



Analysis of the GROW Coaching Model Program in Developing High-Performing Employees

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ABSTRACT

This study aims to analyze the Coaching program and the implementation of the GROW conversation model (Goal, Reality, Options, and Will) at PT Bank Maybank Indonesia Tbk. as a human resource development strategy to enhance employee performance and develop high-performing employees. The program also serves as the Bank's effort to foster adaptive and competitive talent capable of meeting the evolving demands of the banking industry. A qualitative approach with an ethnographic method was employed through direct observation, in-depth interviews, and source triangulation involving managerial informants and key informants from the Human Capital division. The findings indicate that the GROW-based Coaching program contributes to increased motivation, employee engagement, self-awareness, problem-solving capabilities, adaptability, and leadership readiness. However, the program's implementation continues to face challenges, including a limited number of qualified Internal Coaches, variations in coaches' understanding and application of the GROW model, and a lack of an effective monitoring and evaluation system. To strengthen coaching outcomes, the study highlights the importance of integrating SMART Goal principles (Specific, Measurable, Achievable, Relevant, and Time-bound) into every stage of the GROW framework to ensure that coaching objectives are clear, measurable, and aligned with organizational goals. The study also reveals that psychological safety, particularly during the Reality stage, plays a critical role in fostering open communication and encouraging employees to identify solutions independently.

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INTRODUCTION

The banking industry is currently facing increasing demands for digital transformation, global competition, and rising customer expectations, requiring organizations to develop adaptive, competent, and high-performing human resources (Deloitte, 2022). In this context, human resource development has become a strategic priority to enhance employee competencies, leadership capabilities, and overall performance, thereby supporting organizational transformation and maintaining corporate competitiveness (Noe et al., 2021). Furthermore, the Indonesian Financial Services Authority (OJK), through POJK No. 24 of 2022, emphasizes the importance of continuous human resource development to improve professionalism and strengthen the competitiveness of the national banking industry (Otoritas Jasa Keuangan, 2022). Nevertheless, various training programs implemented by organizations have not yet fully succeeded in generating sustainable behavioral changes and optimal improvements in employee performance.

PT Bank Maybank Indonesia Tbk has implemented a coaching program based on the GROW (Goal, Reality, Options, Will) model as a more personalized and behavior-oriented approach to human resource development. The GROW model is widely recognized for its effectiveness in helping employees align individual goals with organizational objectives, enhance self-awareness, explore alternative solutions, and support decision-making processes (Whitmore, 2019). However, the program's implementation still faces several challenges, including the limited number and competence of Internal Coaches, inconsistencies in coaching practices across organizational units, and a lack of effective monitoring and follow-up mechanisms after coaching sessions. Therefore, this study aims to analyze the implementation of the GROW-based coaching program, identify its supporting and inhibiting factors, and formulate strategic recommendations for utilizing coaching as a human resource development strategy at Maybank Indonesia. In addition, the study evaluates the application of each stage of the GROW coaching model and assesses its contribution to the development of high-performing employees. As a novel perspective, this research integrates the SMART (Specific, Measurable, Achievable, Relevant, and Time-bound) goal-setting principles into the GROW framework. Existing studies on coaching within the Indonesian banking sector have primarily focused on leadership development, mindset enhancement, and coaching certification. Consequently, this study seeks to address this research gap by emphasizing that the integration of SMART goals into the GROW model can make coaching practices more measurable, relevant, and aligned with the demands of organizational transformation in the banking industry.

LITERATURE REVIEW

Management Theory

Management is defined as the process of planning, organizing, directing, and controlling resources to achieve organizational objectives effectively and efficiently (Afandi, 2018). According to Robbins and Coulter (2021), the primary functions of management include planning, organizing, leading, and controlling, all of which contribute to organizational effectiveness and goal attainment.

Human Resource Management (HRM) Theory

Human Resource Management (HRM) is a strategic process of managing employees as the organization's most valuable asset (Mondy & Martocchio, 2022). Dessler (2022) explains that HRM encompasses several key functions, including human resource planning, recruitment, training and development, performance management, compensation, and employee relations. In addition, Maslow's Theory of Human Motivation (1943) and Edmondson's concept of psychological safety (2024) emphasize the importance of fulfilling employees' needs and creating a supportive work environment to foster employee development, engagement, and productivity.

Strategic Management Theory

Strategic management refers to the process of formulating, implementing, and evaluating strategies to achieve an organization's long-term objectives (David, 2020). Purwanggono (2024) argues that strategic management enhances organizational competitiveness through effective decision-making and resource allocation. In the context of this study, strategic management is associated with aligning the organization's vision and mission through coaching programs that support human resource development and organizational goals.

Coaching Theory

Coaching is a human resource development approach aimed at enhancing individual potential, performance, and goal achievement. Whitmore (2019) defines coaching as a partnership process designed to increase self-awareness and enable individuals to achieve their goals independently through a collaborative relationship between coach and coachee. The fundamental principles of coaching include equal partnership, goal orientation, and the empowerment of individuals to discover their own solutions. In this regard, Edmondson's theory of psychological safety (2023) is particularly relevant, as the success of coaching largely depends on the creation of an environment where employees feel psychologically safe to express ideas, discuss challenges, and receive feedback without fear of blame or negative consequences. The integration of coaching and psychological safety enhances the effectiveness of employee development by encouraging experimentation, learning from mistakes, and building self-confidence. As a result, individual potential can be continuously developed and maximized. In the



context of increasingly complex organizations, psychological safety is now recognized as a critical factor in organizational effectiveness, continuous learning, and adaptive leadership.

