



The Role of Interpersonal Skills and Work Resilience in Enhancing Work Readiness of Young Employees in the Financial Sector

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ARTICLE INFO

Keywords: Interpersonal Skills, Work Resilience, Work Readiness, Human Resource Management, Financial Sector

Received : 18, December

Revised : 19, January

Accepted: 12, February

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ABSTRACT

This study examines the role of interpersonal skills and work resilience in enhancing work readiness among young employees in the financial sector. Rapid technological development and increasing regulatory complexity require employees to possess strong technical, psychological, and social competencies. This research used a qualitative descriptive approach involving 20 young employees from banking institutions in Bandung, Indonesia, selected through purposive sampling. Data were collected through in-depth interviews, non-participant observation, and document analysis and analyzed using thematic analysis. The findings indicate that interpersonal skills, including effective communication, empathy, and teamwork, support workplace adaptation and service quality. Work resilience helps employees manage stress, maintain motivation, and respond positively to job demands. Work readiness emerges as an integration of technical competence, psychological stability, and professional attitude. The interaction between interpersonal skills and resilience strengthens employees' confidence, adaptability, and commitment.

INTRODUCTION

The financial sector plays a vital role in supporting economic growth and maintaining financial system stability. As one of the main pillars of the financial system, the banking industry serves as an intermediary that mobilizes public funds and allocates them to productive economic activities. In recent years, the sector has experienced significant changes due to financial technology innovation, digital banking services, and increasingly complex regulatory frameworks. These developments have intensified competition and raised performance standards, requiring organizations to ensure that their human resources are fully prepared to meet evolving job demands.

From a management and economic perspective, work readiness represents a critical dimension of human capital quality. Young employees dominate today's workforce, particularly in the financial sector. Although they generally possess strong technological adaptability, young workers often face challenges related to organizational culture adjustment, communication effectiveness, stress management, and work discipline. Insufficient work readiness may lead to reduced productivity, increased work-related stress, and higher employee turnover, which ultimately impose economic costs on organizations (Miller & Sternberg, 1983)

Work readiness refers to an individual's overall preparedness to perform work roles effectively, encompassing knowledge, skills, attitudes, and psychological readiness. In the financial sector, work readiness is particularly important due to the high level of accuracy, integrity, customer trust, and regulatory compliance required. Previous studies suggest that work readiness is influenced not only by technical competence but also by soft skills and psychological resources that enable employees to cope with work pressures and organizational demands (Wilopo et al., 2025)

Interpersonal skills are a key component of soft skills that support work readiness. These skills include effective communication, teamwork, empathy, and conflict management. In service-oriented industries such as banking, interpersonal skills play a crucial role in shaping service quality, teamwork effectiveness, and organizational climate. Employees with strong interpersonal skills are more capable of adapting to organizational norms and maintaining productive working relationships (Savero & Turangan, 2025)

Another important factor influencing work readiness is work resilience. Work resilience refers to an individual's ability to withstand stress, adapt to change, and recover from work-related challenges. The financial sector is characterized by high performance targets, time pressure, and continuous regulatory changes, making resilience a vital psychological resource. Resilient employees tend to maintain motivation, manage stress effectively, and sustain performance under demanding conditions (Luthans, Fred; Luthans, Brett C.; Luthans, 2015)

Despite growing interest in soft skills and resilience within human resource management literature, empirical studies integrating interpersonal skills and work resilience in explaining work readiness in the financial sector remain limited. Therefore, this study aims to analyze the role of interpersonal skills and work resilience in enhancing work readiness among young

employees in the financial sector, contributing to management and economic research by emphasizing the strategic importance of human capital development.

LITERATURE REVIEW

Interpersonal Skills in the Workplace

Interpersonal skills refer to an individual's ability to communicate effectively, build relationships, and interact harmoniously with others in professional settings. These skills include verbal and non-verbal communication, empathy, active listening, teamwork, and conflict management. In the workplace, strong interpersonal competence facilitates collaboration, enhances mutual understanding, and supports organizational effectiveness.

Previous studies have indicated that employees with well-developed interpersonal skills tend to demonstrate higher job performance and adaptability. Effective communication enables employees to clarify tasks, share information accurately, and reduce misunderstandings. Moreover, empathy and emotional awareness contribute to positive workplace relationships and improved customer service, particularly in service-oriented sectors such as banking and finance (Jaenab & Koerniawan, 2025).

In the financial sector, interpersonal skills play a strategic role in maintaining trust and credibility. Employees are required to interact with clients, supervisors, and colleagues on a daily basis. The ability to manage professional interactions professionally and ethically is therefore considered a critical component of work readiness.

