chance of being selected, thereby minimizing selection bias.

Participants of the Study

The participants in the study consisted of millennial employees in commercial banks in Tarlac City, holding rank-and-file positions, and had a minimum of one year of experience in the banking sector. A total of 135 participants were identified by simple random sampling to ensure representation across various banks and departments. The inclusion criteria ensured that the participants possessed sufficient experience and familiarity with the organizational culture and work environment of their respective banks and allowed the researcher to focus on a specific workforce group that is highly influenced by organizational practices and work-life balance concerns.

Table 1
Participants of the Study

Commercial Bank	No. of branches	No. of millennial employees	No. of employees responded	Percentage (%)
BDO Unibank Inc.	5	36	28	77.78
Bank of the Philippine Island	2	11	8	72.73
Landbank of the Philippines	2	23	18	78.26
Metropolitan Bank & Tco	4	23	15	65.22
China Banking Corp	1	9	6	66.67
Rizal Commercial Banking Corp	3	16	12	75.00
Security Bank Corp	1	8	6	75.00
Philippine National Bank	2	12	8	66.67
Development Bank of The Phil.	1	10	7	70.00
Union Bank of The Philippines	1	6	6	100.00
East West Banking Corp	2	11	10	90.91

Asia United Bank Corporation	1	6	5	83.33
Bank of Commerce	1	7	6	85.71
Total	26	178	135	75.84

Research Instrument

The research instrument used in this study was a structured survey questionnaire designed to gather comprehensive data on organizational culture, job satisfaction, and work–life balance among millennial employees in commercial banks. The questionnaire was divided into three major parts, each corresponding to one of the key variables of the study.

The first part of the questionnaire focused on organizational culture and was adapted from the Denison (1999) Organizational Culture Survey (DOCS). This section measured four major cultural traits, namely involvement, consistency, adaptability, and mission. Each of these traits was further broken down into specific indicators that reflect different aspects of workplace culture such as leadership practices, employee participation, teamwork, flexibility, and goal alignment. Through this section, the study was able to assess how employees perceive the overall cultural environment within their organization.

The second part of the instrument measured job satisfaction adopted using the Job Satisfaction Survey developed by Spector (1997). This section covered nine dimensions of job satisfaction, including pay, promotion, supervision, fringe benefits, operating procedures, coworkers, nature of work, and communication. These dimensions provided a holistic view of employees' satisfaction with both intrinsic and extrinsic aspects of their job experience. To ensure clarity and ease of understanding, negatively worded items were revised into positive statements while maintaining their original meaning.

The third part of the questionnaire assessed work–life balance using the scale developed by Hayman (2005). This section examined three dimensions, namely work interference with personal life, personal life interference with work, and work–life enhancement. This allowed the study to capture both the negative and positive interactions between work and personal life, providing a balanced understanding of employees' experiences in managing their roles. Importantly, work–life balance was also treated as a moderating variable to examine its influence on the relationship between organizational culture and job satisfaction.

In terms of validity and reliability, all questionnaire were adopted from well-established and previously validated instruments widely used in academic research. All items in the questionnaire were rated using a five-point Likert scale ranging from strongly disagree to strongly agree. This scale allowed respondents to express varying degrees of agreement with each statement, making it possible to quantify perceptions and analyze patterns across variables.

Data Gathering Procedure

The data gathering process of this study followed a structured and systematic approach. Formal letters of request to conduct a survey were submitted to secure approval for the conduct of the study, ensuring the cooperation and support of the institutional authorities. Once the necessary permission was granted, data collection phase commenced. The researcher administered the structured questionnaire in person and allowed researcher to provide clarification if needed. Digital platforms were also used to distribute the questionnaire.

The researcher created google form covering the three major components: Organizational Culture, Job Satisfaction, and Work–Life Balance consist of close-ended items measured using a 5-point Likert scale, ensuring consistency and ease of analysis. The researcher shared the Google Forms link directly via messaging platforms convenient to the participants. Clear instructions on how to answer the questions and the purpose of the study was provided at the beginning of the form.

Participants have given sufficient time to complete the questionnaire, and their responses remained confidential and anonymous to encourage honesty and reduce bias. No personally identifiable information was collected, and responses were treated with the utmost discretion. Once the responses were collected, it was compiled and organized for statistical analysis to draw meaningful conclusions regarding the relationships between organizational culture, job satisfaction, and work–life balance as a moderator.

Data Analysis

The data collected in this study were analyzed using Jamovi statistical software. The study employed a descriptive–correlational research design to determine the level of organizational culture, work–life balance, and job satisfaction, with moderation analysis to examine the moderating effect of work–life balance on the relationship between organizational culture and job satisfaction among millennial employees in commercial banks. Descriptive statistics, including means and standard deviation, were used to summarize respondents' perceptions of the key study variables.

In this study, the researcher utilized a five-point rating scale called the Likert Scale to evaluate and interpret the results of the study.

Table 2
Scale for Interpreting Mean Scores

Numerical Equivalent	Range	Adjectival description
5	4.50-5.00	Strongly Agree
4	3.50- 4.49	Agree
3	2.50-3.49	Neutral

2	1.50-2.49	Disagree
1	1.00-1.49	Strongly Disagree

The findings from the descriptive and linear regression analyses were interpreted in the context of the study objectives. Higher mean scores indicate more positive perceptions of organizational culture, higher levels of job satisfaction, and more favorable work-life balance conditions, while lower scores reflect challenges or less favorable experiences in these areas.