ICF – Based Coaching Theory

Coaching based on the standards of the International Coaching Federation (ICF) emphasizes partnership, individual empowerment, and goal achievement. As one of the leading global coaching certification organizations, the International Coaching Federation (2020) has established eight core coaching competencies, including ethical practice, coaching mindset, active listening, evoking awareness, and facilitating client growth. These competencies support an ethical, collaborative, and development-oriented coaching process that promotes sustainable individual growth.

Fundamental Concepts of the GROW Model

The GROW model (Goal, Reality, Options, Will), introduced by John Whitmore, is a coaching framework that assists individuals in setting goals, understanding their current situation, exploring possible solutions, and determining actions required to achieve their objectives (Whitmore, 2019). According to Grant (2021), the GROW model is a simple yet effective coaching method that enhances self-awareness, individual development, and performance while aligning with the growth-oriented principles of the International Coaching Federation (ICF).

Recent international studies on the GROW model indicate that integrating SMART Goals into the coaching process helps clarify and strengthen each stage of the GROW conversation. However, most existing research has been conducted in educational and community-based settings rather than within the banking sector. Within this integrated framework, the Goal stage emphasizes the establishment of specific objectives to ensure that employee development targets are clear and realistic. The Reality stage incorporates structured indicators to support measurability. The Options stage focuses on identifying alternatives that are relevant and achievable, while the Will stage establishes time-bound commitments to ensure that action plans are concrete and actionable. Consequently, integrating SMART principles into the GROW model contributes to a more structured, measurable, and results-oriented coaching process.

High – Performing Employee Theory

High-performing employees are individuals who possess strong competencies, commitment, adaptability, and performance capabilities that contribute to the achievement of organizational objectives (Spencer & Spencer, 2021). Robbins and Judge (2022) state that high-performing employees are characterized by integrity, collaboration, resilience, and adaptability. Employee development can be achieved through various initiatives, including training, coaching, mentoring, and career development programs (Hasibuan, 2020). This study adopts the High-Performing Employee measurement framework developed by Maybank Indonesia under the “Perform Right” program as a reference for evaluating employee excellence.

Table 1. High-Performing Employee Indicators at Maybank Indonesia

No	High – Performing Employee Indicators	Alignment with Perform Right	Alignment with TIGER Values	Supporting Theoretical Foundation
1	Competence (knowledge, skills, and work quality)	Achieving business targets with high-quality performance	Excellence – delivering superior work outcomes	Effective organizations attract, develop, motivate, and retain high-performing employees (Dessler, 2020)
2	Commitment and Loyalty (dedication and consistency of behavior)	Consistent achievement of performance targets	Integrity – loyalty and ethical conduct	Employee loyalty is recognized as a key indicator of high-performing employees (Ulrich et al., 2017)

No	High – Performing Employee Indicators	Alignment with Perform Right	Alignment with TIGER Values	Supporting Theoretical Foundation
3	Motivation and Continuous Growth Mindset	Encouraging innovation and continuous improvement	Growth – willingness to learn and develop	High-performance systems are built through the development of competencies, motivation, and commitment (Armstrong & Taylor, 2020)
4	Resilience (ability to cope with pressure and change)	Maintaining performance under challenging conditions	Resilience – strength in facing challenges	Resilience refers to the ability to recover from work-related pressures while remaining effective (Shoss, 2017)
5	Proactivity and Collaboration (initiative, teamwork, and problem-solving)	Active contribution to innovation and teamwork	Teamwork – cross-functional collaboration	Proactivity is characterized by identifying opportunities and taking initiative to create positive change (Bindl & Parker, 2019)
6	Agility (adaptability to technological and market changes)	Rapid response to business dynamics	Growth and Resilience – flexibility and adaptability	Agility is considered a defining characteristic of high-performing employees (Ulrich et al., 2017)

Source: Researcher (2026)

RESEARCH METHODOLOGY

This study employed a qualitative approach using an ethnographic method to gain an in-depth understanding of the implementation of the GROW (Goal, Reality, Options, Will) coaching model at PT Bank Maybank Indonesia Tbk. The ethnographic approach was selected because coaching has become an integral practice in organizational and human resource development within the banking industry, enabling researchers to capture the natural dynamics of interactions between coaches and coachees in the workplace. However, coaching practices had not previously incorporated the GROW conversational framework, which was formally introduced within the organization in 2022. This initiative was intended to align coaching practices with the demands of organizational transformation in the banking sector, particularly in response to regulatory changes, digitalization, and emerging competency requirements. Furthermore, the integration of SMART (Specific, Measurable, Achievable, Relevant, and Time-bound) principles was expected to provide a clearer structure for coaching conversations and ensure that employee development goals were more specific, measurable, realistic, relevant, and time-bound.

The study was conducted at PT Bank Maybank Indonesia Tbk and involved informants consisting of internal coaches, managers, and Human Capital personnel who were directly involved in the implementation and evaluation of the coaching program. Data were collected through participant observation, in-depth interviews, and document analysis, including training modules and human resource development policies. The study employed six units of analysis selected based on predefined criteria, comprising four managerial-level employees, one key informant, and one expert informant serving as an expert judge. The limited number of participants was justified by several considerations. First, managerial-level employees were selected because they possessed comprehensive experience as both coaches and coachees. Second, their availability to participate in the study was constrained by work-related responsibilities. Third, not all managers within Maybank Indonesia had received training in GROW-based coaching practices.