Work Resilience and Occupational Adaptation

Work resilience refers to an individual's capacity to adapt positively to workplace challenges, stress, and changing demands. It involves emotional regulation, perseverance, problem-solving ability, and psychological flexibility. Resilient employees are able to recover from setbacks, maintain motivation, and continue performing effectively under pressure.

Research has shown that resilience is closely associated with job satisfaction, mental well-being, and organizational commitment. Employees with high resilience levels tend to experience lower burnout and greater engagement. In dynamic and high-pressure environments such as the financial sector, resilience becomes a key resource for sustaining long-term performance.

Resilience is shaped by both personal and organizational factors. Personal attributes such as self-efficacy, optimism, and learning orientation support resilience development. At the organizational level, leadership support, training opportunities, and a positive work climate contribute to strengthening employees' coping capacities (A.A. Anwar Prabu Mangkunegara, 2010).

Concept of Work Readiness

Work readiness refers to an individual's preparedness to enter and perform effectively in the workplace. It encompasses technical competence, professional attitude, psychological readiness, and social skills. Work readiness reflects not

only what employees know but also how they apply their knowledge and adapt to organizational expectations.

Several scholars emphasize that work readiness is a multidimensional construct involving cognitive, emotional, and behavioral components. Cognitive readiness relates to knowledge and technical skills, emotional readiness involves confidence and emotional stability, while behavioral readiness includes discipline, responsibility, and initiative (Azizah & Fauzany, 2019).

In the financial sector, work readiness is particularly important due to regulatory complexity, ethical standards, and performance accountability. Employees are expected to demonstrate accuracy, integrity, and professionalism in handling financial transactions and customer information.

Relationship between Interpersonal Skills, Work Resilience, and Work Readiness

Previous research suggests that interpersonal skills and work resilience are significant predictors of work readiness. Employees who communicate effectively and maintain positive relationships tend to adapt more quickly to organizational roles. Social support obtained through interpersonal interactions also enhances emotional well-being and resilience.

Furthermore, resilience enables employees to manage work-related stress and remain focused on performance goals. When combined with strong interpersonal competence, resilience supports continuous learning, collaboration, and professional growth.

Several empirical studies have reported that employees with high interpersonal skills and resilience exhibit higher self-efficacy, job satisfaction, and career adaptability. These characteristics contribute to stronger work readiness and long-term career sustainability. Based on the literature, it can be concluded that interpersonal skills and work resilience serve as essential foundations for developing work readiness, particularly among young employees in demanding sectors such as finance and banking (Putra & Sriathi, 2018).

METHODOLOGY

This study employed a qualitative descriptive research design. The participants consisted of young employees working in banking institutions in Bandung, Indonesia. Informants were selected using purposive sampling, involving 20 participants aged between 20 and 35 years with a minimum of one year of work experience. Data were collected through in-depth interviews, non-participant observation, and document analysis to obtain a comprehensive understanding of interpersonal skills, work resilience, and work readiness (Riduwan, 2015). The data were analyzed using thematic analysis, which included data reduction, data display, and conclusion drawing to ensure the credibility and rigor of the findings.

RESULT AND DISCUSSION

This study identified several major themes related to the role of interpersonal skills and work resilience in enhancing work readiness among young employees in the financial sector. These themes were derived from

repeated patterns in interview transcripts, observational notes, and organizational documents.

1. Interpersonal Skills as a Foundation for Workplace Adaptation

Most participants emphasized that interpersonal skills were essential for adjusting to the professional environment. Effective verbal and non-verbal communication enabled employees to convey ideas clearly, understand instructions, and minimize workplace conflicts. Informants reported that misunderstandings often occurred during the early stages of employment due to limited communication skills. However, over time, they learned to express opinions respectfully and listen actively to colleagues and supervisors.

Several participants also highlighted the importance of empathy and emotional sensitivity in dealing with clients. In banking services, employees frequently encounter customers with diverse backgrounds and emotional conditions. The ability to respond patiently and professionally was considered a key indicator of work readiness. Observational data confirmed that employees with strong interpersonal competence were more confident when interacting with clients and handling complaints (Arik Harianto et al., 2025).

Furthermore, teamwork emerged as an important aspect of interpersonal skills. Participants stated that collaborative work allowed them to learn from senior employees and improve their performance. Through regular discussions and mutual feedback, young employees gradually developed professional maturity.

2. Work Resilience in Responding to Workplace Challenges

Work resilience was identified as a crucial factor in managing occupational stress and maintaining performance. Participants described various challenges, including workload pressure, performance evaluations, and strict compliance requirements. During the initial phase of employment, many informants experienced anxiety and self-doubt. However, resilience helped them adapt and remain motivated.