To examine the relationship between organizational culture and job satisfaction, the linear regression was used. This statistical tool determines the amount of influence between the independent variable (organizational culture) and the dependent variable (job satisfaction), providing empirical evidence for the study's hypotheses (Field, 2018).

To investigate the moderating effect of work-life balance, moderation analysis was conducted using interaction terms. This analysis determines whether the strength or direction of the relationship between organizational culture and job satisfaction varies at different levels of work-life balance, thereby identifying its conditional influence on employee satisfaction (Hayes, 2018).

In addition, the Work-Life Balance (WLB) data were maintained as originally structured. However, the Work Interference with Personal Life (WIPL) and Personal Life Interference with Work (PLIW) dimensions were reverse-coded in the moderation analysis to reflect a positive work-life balance perspective. The WPLE dimension retained its original positive interpretation. This procedure allowed for a more coherent interpretation of results, where all indicators of work-life balance were aligned in the same directional meaning.

RESULTS

1. Organizational Culture

Table 3
Organizational Culture in terms of Involvement

Empowerment	Mean	SD	Description
Decisions are usually made at the level where the best information is available.	4.16	0.897	Agree
Information is widely shared so that everyone can get the information he or she needs when it's needed.	4.18	0.897	Agree
Everyone believes that he or she can have a positive impact.	4.13	0.885	Agree
Business planning is ongoing and involves everyone in the process to some degree.	4.04	0.863	Agree

Composite Mean	4.13		Agree
Team Orientation			
Cooperation across different parts of the organization is actively encouraged.	4.21	0.829	Agree
People work like they are part of a team.	4.09	0.893	Agree
Teamwork is used to get work done, rather than hierarchy.	4.22	0.887	Agree
Work is organized so that each person can see the relationship between his or her job and the goals of the organization.	4.19	0.857	Agree
Composite Mean	4.18		Agree
Capacity Building			
Authority is delegated so that people can act on their own.	3.91	0.842	Agree
The “bench strength” (capability of people) is constantly improving.	4.06	0,870	Agree
There is continuous investment in the skills of employees.	4.12	0.864	Agree
The capabilities of people are viewed as an important source of competitive advantage.	4.06	0.862	Agree
Composite Mean	4.04		Agree
Overall Mean	4.12		Agree

Table 4
Organizational Culture in terms of Consistency

Core Values	Mean	SD	Description
The leaders and managers “practice what they preach.”	3.93	0.874	Agree
There is a clear and consistent set of values that governs the way we do business.	4.01	0.837	Agree
When people ignore our core values, they are held accountable.	4.02	0.842	Agree
There is an ethical code that guides our behavior and tells us right from wrong.	4.14	0.839	Agree
Composite Mean	4.03		Agree
Agreement			
When disagreements occur, we work hard to achieve “win-win” solutions.	4.07	0.874	Agree
There is a clearly defined culture.	4.07	0.857	Agree
It is easy to reach consensus, even on difficult issues.	3.88	0.873	Agree
There is a clear agreement about the right way and the wrong way to do things.	4.05	0.822	Agree
Composite Mean	4.02		Agree

Coordination & Integration			
Our approach to doing business is very consistent and predictable.	3.99	0.902	Agree
People from different parts of the organization share a common perspective.	3.95	0.925	Agree
It is easy to coordinate projects across different parts of the organization.	3.81	0.883	Agree
There is good alignment of goals across levels.	4.02	0.859	Agree
Composite Mean	3.94		Agree
Overall Mean	4.00		Agree

Table 5
Organizational Culture in terms of Adaptability

Creating Change	Mean	SD	Description
The way things are done is very flexible and easy to change.	4.01	0.810	Agree
We respond well to competitors and other changes in the business environment.	4.03	0.872	Agree
New and improved ways to do work are continually adopted.	4.11	0.826	Agree
Different parts of the organization often cooperate to create change.	3.99	0.885	Agree
Composite Mean	4.04		Agree
Customer-Focus			
Customer comments and recommendations often lead to changes.	4.12	0.829	Agree
Customer input directly influences our decisions.	4.18	0.790	Agree
All members have a deep understanding of customer wants and needs.	4.21	0.757	Agree
We encourage direct contact with customers by our people.	4.19	0.738	Agree
Composite Mean	4.18		Agree
Organizational Learning			
We view failure as an opportunity for learning and improvement.	4.21	0.838	Agree
Innovation and risk taking are encouraged and rewarded.	4.16	0.854	Agree
Learning is an important objective in our day-to-day work.	4.24	0.910	Agree
We make sure that the "lessons learned" are shared and applied.	4.08	0.792	Agree
Composite Mean	4.17		Agree
Overall Mean	4.13		Agree