Data validity was assessed through construct validity and internal validity procedures. Construct validity was ensured through source and data triangulation, while internal validity was strengthened through time triangulation and thick description as qualitative research strategies. These validation techniques were applied to enhance the credibility, trustworthiness, and consistency of the research findings.



Data analysis was conducted interactively following the framework proposed by Miles, Huberman, and Saldaña (2021), which includes data reduction, data display, categorization, and conclusion drawing. The analysis focused on evaluating the implementation of each stage of the GROW model, identifying supporting and inhibiting factors affecting coaching implementation, and assessing the program’s contribution to the development of high-performing employees characterized by adaptability, collaboration, and sustainable performance orientation.

This study has several limitations. The findings rely primarily on informants’ perceptions regarding the benefits of the coaching program and are not supported by quantitative performance indicators such as productivity improvement, Key Performance Indicator (KPI) achievement, turnover reduction, employee engagement scores, or promotion rates. This limitation arises because individual performance data are classified as restricted information within Maybank Indonesia and therefore cannot be disclosed publicly. Consequently, the study emphasizes the subjective experiences and perspectives of informants, which are considered representative in describing the implementation of the GROW-based coaching program within the banking sector.

RESULTS AND DISCUSSION

Informant Characteristics

This study was conducted among employees of PT Bank Maybank Indonesia Tbk using an in-depth interview approach. The characteristics of the informants selected as research participants were categorized based on their organizational position, division, and length of service. These characteristics were considered important for understanding the diversity of perspectives and experiences related to the implementation of the GROW-based coaching program within the organization.

Table 2. Research Informants and Key Informants

No	Name	Informant Category	Position	Division	Length of Service
1	Harini Dewi	Informant 1	Branch Manager	Bintaro Jaya Branch, Jakarta Business Region 1	7 Years
2	Faramela Ismail	Informant 2	Supervisor Manager Quality Assurance	Bintaro Jaya Branch, Jakarta Business Region 1	25 Years
3	Rizal Chandra Ramadhan	Informant 3	Human Capital Specialist Management	Human Capital Directorate – Head Office	13 Months
4	Elly Nurlaily	Informant 4	Information System (MIS) Manager	Information Technology Directorate – Head Office	4 Years
5	Sarlan Sianturi	Key Informant 1	Head of Digital Learning & Competency Certification	Human Capital Directorate – Talent Management and Organizational Learning (HC-TMOL), Head Office	12 Years
6	Martua Jayawinata, M.M., ACHA	Key Informant 2 (Expert Judgement)	Head of Talent Management & Organizational Learning	Human Capital Directorate – HC-TMOL, Head Office	8 Years

Source: Researcher (2026)

Implementation of the GROW-Based Coaching Model

The findings indicate that the implementation of the GROW-based coaching program at PT Bank Maybank Indonesia Tbk has been carried out as part of an integrated human resource development strategy aimed at strengthening employee competencies within the organizational work environment. The coaching program is implemented through four main stages—Goal, Reality, Options, and Will (GROW)—which assist employees in understanding work objectives, evaluating current conditions, exploring alternative solutions, and determining measurable and realistic follow-up actions. This implementation demonstrates that coaching is not merely positioned as a communication activity between supervisors and subordinates but rather as a systematic individual development approach focused on enhancing employee capabilities and performance.

These findings are consistent with Whitmore (2019), who argues that coaching is a process designed to enhance self-awareness, personal responsibility, and the optimization of individual potential through reflective and dialogical interactions. In the context of modern organizations, coaching is considered an effective approach for fostering more participative and empowering workplace relationships. Furthermore, the results support Grant's (2021) findings that the GROW model effectively assists individuals in achieving their goals through a structured, systematic, and action-oriented process.

Passmore (2021) further explains that modern coaching functions as an organizational development strategy capable of improving communication quality, leadership effectiveness, and individual adaptability in responding to dynamic workplace changes. Similarly, Clutterbuck (2020) emphasizes that effective coaching should encourage reflection, independent thinking, and continuous learning, enabling individuals to develop solutions autonomously within increasingly complex organizational environments.

Based on the interview findings, most informants reported that coaching helped them gain a clearer understanding of their work objectives and increased their awareness of job-related responsibilities. However, due to the uneven implementation of the program across Maybank Indonesia, some employees had not yet experienced its benefits or fully adopted the GROW model in their daily work practices. The findings from the interviews with the informants are presented below:

“Coaching helps me better understand my work targets and identify the steps needed to achieve them.” (Informant 1)

“The purpose of coaching, for me, is to connect personal goals with divisional targets, although I still feel hesitant about fully implementing this program within my team.” (Informant 3)

These statements suggest that coaching plays an important role in clarifying work orientation while enhancing employees' ability to formulate strategies for achieving performance targets. Other informants also noted that coaching sessions provided opportunities for reflection, allowing employees to identify solutions independently rather than merely receiving instructions from their supervisors.