Several participants explained that they developed resilience through self-reflection and learning from mistakes. Instead of perceiving failure as a setback, they viewed it as an opportunity for improvement. Others emphasized the role of emotional regulation in maintaining psychological stability, especially during peak working periods (Dayanti et al., 2025).

Support from supervisors and colleagues also played a significant role in strengthening resilience. Informants who received constructive feedback and encouragement demonstrated higher persistence and job satisfaction. Organizational training programs and mentoring systems further contributed to employees' ability to cope with work-related pressures.

3. Work Readiness as an Integration of Competence and Attitude

Participants perceived work readiness as a comprehensive construct that integrates technical competence, psychological readiness, and professional ethics. Technical competence included mastery of banking procedures, financial systems, and regulatory standards. Psychological readiness referred to confidence, emotional stability, and adaptability. Professional attitude involved discipline, responsibility, and integrity.

Young employees who possessed strong interpersonal skills and resilience demonstrated better preparedness in performing tasks independently. They were more willing to take initiative, accept additional responsibilities, and participate in organizational development activities. Document analysis showed that these employees received more positive performance evaluations.

In addition, participants noted that work readiness developed gradually through continuous learning and experience. Regular training, performance reviews, and peer learning activities contributed to the enhancement of professional competence.

4. Synergistic Relationship among Interpersonal Skills, Resilience, and Work Readiness

The findings revealed a strong synergy among interpersonal skills, work resilience, and work readiness. Employees with effective communication abilities were more likely to build supportive relationships, which enhanced their emotional well-being and resilience. This social support system helped them cope with workplace stress more effectively (Fitriyani et al., 2025).

Similarly, resilient employees tended to maintain positive attitudes and proactive behavior, which strengthened their interpersonal relationships. This reciprocal interaction created a conducive working environment that supported professional growth.

Overall, participants who demonstrated high levels of interpersonal competence and resilience consistently showed greater work readiness. They exhibited confidence, adaptability, and commitment, which are essential qualities for sustainable career development in the financial sector.

CONCLUSIONS AND RECOMMENDATIONS

This study concludes that interpersonal skills and work resilience play a significant and interrelated role in enhancing the work readiness of young employees in the financial sector. Effective communication, empathy, and teamwork enable employees to adapt more easily to organizational culture, build professional relationships, and perform tasks more efficiently. These interpersonal competencies support employees in managing workplace interactions and delivering quality services.

In addition, work resilience contributes substantially to employees' ability to cope with occupational pressures, regulatory demands, and performance expectations. Resilient employees demonstrate emotional stability, persistence, and a positive attitude toward challenges, which allows them to maintain productivity and motivation. The findings indicate that resilience is developed through both individual efforts and organizational support systems, including mentoring, feedback, and training programs.

The integration of interpersonal skills and work resilience forms a strong foundation for work readiness. Young employees who possess these competencies tend to exhibit higher confidence, responsibility, adaptability, and professional commitment. Work readiness is therefore not merely determined by technical competence but also by psychological preparedness and social capability.

This study also highlights the importance of holistic human resource development in the financial sector. Organizations are encouraged to design comprehensive training programs that combine technical instruction with soft skills development and resilience enhancement. Educational institutions are likewise expected to incorporate experiential learning, teamwork, and emotional intelligence training into their curricula to better prepare graduates for professional careers (Savero & Turangan, 2025).

Despite its contributions, this study is limited by its qualitative scope and focus on a specific regional context. Future research is recommended to employ mixed-method approaches and involve broader samples across different financial institutions and regions. Such studies may provide deeper insights into the long-term impact of interpersonal skills and resilience on career development and organizational performance.

Overall, strengthening interpersonal skills and work resilience is essential for developing a competent, adaptable, and sustainable workforce in the financial sector.

FURTHER STUDY

This research still has limitations so further research on this topic is still needed “The Role of Interpersonal Skills and Work Resilience in Enhancing Work Readiness of Young Employees in the Financial Sector”.

ACKNOWLEDGMENT

The authors would like to express their sincere gratitude to all participants who willingly shared their time, experiences, and valuable insights for this study. Their openness and cooperation greatly contributed to the completion of this research.

Appreciation is also extended to the management and staff of the participating banking institutions in Bandung for granting permission and providing support during the data collection process. Their assistance facilitated smooth access to research settings and relevant information.

The authors are grateful to colleagues and academic peers who provided constructive feedback and meaningful discussions throughout the research process. Their suggestions helped improve the quality and rigor of this study.

Finally, sincere thanks are addressed to the institutions and individuals who supported this research, either directly or indirectly. Their encouragement and support played an important role in completing this study successfully.

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