Table 6
Organizational Culture in terms of Mission

Strategic Direction and Intent	Mean	SD	Description
There is a long-term purpose and direction.	4.16	0.812	Agree
Our strategy leads other organizations to change the way they compete in the industry.	4.02	0.842	Agree
There is a clear mission that gives meaning and direction to our work.	4.11	0.852	Agree
There is a clear strategy for the future.	4.13	0.832	Agree
Composite Mean	4.11		Agree
Goals and Objectives			
There is widespread agreement about goals.	4.04	0.850	Agree
Leaders set goals that are ambitious, but realistic.	4.10	0.880	Agree
The leadership has clearly stated the objectives we are trying to meet.	4.07	0.916	Agree
We continuously track our progress against our stated goals.	4.09	0.851	Agree
Composite Mean	4.08		Agree
Vision			
We have a shared vision of what the organization will be like in the future.	4.14	0.830	Agree
Leaders have a long-term viewpoint.	4.11	0.816	Agree
Our vision creates excitement and motivation for our employees.	4.01	0.914	Agree
We are able to meet short-term demands without compromising our long-term vision.	4.12	0.792	Agree
Composite Mean	4.10		Agree
Overall Mean	<u>4.10</u>		Agree

Table 7
Mean Score Summary of Organization Culture

Traits	Mean	Description
Involvement	4.12	Agree
Consistency	4.00	Agree
Adaptability	4.13	Agree
Mission	4.10	Agree
Overall Mean of Organizational Culture	4.09	Agree

2. Job Satisfaction

Table 8
Pay

Statement	Mean	SD	Description
I feel I am being paid a fair amount for the work I do.	3.45	1.01	Neutral
I receive adequate raises and salary adjustments.	3.61	1.05	Agree
I feel appreciated by the organization for my work when I think about what they pay me.	3.50	1.05	Agree
I feel satisfied with my chances for salary increases.	3.54	1.06	Agree
Composite Mean	3.53		Agree

Table 9
Promotion

Statement	Mean	SD	Description
I have sufficient opportunities for promotion in my job.	3.60	1.01	Agree
Those who do well on the job stand a fair chance of being promoted.	3.57	0.996	Agree
People get ahead as fast here as they do in other places.	3.63	0.920	Agree
I am satisfied with my chances for promotion.	3.65	1.09	Agree
Composite Mean	3.61		Agree

Table 10
Supervision

Statement	Mean	SD	Description
My supervisor is quite competent in doing his/her job.	3.91	0.973	Agree
My supervisor is fair and treats me respectfully.	3.96	0.950	Agree
My supervisor shows interest and concern for the feelings of subordinates.	3.79	0.939	Agree
I like my supervisor.	3.83	0.951	Agree
Composite Mean	3.87		Agree

Table 11
Fringe and Benefit

Statement	Mean	SD	Description
I am satisfied with the benefits I receive.	3.59	1.05	Agree
The benefits we receive are as good as most other organizations offer.	3.60	1.07	Agree
The benefit package we have is equitable.	3.54	0.998	Agree
We have the necessary benefits we should have.	3.63	1.01	Agree
Composite Mean	3.59		Agree

Table 12
Recognition

Statement	Mean	SD	Description
When I do a good job, I receive the recognition for it that I should receive.	3.58	0.966	Agree
My work is appreciated by the organization.	3.67	0.985	Agree
There are sufficient rewards for those who work here.	3.55	0.998	Agree
My efforts are rewarded appropriately.	3.51	1.01	Agree
Composite Mean	3.58		Agree

Table 13
Operating Procedure

Statement	Mean	SD	Description
Our rules and procedures make it easy to do a good job.	3.87	0.921	Agree
My efforts to do a good job are seldom blocked by red tape.	3.62	1.07	Agree
My workload is reasonable.	3.61	1.14	Agree
My paperwork and administrative tasks are manageable.	3.58	0.966	Agree
Composite Mean	3.67		Agree

Table 14
Co-Workers

Statement	Mean	SD	Description
I like the people I work with.	3.96	0.918	Agree
I can rely on my coworkers to be competent and support me.	3.88	0.970	Agree
I enjoy my coworkers.	3.96	0.973	Agree
There is little conflict or fighting at work.	3.58	1.07	Agree
Composite Mean	3.85		Agree

Table 15
Nature of Work

Statement	Mean	SD	Description
I feel my job is meaningful.	4.04	0.962	Agree
I like doing the things I do at work.	3.91	0.934	Agree
I feel a sense of pride in doing my job.	3.97	0.906	Agree
My job is enjoyable.	3.83	0.951	Agree
Composite Mean	3.94		Agree

Table 16
Communication

Statement	Mean	SD	Description
Communications seem good within this organization.	3.98	0.910	Agree
The goals of this organization are clear to me.	4.07	0.908	Agree
I feel well informed about what is going on in the organization.	3.82	0.999	Agree
My work assignments are fully explained and clear. (reworded)	3.84	1.02	Agree
Composite Mean	3.93		Agree

Table 17
Mean Score Summary of Job Satisfaction

Factors	Mean	Description
Pay	3.53	Agree
Promotion	3.61	Agree
Supervision	3.87	Agree
Fringe and Benefit	3.59	Agree
Recognition	3.58	Agree
Operating procedure	3.67	Agree
Co-Worker	3.85	Agree
Nature of Work	3.94	Agree
Communication	3.93	Agree
Overall Mean of Job Satisfaction	3.73	Agree

3. Work-Life Balance

Table 18
Work Interference with Personal Life (WIPL)

Statement	Mean	SD	Description
My job makes personal life difficult.	2.46	1.03	Disagree
I neglect personal needs because of work.	2.59	1.07	Neutral
I miss personal activities because of work.	2.73	1.16	Neutral
My personal life suffers because of work.	2.44	1.10	Disagree
I put personal life on hold for work.	2.53	1.13	Neutral
I struggle to juggle work and nonwork.	2.45	1.09	Disagree
Composite Mean	2.53		Neutral