“During coaching sessions, my supervisor does not immediately provide solutions but instead helps me think through problems and discover solutions on my own.” (Informant 2)

“As a relatively new employee at Maybank, I believe that GROW-based coaching has not significantly influenced my work because I already understand my job responsibilities.” (Informant 3)

Observational findings revealed that coaching is conducted periodically through individual discussions between coaches and coachees. In practice, coaches serve as facilitators who assist employees in reflecting on workplace challenges, evaluating performance achievements, and designing personal development strategies. Nevertheless, in several support-function divisions, the need for coaching was perceived to be relatively low due to the routine and procedural nature of the work, which limited the relevance of coaching interventions. This situation also reflects a broader shift in organizational communication patterns, moving from a traditionally directive approach toward a more collaborative, participative, and employee-empowering model.



The validity of these findings was reinforced by Key Informant 1, who stated that the GROW-based coaching program has been positioned as a central pillar of sustainable human resource development at Maybank Indonesia. According to the informant, coaching not only supports improvements in individual performance but also strengthens employee engagement, team effectiveness, and talent readiness in support of the company's strategic objectives. Furthermore, the informant emphasized that coaching has fostered psychological safety by creating an environment in which coachees feel heard, respected, and encouraged to develop their own solutions without fear of judgment.

In addition, Key Informant 2 (Expert Judgement) explained that although GROW-based coaching has been established as a core strategy for sustainable human resource development and is closely linked to organizational performance objectives, its implementation cannot be standardized across all divisions. In support divisions, where daily activities are highly procedural and strongly oriented toward compliance with standard operating procedures (SOPs), the demand for coaching tends to be lower because employees are generally less involved in achieving quantitative performance targets or making strategic decisions. Nevertheless, coaching remains valuable in strengthening employees' self-confidence, reflective capabilities, and commitment. As a result, the organization benefits not only from improved individual productivity but also from enhanced team effectiveness and stronger talent readiness for future strategic positions.

Overall, the findings suggest that the implementation of the GROW-based coaching model contributes not only to individual performance improvement but also to the development of a more adaptive, collaborative, and continuous learning-oriented work environment. Such outcomes support the organization's broader efforts to achieve sustainable competitiveness and organizational transformation within the banking industry.

Application of the GROW Stages (Goal, Reality, Options and Will)

The findings indicate that each stage of the GROW model contributes differently yet complementarily to employee development at PT Bank Maybank Indonesia Tbk. The **Goal** stage plays a critical role in helping employees establish clearer, more specific, and measurable work objectives that align with both organizational requirements and individual performance targets. As the initial phase of the coaching process, this stage provides a clear direction regarding the outcomes that coachees seek to achieve.

The **Reality** stage assists employees in understanding their current circumstances, including workplace challenges, operational constraints, and existing competency gaps. Through this reflective process, employees become more aware of the factors influencing their ability to achieve performance targets. Subsequently, the **Options** stage encourages employees to independently explore alternative solutions, thereby reducing dependence on managerial directives in decision-making processes. Finally, the **Will** stage strengthens employees' commitment to action and personal accountability for implementing the development plans formulated during coaching sessions.

These findings support Whitmore's (2019) proposition that the GROW model enhances self-awareness and personal responsibility through a structured and reflective exploration process. Furthermore, Grant and O'Connor (2018) argue that reflective questioning within coaching conversations can generate new perspectives, strengthen motivation for behavioral change, and improve individual problem-solving capabilities. Similarly, Jones et al. (2022) found that the GROW model is particularly effective in organizational settings because it helps individuals formulate focused goals, enhance self-reflection, and reinforce commitment to concrete actions. In addition, Jones (2021) demonstrated that coaching approaches based on reflective questioning contribute positively to self-regulation, problem-solving skills, and employee ownership of work responsibilities.

Based on interview findings, one respondent explained that the Goal and Reality stages were particularly valuable in helping employees understand work priorities and identify the key obstacles affecting their performance.

"Sometimes we have targets, but we do not fully understand the main obstacles preventing us from achieving them. Through coaching, I became more aware of what actually needed to be improved."
(Informant 1)

“The coach plays a crucial role in facilitating clarity and specificity of goals because they help me break down broad ideas into more concrete and measurable targets.” (Informant 2)

These statements suggest that both the coaching process and the coach’s facilitative role contribute significantly to enhancing employees’ self-reflection capabilities, enabling them to understand the root causes of workplace challenges more objectively. Other informants reported that the Options stage helped them become more receptive to alternative ideas and solutions that had not previously been considered. However, they also acknowledged that hierarchical pressures from direct supervisors occasionally limited the effectiveness of coaching conversations.

“I became more open to ideas and solutions that I had never considered before.” (Informant 3)

“In my opinion, alignment between individual goals and organizational targets can only be achieved through open communication. However, in practice, coaching conversations do not always reach that level because managerial evaluations sometimes make employees less transparent during discussions.” (Informant 4)

Furthermore, respondents highlighted the importance of the Will stage in strengthening commitment to agreed action plans. Nevertheless, they emphasized that successful implementation also depends on managerial support and a conducive organizational environment.

“My coach consistently follows up on commitments that have not yet been completed, which makes me more disciplined in achieving the targets that have been established.” (Informant 2)

“In my experience, obstacles to implementing action plans usually arise from insufficient internal support or from teams that are not fully prepared to embrace change.” (Informant 1)

Despite these positive outcomes, the findings also reveal that the implementation of the GROW stages has not yet been fully optimized. Some coaches still tend to provide direct instructions rather than facilitating independent exploration of solutions. As a result, coaching sessions do not always reflect the empowering philosophy that constitutes the core characteristic of the GROW model. In addition, documentation and follow-up processes associated with SMART Goal implementation remain inconsistent, limiting the organization’s ability to systematically monitor employee development and coaching outcomes.

These findings were validated by Key Informant 1, who noted that employees exhibit varying levels of understanding regarding the GROW stages and their connection to SMART Goal achievement. According to the informant, some employees focus primarily on goal setting, while others place greater emphasis on exploring reality and identifying solutions. Although such variation may demonstrate the flexibility of coaching in addressing individual needs, it also highlights a program limitation resulting from the absence of standardized implementation practices. The informant emphasized that each stage of the GROW model should be viewed as a strategic mechanism for supporting business Key Performance Indicators (KPIs) and talent development objectives. Therefore, consistent application of SMART Goal principles is essential if coaching is to function effectively as a core strategy for sustainable human resource development.

This perspective was further reinforced by Key Informant 2 (Expert Judgement), who explained that the implementation of the GROW stages at Maybank Indonesia still requires clearer guidelines and stronger standardization to ensure consistency in coaching quality across coaches. The integration of 360-degree feedback mechanisms, continuous monitoring systems, and enhanced internal coach competencies was identified as a critical strategy for improving program effectiveness. In this context, the implementation of SMART Goals remains suboptimal because some coaches have not yet fully understood the relationship between divisional targets and employees’ personal objectives. Consequently, coaching outcomes vary considerably and do not always contribute directly to organizational performance. According to the informant, management should strengthen methodological standardization and establish more structured evaluation systems to ensure that GROW-based coaching effectively supports business KPIs and sustainable talent development.



Overall, the findings suggest that while each stage of the GROW model contributes meaningfully to employee development, greater consistency in implementation, stronger SMART Goal integration, and improved coaching standardization are necessary to maximize the program's effectiveness and strategic value within the organization.

Coaching in Developing High-Performing Employees

The findings indicate that GROW-based coaching contributes significantly to the development of high-performing employee characteristics, particularly in terms of self-awareness, employee engagement, motivation for self-development, problem-solving capability, adaptability, and readiness to cope with organizational change. These results suggest that coaching functions not only as a tool for enhancing technical performance but also as a mechanism for developing adaptive work behaviors required by modern organizations operating in the dynamic banking industry.

In contemporary organizations, high-performing employees represent a strategic asset that directly influences organizational sustainability and competitiveness. Robbins and Judge (2022) argue that employee excellence should not be measured solely by the achievement of performance targets but also by the ability to adapt, collaborate effectively, and maintain performance in changing environments. This perspective is reinforced by Dessler (2022), who emphasizes that organizations increasingly require human resources possessing not only technical competencies but also integrity, positive work behaviors, and a commitment to continuous learning.

The findings of this study demonstrate that the implementation of GROW-based coaching supports the development of these characteristics by enhancing employees' self-awareness, reflective capability, and learning agility. From the perspective of Yukl (2020), modern organizations require individuals who can collaborate effectively, adapt rapidly, and remain prepared to respond to ongoing change. Consequently, coaching represents a highly relevant developmental approach because it helps individuals strengthen resilience, interpersonal capabilities, and adaptive behaviors within dynamic work environments.

Similarly, Ibarra (2023) found that coaching-based individual development enhances adaptive leadership capabilities and improves talent readiness for organizational transformation. These findings are consistent with the results of the present study, which indicate that coaching not only increases work motivation but also fosters a growth-oriented mindset and greater preparedness to respond to changes in organizational systems and performance expectations.

Based on interview data, several informants reported that coaching had strengthened their self-confidence and readiness to face workplace changes.

"After several coaching sessions, I became more confident and better prepared to deal with changes in targets and work systems." (Informant 4)

"In my opinion, the coach's role should be to clarify goals through questions that focus on what I genuinely want to achieve. However, in practice, some of the guidance provided actually made me confused, and my goals were not clearly defined." (Informant 1)

These findings suggest that the contribution of coaching, and particularly the role of the coach, should be centered on clarifying employees' developmental direction through reflective questioning that guides them toward specific objectives. Effective coaching should align individual aspirations with divisional and organizational goals while ensuring the consistent application of SMART Goal principles. Coaches should move beyond providing general advice and instead facilitate meaningful connections between personal ambitions and organizational priorities. When implemented effectively, such an approach can foster greater confidence, focus, and commitment among employees, ultimately contributing to team productivity and the development of strategic talent.

Observational findings further revealed that employees who actively participated in GROW-based coaching demonstrated more open workplace communication, greater receptiveness to feedback, and

higher adaptability to organizational change. These outcomes suggest that coaching contributes not only to individual development but also to the creation of a more collaborative and learning-oriented organizational culture.

These findings were reinforced by Key Informant 1, who emphasized that coaching at Maybank Indonesia plays an important role in developing resilient, proactive, and collaborative employees. According to the informant, coaching also provides a psychologically safe environment in which employees can align personal goals with the organization's vision while developing core competencies such as integrity, agility, effective communication, and visionary leadership.

Likewise, Key Informant 2 (Expert Judgement) highlighted that GROW-based coaching serves as an important catalyst for improving employee engagement, loyalty, and retention. The coaching process encourages employees to express ideas confidently, embrace change, and collaborate across functions. This perspective is consistent with Whitmore's (1992) human resource development theory, which views coaching as a means of enhancing awareness, responsibility, and individual potential. It also aligns with Maybank Indonesia's "Perform Right" framework, which integrates performance indicators, engagement scores, learning agility, and 360-degree feedback into its employee evaluation system.