Table 19
Personal Life Interference with Work (PLIW)

Statement	Mean	SD	Description
My work suffers because of my personal life.	1.99	1.03	Disagree
I find it hard to work because of personal matters.	2.14	1.09	Disagree
I am too tired to be effective at work.	2.19	1.09	Disagree
My personal life drains me of energy for work.	2.13	1.12	Disagree
Composite Mean	2.11		Disagree

Table 20
Work/Personal Life Enhancement (WPLE)

Statement	Mean	SD	Description
My job gives me energy to pursue personal activities.	3.43	0.910	Neutral
I am in a better mood at work because of personal life.	3.55	0.960	Agree
Personal life gives me energy for my job.	3.68	0.944	Agree
I am in a better mood because of my job.	3.43	0.919	Neutral
I am happy with the amount of time for non-work activities.	3.57	0.919	Agree
Composite Mean	3.53		Agree

4. Relationship Between Organizational Culture of Commercial Banks in Tarlac City and Job Satisfaction of Millennial Bank Employees

Table 21
Model Fit Measures

				Overall Model Test			
Model	R	R ²	Adjusted R ²	F	df1	df2	p
1	0.811	0.658	0.653	127	2	132	<.001
Note. Models estimated using sample size of N=135							

Table 22
Relationship Between Organizational Culture and Job Satisfaction

Predictor	Estimate	SE	t	p
Intercept	-4.676	8.889	-0.526	.600
Involvement	1.296	0.350	3.701	<.001
Consistency	0.257	0.322	0.800	.425
Adaptability	0.565	0.495	1.140	.256
Mission	0.705	0.395	1.787	.076

5. The Moderating Role of Work-Life Balance Between Organizational Culture and Job Satisfaction

Table 23
Moderating Role of Work-Life Balance Between Organizational Culture and Job Satisfaction Through Moderation Estimates

	Estimate	SE	Z	p
Organizational Culture	0.67092	0.04603	14.58	<.001
Work-Life Balance	0.40884	0.12994	3.15	0.002
Organizational Culture*Work-Life Balance	0.00288	0.00259	1.11	0.267

DISCUSSION

As detailed in Table 3, millennial employees in commercial banks in Tarlac City evaluated their organizational culture in terms of involvement as highly favorable, yielding an overall mean of 4.12 (Agree). This demonstrates that participating commercial banks in Tarlac City have established an inclusive work environment that actively fosters employee engagement, management support, and participative decision-making. Among its specific dimensions, team orientation recorded the highest composite mean (4.18), underscoring that interdepartmental cooperation and teamwork serve as foundational pillars in the daily operations of Tarlac City's banking sector. Given the high-touch, service-driven nature of local commercial banking operations, seamless teamwork accelerates operational workflows, enhances client satisfaction, and optimizes service delivery. Empowerment ranked second (4.13), reflecting that millennial bank staff in Tarlac City feel trusted with information and granted sufficient autonomy to contribute meaningfully to workplace decisions. Meanwhile, capacity building yielded the lowest, though still favorable, composite mean (4.04). This relative gap highlights that while learning opportunities exist in Tarlac City banks, these financial institutions must double down on continuous capability development—a vital factor for millennial banking professionals who heavily weigh personal growth and skill refinement when evaluating their long-term career commitment amidst digital banking transformation. These findings closely mirror empirical studies by Febrina et al. (2021) and Ahmed et al. (2021), which demonstrate that involvement-centric cultures directly strengthen organizational commitment and operational performance within the banking sector.

Table 4 reflects that millennial bank employees in Tarlac City similarly perceived organizational culture in terms of consistency as favorable, recorded at an overall mean of 4.00 (Agree). This suggests that commercial banks in Tarlac City maintain structured, stable systems grounded in shared values, standardized policies, and compliance procedures essential for mitigating operational risks and securing public trust within the local community. Core values emerged as the highest-rated dimension (4.03), showing that integrity, accountability, and ethical standards are consistently modeled and

expected across Tarlac City branch networks. Agreement ranked second (4.02), indicating general consensus regarding institutional goals and a constructive approach to conflict resolution among bank staff. Conversely, coordination and integration received the lowest composite mean across the entire culture evaluation (3.94). Although still positively rated, this lower score pinpoints cross-functional collaboration between branch units in Tarlac City as an area needing refinement; because financial services require continuous communication between operational, credit, treasury, and client-facing divisions, minor departmental silos can hinder operational agility. These results align with Denison's (1999) framework and Almatrooshi et al.'s (2021) research, which establish that structural consistency and shared values provide the internal stability required for reliable service delivery and long-term effectiveness in service-driven institutions.

Furthermore, Table 5 illustrates that organizational culture in terms of adaptability achieved the highest overall score among the four cultural traits among millennial bank employees in Tarlac City, with a composite mean of 4.13 (Agree). This finding underscores the agility of Tarlac City's commercial banks in responding to shifting financial landscapes, regulatory updates, and evolving consumer expectations in the region. Customer focus achieved the highest composite mean (4.18), demonstrating that commercial banks in Tarlac City prioritize client feedback and continuous service refinement—an approach that strongly resonates with millennial values surrounding meaningful work and customer satisfaction. Organizational learning ranked second (4.17), showing that knowledge sharing and skill acquisition are integrated into daily routines, empowering millennial staff in Tarlac City to adapt to rapid digitalization and fintech innovations. Meanwhile, creating change recorded a lower mean of 4.04, indicating that while commercial banks demonstrate strong external adaptability, management could further improve by involving millennial employees directly in change-management initiatives and dynamic problem-solving. As noted by Denison (1999) and supported by Al-Hawary and Alolayyan (2021), highly adaptive cultures allow commercial banking institutions to balance internal flexibility with external responsiveness, driving employee engagement and competitive advantage.

In Table 6, the mission trait was evaluated favorably by millennial bank employees in Tarlac City, garnering an overall mean of 4.10 (Agree), which indicates that millennial staff possess a clear understanding of their bank's core purpose and strategic direction. Strategic direction and intent recorded the highest score (4.11), demonstrating that bank leadership effectively communicates long-term priorities to guide everyday branch decisions. Vision followed closely (4.10), illustrating a shared sense of future trajectory that motivates millennial bank employees in Tarlac City to contribute toward overarching institutional growth. Goals and objectives recorded the lowest composite mean (4.08) within this trait, suggesting that while the macro vision is clear, commercial banks in Tarlac City can further optimize performance management by translating overarching strategies into clearer, measurable key performance indicators (KPIs) for individual roles. These findings align with Denison (1999) and Ahmed et al. (2021), confirming that a well-articulated mission anchors employee efforts, boosts engagement, and aligns individual contributions with long-term strategic success.

Synthesizing these four traits, Table 7 reveals an overall organizational culture mean of 4.09 (Agree) as perceived by millennial employees in commercial banks in Tarlac City. A holistic analysis based on the Denison Model shows that commercial banks in Tarlac City demonstrate stronger performance in the flexibility traits—Adaptability (4.13) and Involvement (4.12)—compared to the stability traits—Mission (4.10) and Consistency (4.00). Furthermore, Tarlac City banks maintain a stronger external orientation (driven by customer focus and market responsiveness) than internal coordination (highlighted by the lower score in cross-departmental integration). While this flexible and externally focused orientation fosters high service quality, customer alignment, and workplace engagement among millennial staff, minor gaps in internal alignment and structural consistency could impact operational efficiency over time. Enhancing internal communication, streamlining interdepartmental workflows, and reinforcing shared processes will help commercial banks in Tarlac City achieve a balanced cultural profile—harmonizing flexibility with stability to drive sustainable performance and meet the professional expectations of their millennial workforce (Ahmed et al., 2021; Denison, 1999).

As demonstrated in Table 8, millennial commercial bank employees in Tarlac City evaluated their remuneration positively, yielding a composite mean of 3.53 (Agree). Although pay practices are deemed acceptable, the moderate level of agreement suggests that millennial staff frequently evaluate whether their compensation aligns with their daily operational demands, strict compliance standards, and transaction volumes within Tarlac City branches. The highest-rated indicator reflects appreciation for structured salary adjustments over time, providing employees with financial stability and steady progression. Conversely, the lowest-rated indicator highlights uncertainty regarding whether compensation adequately reflects job responsibilities and workload. This finding validates Adams' (1965) Equity Theory, as millennial bankers continuously compare their effort and inputs against financial outcomes; when pay equity is perceived as fair, employee engagement and job satisfaction increase significantly (Alam et al., 2022; Narteh & Odoom, 2023).

In terms of career advancement, Table 9 shows that millennial employees in commercial banks in Tarlac City expressed a favorable perception of promotion opportunities, with a composite mean of 3.61 (Agree). The highest-rated indicator indicates optimism regarding career growth, showing that young banking professionals perceive local commercial banks as offering viable career pathways—a critical factor for retaining millennial talent who prioritize professional growth. However, the lowest-rated indicator reveals slight reservations concerning the consistency and transparency of advancement criteria across branch networks. To sustain positive attitudes toward promotion systems, commercial banks in Tarlac City must ensure that evaluation standards are clear, merit-based, and objective (Bhardwaj et al., 2021; Nurfitriani et al., 2025).

Table 10 details the evaluation of supervisory practices among millennial bank employees in Tarlac City, which received a favorable composite mean of 3.87 (Agree). Fair and respectful treatment by direct supervisors scored highest (3.96), demonstrating that branch managers effectively guide operations, enforce compliance, and treat staff

with dignity. On the other hand, supervisory expression of personal concern and emotional support received the lowest score in this category (3.79). While supervisors excel in managing operational tasks, millennial bank staff in Tarlac City respond best to leadership styles that combine professional expectations with genuine relational support and empathy (Kwon & Kim, 2020; Miao et al., 2021; Newman et al., 2020; Rafiq et al., 2022; Sarti, 2022).

Regarding non-salary rewards, Table 11 indicates that millennial bank employees in Tarlac City perceived their fringe benefits favorably, recording a composite mean of 3.59 (Agree). The highest-rated indicator (3.63) reflects those benefits are perceived as adequate to support general job demands. Conversely, the lowest-rated indicator (3.54) points to minor concerns regarding the perceived equity and distribution of benefit packages across different job roles. Ensuring competitive and equitable benefit allocations is essential for commercial banks in Tarlac City to strengthen employee loyalty and organizational support (Cheung et al., 2025; Hasan et al., 2024).