However, both Key Informant 1 and Key Informant 2 identified several sources of bias that may influence coaching outcomes. These include inconsistencies in coaching quality across coaches, a tendency among some coaches to focus excessively on specific stages of the GROW model (such as goal-setting or solution generation), and limitations in understanding how divisional objectives should be linked to employees' personal goals. Such inconsistencies may result in uneven coaching outcomes and differing perceptions regarding program effectiveness across the organization.

Therefore, although GROW-based coaching has proven to be a strategic mechanism for developing high-performing employees, its effectiveness remains highly dependent on the standardization of coaching practices, continuous enhancement of coach competencies, and the implementation of robust evaluation systems capable of minimizing bias. Strengthening these areas is essential to ensure consistent coaching outcomes and to maximize the contribution of coaching to sustainable talent development and organizational transformation.

Supporting Factors for Coaching Implementation

The findings indicate that the successful implementation of the GROW-based coaching program at PT Bank Maybank Indonesia Tbk is influenced by several organizational support factors. These factors include management commitment to human resource development, the availability of certified Internal Coaches, the integration of coaching into the company's competency development system, an organizational culture that promotes open communication and continuous learning, and leadership support in creating opportunities for employee discussion and reflection.

The findings suggest that coaching effectiveness is determined not only by the quality of the coaching methodology itself but also by the organization's readiness to establish a supportive environment for individual development. Passmore and Sinclair (2020) argue that coaching effectiveness is strongly influenced by organizational support, coach quality, and workplace conditions that foster psychological safety. This perspective highlights that successful coaching requires organization-wide involvement rather than relying solely on the relationship between coach and coachee.

Edmondson (2019) further explains that psychological safety is a critical factor in creating a work environment that encourages openness, learning, and the willingness to share ideas or mistakes without fear of negative consequences. Within coaching contexts, psychological safety enables coachees to engage more comfortably in self-reflection, discuss workplace challenges, and openly communicate their developmental needs.

Similarly, Hawkins (2021) emphasizes that organizational coaching success is significantly influenced by a work culture that encourages collaboration and continuous learning. A supportive and open environment allows employees to discuss work-related challenges more freely and reflect on areas requiring improvement. Consequently, organizational culture plays a strategic role in determining the effectiveness of coaching implementation.

Based on interview findings, one informant highlighted the importance of managerial support in facilitating successful coaching experiences:



“When supervisors genuinely support the coaching program, the atmosphere becomes more comfortable, and we become more open during discussions.” (Informant 1)

This statement demonstrates that the quality of the interpersonal relationship between coach and coachee is a key factor in fostering openness throughout the coaching process. Positive leadership support contributes to a more participative and constructive coaching environment while encouraging effective two-way communication.

Observational findings further revealed that the presence of competent Internal Coaches and the availability of conducive discussion spaces were essential factors supporting the sustainability of the coaching program. Employees appeared more willing to discuss workplace challenges when coaching sessions were conducted in a supportive and non-judgmental environment. These observations indicate that emotional and relational dimensions exert a significant influence on coaching effectiveness.

These findings were validated by Key Informant 1, who explained that management commitment is reflected through continuous investment in certified coaches, the development of Internal Coaches, systematic monitoring of coaching outcomes, and the integration of coaching into the company’s talent management system. According to the informant, coaching effectiveness is also strengthened by the creation of psychological safety, which enables employees to engage openly during coaching sessions. Furthermore, Key Informant 2 (Expert Judgement) noted that organizational support is demonstrated through the strengthening of the Internal Coach pool, the integration of business KPIs with coaching initiatives, and the implementation of continuous feedback loops and monitoring mechanisms designed to maintain coaching quality throughout the organization.

Overall, the findings suggest that the supporting factors for coaching implementation extend beyond the coaching methodology itself and include organizational culture, management commitment, coach quality, and the integration of coaching into the company’s human resource development system. With strong organizational support, the implementation of the GROW-based coaching model can be conducted more effectively, consistently, and sustainably, thereby contributing to long-term talent development and organizational performance.

Barriers to Coaching Implementation

Although the implementation of GROW-based coaching has been perceived as beneficial for employee development, the findings reveal several barriers that continue to hinder its effectiveness. These challenges include the limited number of certified Internal Coaches, inconsistent coaching quality among coaches, employee perceptions that coaching serves primarily as a performance evaluation mechanism, time constraints resulting from heavy operational workloads, and insufficient post-coaching monitoring and evaluation processes. In addition, the organization has not yet established a fully integrated system for measuring the impact of coaching on organizational performance outcomes.

These findings support the study by Pramana and Kristamuljana (2025), which concluded that the success of coaching within the banking industry is heavily dependent on implementation quality and consistency across the organization. Without standardized implementation procedures, coaching quality may vary significantly, reducing its effectiveness as an employee development intervention. Informants identified time limitations as a major obstacle to effective coaching:

“Sometimes coaching sessions are not fully effective because time is limited and attention remains focused on operational targets.” (Informant 1)

“The conversation often becomes too broad, causing the primary objective of the coaching session to be insufficiently explored.” (Informant 2)

These statements suggest that, beyond time constraints, the coach’s ability to facilitate focused and structured discussions represents another critical factor affecting coaching effectiveness. The high demands of daily operational responsibilities frequently limit opportunities for deeper reflection and systematic exploration of solutions during coaching sessions. Other informants reported that inconsistencies in coaching quality resulted in substantially different experiences among employees.