Table 12 confirms that recognition processes in commercial banks in Tarlac City were evaluated positively by millennial employees, obtaining a composite mean of 3.58 (Agree). The highest-rated item indicates that millennial staff feel their bank values their contributions (3.67), which reinforces positive work habits in high-stakes banking environments. Nevertheless, the criteria assessing whether performance is duly rewarded scored lower (3.51), suggesting that while formal appreciation exists, the link between high performance and tangible rewards can be further strengthened to maximize workforce motivation (Bhardwaj et al., 2021; Naqvi et al., 2021).

As shown in Table 13, millennial employees in commercial banks in Tarlac City rated operating procedures favorably, with a composite mean of 3.67 (Agree). Standard operating procedures (SOPs) provide essential guidance for handling complex transactions, maintaining regulatory compliance, and minimizing operational risks. While employees agreed that rules facilitate task completion, relatively lower ratings for administrative demands suggest that documentation and paperwork can occasionally create operational friction, highlighting an opportunity for Tarlac City banks to streamline administrative workflows.

Table 14 illustrates strong interpersonal relationships among colleagues, as millennial bank employees in Tarlac City gave coworker connections a high composite mean of 3.85 (Agree). Cohesive teamwork and open peer communication facilitate smooth daily operations, conflict resolution, and client service delivery. For millennial bankers, a collaborative and supportive peer environment provides vital emotional and operational buffering against daily workplace stress (Khan et al., 2022; Miao et al., 2020; Naeem & Khanzada, 2023).

Table 15 indicates that the nature of work was highly rated by millennial bank employees in Tarlac City, achieving an overall mean of 3.94 (Agree). Notably, the perception that their work is meaningful recorded the highest score across the study (4.04), showing that millennial bank staff derive a deep sense of purpose from contributing

to client financial well-being and institutional success. Although job enjoyment scored slightly lower (3.83) due to routine banking tasks and strict compliance requirements, the overall strong rating underscores that meaningful job experiences drive high job satisfaction and organizational commitment (Afsar et al., 2021; Guan & Frenkel, 2021; Koo et al., 2021; Nurcholis et al., 2022).

Table 16 demonstrates that organizational communication practices were viewed very favorably by millennial employees in commercial banks in Tarlac City (composite mean = 3.93, Agree). Transparent communication of institutional goals achieved the highest rating (4.07), showing that leadership effectively aligns employees with organizational objectives. While awareness of internal organizational developments received a slightly lower mean (3.82), clear and consistent internal communication channels remain pivotal for fostering trust and engagement among millennial banking staff (Abdullah et al., 2022; Karanges et al., 2021; Men & Yue, 2021).

Finally, Table 17 synthesizes the overall job satisfaction profile of millennial employees in commercial banks in Tarlac City. The findings reveal that intrinsic, relational, and communication-based dimensions—specifically nature of work (3.94), communication (3.93), supervision (3.87), and coworker connections (3.85)—received the most favorable assessments (Akte et al., 2021; De Leon, 2020; Octavio et al., 2026). In contrast, extrinsic reward structures, including remuneration (3.53), recognition (3.58), fringe benefits (3.59), and promotion opportunities (3.61), recorded comparatively moderate scores. Ultimately, commercial banks in Tarlac City successfully cultivate job satisfaction by offering meaningful roles, clear communication, and supportive workplace relationships, while optimizing compensation equity and advancement transparency offers the clearest path to long-term millennial retention.

As presented in Table 18, the assessment of Work Interference with Personal Life (WIPL) yielded a composite mean of 2.53, interpreted as neutral. This indicates that millennial employees in commercial banks in Tarlac City sustain a moderate level of balance between their professional duties and personal lives. While commercial banking in Tarlac City involves strict operational deadlines, heavy compliance monitoring, and high-volume customer interactions, millennial bankers generally possess the coping mechanisms needed to prevent work obligations from severely disrupting their private responsibilities. The neutral rating suggests that although periodic workload spikes and extended branch hours occasionally require extra focus, these situations remain manageable and do not cause chronic work-family conflict. This aligns with Chung and van Oorschot (2022), who emphasize that an individual's experience of work-life balance depends not only on total workload volume, but also on access to organizational flexibility, personal adaptability, and resource management strategies that mitigate role overload.

In contrast, Table 19 displays the findings for Personal Life Interference with Work (PLIW), where a composite mean of 2.11 (Disagree) indicates that personal life matters rarely impair the professional duties of millennial bank staff in Tarlac City. Consistently low ratings across all indicators demonstrate that millennial employees effectively compartmentalize personal concerns, maintaining high concentration, accuracy, and

efficiency during work hours—attributes that are paramount in financial institutions where operational errors carry significant risks. This separation indicates strong professional discipline and time-management skills among millennial bankers in Tarlac City. These findings support the empirical work of Haar et al. (2014), who observed that minimizing personal role friction directly enhances psychological well-being and workplace performance. Furthermore, as highlighted by Soomro et al. (2021), supportive banking environments and structured workplace policies enable employees to fulfill domestic responsibilities without compromising client service quality or institutional performance.

Finally, Table 20 outlines the findings regarding Work/Personal Life Enhancement (WPLE), which recorded a favorable composite mean of 3.53 (Agree). This demonstrates a positive, synergistic connection between personal and professional domains for millennial employees in commercial banks in Tarlac City. The highest-rated indicators reveal that personal activities, family support, and non-work social connections serve as vital sources of emotional energy and renewal, which millennial bankers actively draw upon to maintain high job performance and resilience. Conversely, the indicator measuring the extent to which work enriches personal life scored slightly lower—though still within the positive range—reflecting that the structured and high-stakes nature of commercial banking operations may limit the surplus energy employees carry home. These results strongly reflect Greenhaus and Powell's (2006) Work-Family Enrichment Framework, which posits that positive resources and psychological capital gained in one life domain enhance performance and satisfaction in another. Furthermore, these findings align with Allen et al. (2020), who noted that bidirectional life-enrichment mechanisms foster greater workplace engagement, emotional well-being, and long-term organizational commitment among modern service workers.

Table 21, the regression model examining the relationship between the organizational culture of commercial banks in Tarlac City and job satisfaction of millennial bank employees demonstrates a strong overall fit. The R value of 0.811 indicates a strong positive relationship between predictors and job satisfaction, suggesting that organizational culture and its components, together with the model variables, are closely associated with employees' level of job satisfaction.

The R^2 value of 0.658 implies approximately 65.8% of the variance in job satisfaction is explained by the model. This indicates a substantial explanatory power, meaning that a large portion of changes in job satisfaction among millennial employees can be attributed to organizational culture and the included predictors. At the same time, the remaining 34.2% may be influenced by the other external or personal factors not included in the model. The adjusted R^2 of 0.653 further confirms the model's robustness after accounting for the number of predictors and sample size, showing only a slight reduction relative to the R^2 . This suggests that the model is not overfit and maintains good generalizability to the population of bank employees.

Moreover, the F-statistic value of $F(2, 132) = 127$ with a p-value of less than 0.001 indicates that the overall regression model is statistically significant. This means that organizational culture and work-life balance when taken together, significantly explain

variations in job satisfaction, and the likelihood that this result occurred by chance is extremely low. The findings confirm that the regression model provides a strong and statistically significant explanation of job satisfaction, highlighting the important role of organizational culture in influencing employee satisfaction in commercial banks.

Recent research also supports these findings, showing the association between corporate culture and employee outcomes in financial organizations. Asnah et al. (2021) found that organizational culture is connected with employee job satisfaction in banking firms, showing that common beliefs, practices, and organizational characteristics of the workplace impact employees' opinions of their work environment. Similarly, the research by Paais and Pattiruhu (2020) found that organizational culture is one of the organizational factors associated to job satisfaction, suggesting that workplace norms and values are crucial considerations in understanding employee experiences.

Organizational culture and work-life balance are significant factors in examining job satisfaction, especially when employees work in structured, service-oriented and performance-driven workplaces as in the case of commercial banks. The present findings indicate that these organizational factors are significant in explaining the differences in job satisfaction among millennial bank employees in Tarlac City.

The regression model assessed the contribution of the four characteristics of organizational culture: engagement, consistency, flexibility, and mission to the variation in employee job satisfaction. The results suggests that not all dimensions of organizational culture contribute equally to explain job satisfaction. Some variables demonstrate stronger relationship to employees' perception of their work experience than others. Among four dimensions in the model, only involvement had a statistically significant relationship with job satisfaction, indicating the importance of employee participation and engagement in the organization to influence the satisfaction of millennial bank employees.

The mission dimension recorded a positive coefficient of $\beta = 0.705$ with a p-value of .076. The coefficient implies a positive link, but the finding is not statistically significant. This demonstrates that the existence of defined organizational goals, direction and purpose is not a major predictor of job satisfaction of the millennial bank employees in Tarlac City. A strong company mission can help to provide some guidance and alignment, but the findings indicate that it may not directly impact satisfaction levels in the regression model.

Overall, the regression analysis indicates that involvement is the only organizational culture dimension significantly influence job satisfaction among millennial employees in commercial banks in Tarlac City. The results indicate that organizational culture is related to job satisfaction but its effect is primarily reflected by employee involvement and not by consistency, adaptability or mission. Recent research indicates that younger employees seek meaningful engagement, supportive work environments, and opportunity to contribute to organizational processes, which are associated to more positive attitudes toward the workplace (Nguyen et al., 2022).

Table 23 shows that organizational culture has a strong and statistically significant influence on job satisfaction among millennial bank employees ($\beta = 0.67092$, $p < .001$). This finding suggests that millennial employees in commercial banks in Tarlac City who perceive their organization as having a supportive, well-defined, and positive culture tend to report higher levels of job satisfaction. The highly significant p-value confirms that organizational culture is a major predictor of job satisfaction and that the observed relationship is unlikely to have occurred by chance.

To address the potential inverse measurement, items were reverse-coded prior to analysis. Following this adjustment, the findings further reveal that work-life balance has a statistically significant positive direct effect on job satisfaction ($\beta = 0.40884$, $p = 0.002$). Although the magnitude of its effect is smaller than organizational culture, work-life balance independently contributes to improving employees' satisfaction with their jobs.