“Not all supervisors coach in the same way, so each employee’s experience is different.” (Informant 2)

“Some coaches do not fully understand the context of my work, so the guidance provided feels too general and not relevant to the challenges I face.” (Informant 3)

These statements indicate that coaching quality depends not only on communication style but also on the coach’s understanding of the business context and the employee’s personal and professional objectives. The competencies and coaching approaches used by individual coaches have not yet been fully standardized. Bachkirova (2018) identifies differences in coach competencies and inconsistencies in coaching methodology as major challenges in organizational coaching implementation. Likewise, de Haan (2020) argues that coaching effectiveness is influenced by the quality of the coach–coachee relationship, levels of trust, and the continuity of monitoring and evaluation processes following coaching interventions. Additional barriers were identified by other informants, particularly regarding trust and psychological safety during coaching sessions.

“The main obstacle during coaching sessions is the lack of trust I initially have in my coach.” (Informant 4)

“I am still hesitant to be fully open because I do not yet feel psychologically safe, so the coaching conversation does not proceed as effectively as it could.” (Informant 1)

These findings suggest that psychological safety and the quality of interpersonal relationships between coaches and coachees remain critical challenges. Without a sufficient sense of safety and trust, employees may withhold information or avoid discussing developmental needs openly, limiting coaching’s ability to uncover potential and align personal aspirations with organizational objectives.

These barriers were further validated by Key Informant 1, who explained that the benefits of coaching have not yet been experienced equally across the organization because participation remains limited to specific employee groups and hierarchical levels. According to the informant, one of the primary challenges is the limited number of certified Internal Coaches and the need for further competency development to ensure more consistent coaching quality across organizational units.

This perspective was reinforced by Key Informant 2 (Expert Judgement), who noted that variations in coaches’ understanding and application of the GROW framework continue to present organizational challenges. According to the informant, coaching implementation requires clearer operational guidelines, continuous monitoring systems, and stronger integration between coaching evaluation and organizational KPIs to enable more objective and comprehensive impact assessment.

Based on these findings, it can be concluded that coaching implementation requires a more structured support system, including enhanced coach competencies, standardized coaching methodologies, an expanded pool of certified Internal Coaches, and sustainable monitoring and evaluation mechanisms. Strengthening these elements is essential to ensure more consistent implementation and to maximize the contribution of coaching to human resource development and organizational transformation.

Organizational Impact of the Coaching Program

The findings indicate that the GROW-based coaching program at Maybank Indonesia has generated positive outcomes for both individual and organizational development. These outcomes include increased employee motivation, engagement, open communication, reflective capability, problem-solving skills, and readiness to respond to organizational change. However, the concept of high-performing employees, referred to internally as Perform Right, has not yet been operationalized in a sufficiently clear and measurable manner. Although management has developed specific indicators intended to assess dimensions such as superior competence, performance excellence, and adaptability, the organization’s relatively high employee turnover necessitates the continuous implementation of coaching initiatives.

As a result, while coaching has demonstrably promoted a culture of continuous learning and self-development, its contribution to the development of high-performing employees at Maybank Indonesia cannot yet be objectively assessed. This finding highlights the need for measurable indicators integrated into a digital evaluation system to ensure that the concept of high-performing employees evolves beyond



a managerial slogan and becomes a practical framework that can be monitored, measured, and utilized for strategic human resource decision-making.

The findings further suggest that GROW-based coaching performs a strategic function in supporting modern organizational development, particularly in environments that require high levels of flexibility, collaboration, and adaptability in response to contemporary banking industry demands. A critical analysis of the empirical evidence reveals consistency with Hawkins (2021), who emphasizes the role of coaching in enhancing organizational effectiveness through improved communication, reflection, collaboration, and continuous learning. Likewise, the findings align with Grant (2021), who highlights coaching's contribution to employee engagement, intrinsic motivation, problem-solving capability, and change readiness.

Nevertheless, several findings emerged that extend beyond the perspectives presented by Hawkins and Grant. Specifically, the study identified variations in coaching quality among coaches, time limitations affecting coaching sessions, and biases in understanding the relationship between individual objectives and divisional targets. These issues are not explicitly addressed in the existing literature and represent distinctive characteristics of the Maybank Indonesia context. This phenomenon suggests that coaching functions not only as an individual development mechanism but also as an organizational intervention influenced by structural and systemic factors that affect the consistency of outcomes.

Based on these findings, this study proposes a conceptual development model that emphasizes the integration of psychological safety, coaching standardization, digitalization of coaching processes, and the alignment of the SMART-GROW framework with organizational performance evaluation systems. Such integration would enable the concept of high-performing employees to move beyond an abstract organizational aspiration and become a measurable construct assessed through indicators of competence, performance, adaptability, and leadership readiness.

Observational findings further indicate that the implementation of this proposed conceptual model may generate both positive and negative organizational consequences. On the positive side, the model has the potential to improve consistency in coaching quality across coaches, strengthen the measurement of employee excellence through competency-, performance-, adaptability-, and leadership-readiness indicators, and enhance monitoring and evaluation processes through digitalization. Furthermore, it may contribute to the development of a more transparent, collaborative, and continuous learning-oriented organizational culture.