However, the interaction effect between organizational culture and work-life balance was not statistically significant ($\beta = 0.00288$, $p = .267$). This result indicates that work-life balance does not significantly moderate the relationship between organizational culture and job satisfaction. In other words, the positive influence of organizational culture on job satisfaction remains consistent regardless of whether employees experience high or low levels of work-life balance. This suggests that work-life balance directly operates independently rather than as a buffer or moderator for organizational culture. Consequently, the hypothesis that work-life balance moderates the relationship between organizational culture and job satisfaction was not supported.

Overall, the findings suggest that both organizational culture and work-life balance independently contribute to job satisfaction among millennial employees in commercial banks in Tarlac City. Nevertheless, organizational culture remains the stronger predictor of job satisfaction. Since the interaction term is not statistically significant, work-life balance cannot be considered a moderating variable in the relationship between organizational culture and job satisfaction. These findings imply that while initiatives promoting work-life balance can enhance employees' job satisfaction, strengthening organizational culture through employee involvement, supportive leadership, effective communication, and shared organizational values remains the more influential strategy for improving job satisfaction.

Conclusions

The banks in Tarlac City demonstrated a strong culture of adaptability, involvement, and mission, which helps them respond to changes and focus on customer needs. By improving consistency and internal alignment, they can strengthen their overall organizational culture and become even more effective and competitive.

Millennial bank employees in commercial banks in Tarlac City are generally satisfied, particularly with their work environment, relationships, and job roles; however, lower satisfaction in pay, recognition, and benefits indicates a need to improve fairness and adequacy of rewards.

Millennial bank employees in commercial banks in Tarlac City have generally balanced work conditions. The results show that negative interference from both work to personal life and personal life to work is low, while positive enhancement is present. This means that employees can manage their responsibilities in both areas, and personal life even contributes to a better mood and energy at work. However, since some neutral responses were observed in work interference, there are still occasional situations where work affects personal time, which should not be overlooked.

The organizational culture in commercial banks in Tarlac City is strongly related to job satisfaction among millennial bank employees. Specifically, only employee involvement plays a significant role in improving job satisfaction, while consistency, adaptability, and mission do not have a statistically significant direct effect. This suggests that employee engagement is the most critical cultural factor influencing satisfaction in the workplace.

Organizational culture significantly influences the job satisfaction of millennial bank employees in commercial banks in Tarlac City. Work-life balance also has a significant positive effect on job satisfaction; however, it does not moderate the relationship between organizational culture and job satisfaction. This indicates that organizational culture independently affects employee satisfaction regardless of their level of work-life balance.

Recommendations

Based on the results and conclusions of this study, the following recommendations are made:

1. Strengthen the internal coordination and consistency by improving communication and aligning processes across departments. Maintain their strength in adaptability and involvement by continuing to support teamwork, innovation, and employee participation. Reinforce their mission and goals by ensuring that all employees clearly understand the organization's direction and promote knowledge sharing and collaboration can help improve overall performance.
2. Improve pay transparency and competitiveness to address concerns about salary fairness. Strengthen recognition programs to better align rewards with employee efforts and ensure fair and equitable distribution of benefits to enhance satisfaction. Maintain strong practices in supervision, communication, and teamwork and reduce administrative workload and improve efficiency of procedures.
3. Continue and strengthen work-life balance practices such as manageable workloads and an employee wellness program. Management may also practice the "disconnect system," wherein employees should not receive any work-related emails or messages beyond working hours, during weekends, and holidays. Management may also provide support systems like stress management activities and time management training to help employees handle occasional work demands that affect personal life.

4. Strengthening employee involvement by encouraging participation in decision-making and workplace activities. Develop engagement programs such as team building and employee empowerment initiatives. Review organizational strategies to better connect consistency, adaptability, and mission with employees' daily work experience and conduct further studies to explore factors that may influence job satisfaction.
5. Although Work-Life Balance was not a significant moderator, banks should still implement policies that support employee well-being as part of the overall human resource management. Future researchers may explore other possible moderators, such as leadership style, employee engagement, or psychological empowerment, to further understand factors affecting job satisfaction.

Compliance with Ethical Standards

The researcher ensured full adherence to ethical research standards by obtaining consent from all participants. The researcher followed the anti-plagiarism laws and regulations, ensuring that all data and material derived from journals, studies, and other researchers used as references are appropriately cited. The collected data shall be handled with the utmost discretion and consent and use for academic purposes. It is critical to take intentional steps to secure information, as stated in Section 8 of the Data Privacy Act of 2012.

Participation in the study was voluntary, with respondents fully informed of the study's objectives, their role in the research, and their right to withdraw at any stage without repercussions. Anonymity and confidentiality were guaranteed by ensuring that no personal identifiers were revealed and that all responses were presented in aggregate form. To strengthen data security, responses were stored in secure drive storage with restricted access granted only to the researcher. All data was retained only for the necessary duration of the study and will be permanently deleted or disposed of after its completion.

Given the increasing use of artificial intelligence (AI) tools in research, ethical considerations regarding AI were also observed, and care was taken to verify the accuracy and reliability of AI outputs. The use of AI did not compromise respondents' privacy or the integrity of the data. The researcher ensured that AI was used responsibly and in compliance with ethical research standards, avoiding bias, misrepresentation, or unauthorized data sharing. Furthermore, the application of these ethical principles, including careful and transparent use of AI, will enhance the study's reliability, credibility, and compliance with accepted academic and legal standards.

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