Conversely, several potential challenges may arise. Standardization efforts may generate resistance among coaches and employees who perceive them as reducing flexibility in coaching interactions. In addition, digitalization initiatives may increase administrative burdens if technological systems are not fully integrated. There is also a risk of introducing new forms of bias if performance indicators are not carefully designed and validated. These findings suggest that successful implementation of the proposed conceptual model depends not only on system design but also on organizational readiness and management commitment to supporting comprehensive coaching transformation.

Additional findings revealed persistent challenges related to variations in coaching quality, time constraints during coaching sessions, and uneven levels of self-confidence and psychological safety among employees. These factors reinforce the argument that the success of coaching transformation is influenced by both technical and cultural dimensions of organizational change.

Goldsmith (2022) argues that coaching contributes to higher levels of employee engagement, communication effectiveness, and organizational readiness for business transformation. Similarly, Ibarra (2023) emphasizes that organizations that consistently cultivate a coaching culture tend to demonstrate stronger adaptability and more robust learning cultures than those relying primarily on traditional leadership approaches. The findings of this study generally support these perspectives. However, the Maybank Indonesia context reveals additional complexities, including inconsistent coaching quality, limited coaching duration, and differing interpretations among coaches regarding the alignment of individual and organizational objectives.

These findings indicate that although coaching enhances motivation, engagement, and adaptability, its effectiveness remains strongly influenced by internal organizational conditions. Consequently, this study proposes the development of a new conceptual framework that integrates SMART-GROW principles with organizational evaluation systems, strengthens psychological safety, and incorporates

measurable indicators of superior competence, performance excellence, adaptability, and leadership readiness. Such a framework would enable the concept of high-performing employees to be operationalized empirically and applied consistently to support organizational transformation within the banking industry.

Validation from the key informants further supports the proposed conceptual model. Key Informant 1 emphasized that consistent coaching implementation contributes to the development of more resilient, proactive, and collaborative employees. However, the informant also highlighted a significant challenge: inconsistencies in coaching quality across coaches, resulting in unequal employee experiences and varying developmental outcomes.

Similarly, Key Informant 2 (Expert Judgement) described GROW-based coaching as an important catalyst for improving employee engagement, loyalty, and retention. Positive outcomes identified by the informant included greater employee confidence in expressing ideas and increased readiness to embrace change. Nevertheless, the informant also noted persistent biases in coaches' understanding of the relationship between individual goals and divisional objectives, as well as time limitations that often reduce the effectiveness of coaching sessions.

A particularly important finding emerging from both perspectives is the central role of psychological safety as a prerequisite for coaching success. Low levels of confidence and psychological safety at the beginning of coaching sessions were identified as significant barriers. Therefore, despite the substantial developmental potential of coaching, its effectiveness ultimately depends on the quality of the coach–coachee relationship and the organization's ability to foster an environment characterized by trust and openness.

Taken together, these findings suggest that the proposed conceptual model—integrating SMART-GROW principles, coaching standardization, digitalization, and measurable indicators of competence, performance, adaptability, and leadership readiness—offers a more empirical and strategic direction for coaching development at Maybank Indonesia. However, its successful implementation will depend on organizational readiness and sustained management commitment to addressing coaching quality disparities, overcoming time constraints, and establishing psychological safety consistently across all organizational levels.

CONCLUSION

Based on the findings of this study on the implementation of the GROW-based coaching program at PT Bank Maybank Indonesia Tbk., several conclusions can be drawn: The GROW-based coaching program at PT Bank Maybank Indonesia Tbk. contributes positively to employee motivation, engagement, reflective capability, and competency development. However, its implementation continues to face several challenges, including time constraints, variations in coach competencies, resistance from some employees, and the lack of an optimal monitoring and evaluation system.

The application of the Goal, Reality, Options, and Will (GROW) stages creates a structured, reflective, and solution-oriented coaching process; however, its effectiveness can be significantly enhanced through integration with SMART Goals. The incorporation of SMART principles (Specific, Measurable, Achievable, Relevant, and Time-bound) ensures that objectives discussed during coaching sessions are not merely conceptual but are clearly defined, measurable, realistic, aligned with organizational priorities, and supported by specific timelines. As a result, coaching not only promotes self-awareness and reflection but also generates concrete commitments that can be monitored and evaluated, thereby strengthening accountability and guiding employee development toward measurable standards of excellence.

GROW-based coaching contributes to the development of high-performing employees who are more adaptive, collaborative, and prepared to respond to organizational change through enhanced self-awareness, learning agility, and problem-solving capabilities. Nevertheless, its impact on organizational performance has not yet been quantitatively measured. The inclusion of specific indicators for superior competence, performance excellence, adaptability, and leadership readiness would enable the concept



of high-performing employees to be operationalized empirically rather than remaining a conceptual construct. Such an approach would improve evaluation consistency, strengthen accountability, and provide more tangible managerial support for organizational transformation within the banking industry. Overall, GROW-based coaching represents an effective human resource development strategy for fostering high-performing talent at PT Bank Maybank Indonesia Tbk. The success of the program depends on the consistent implementation of the GROW framework, the quality and competency of Internal Coaches, sustained management support, and the strengthening of digital evaluation systems to ensure continuous improvement and long-term organizational impact.

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