

Factors Influencing Turnover Intention Among Generation Z Employees in Financial Companies

Muhammad Shofa¹

¹Perbanas Institute

Corresponding Author: shofamuhammad.sm@gmail.com

Abstract

Generation Z presents unique challenges for organizations, especially in the financial sector, with high expectations for work-life balance, flexibility, and individual recognition. This study aims to identify factors influencing turnover intention among Generation Z employees in financial companies. The research methodology involves a literature review using a bibliometric approach with VOSviewer. A total of 23 articles were selected from 65 articles based on inclusion criteria. The analysis results indicate that the main factors driving turnover intention are job insecurity, role overload, work-life balance, work environment, and leadership style. Generation Z is more sensitive to job insecurity and excessive workloads, affecting their loyalty to companies. Strategies such as flexible working hours, hybrid work policies, and structured career development can help reduce turnover intention. This study provides managerial insights suggesting that companies need to adopt more adaptive approaches, including enhancing communication, creating inclusive work environments, and building strong employer branding. The implications of this research are relevant in helping financial companies improve employee retention and create long-term operational stability.

Keywords: Generation Z; turnover intention; work-life balance; financial sector; bibliometrics.

INTRODUCTION

Generation Z generally has unique characteristics such as a strong orientation toward work-life balance, a need for recognition, and high expectations for technology that enables workplace flexibility (Claudia & Rahman, 2024). These characteristics make them more sensitive

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IJEVSS, Volume 04 Issue 01, 2025



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to organizational culture mismatches or company policies. A study by Twenge (2010) indicated that Sabrina et al. (2024) found Generation Z tends to switch jobs more quickly than previous generations due to their expectations for a work environment that supports balance and flexibility. Data from Deloitte (2024) shows that the turnover rate in the financial sector reaches 18% per year, which is higher compared to other sectors such as manufacturing (12%) or healthcare (10%). This turnover is predominantly driven by young employees under the age of 30, the majority of whom belong to Generation Z (Prameswari et al., 2024). Factors such as job satisfaction, organizational culture, career management, and work-life balance, although widely studied, have not been fully mapped in the specific context of Generation Z (Benítez-Márquez et al., 2022).

Generation Z is projected to become the majority of the global workforce by 2030 (World Economic Forum, 2023). They bring different values, such as a reliance on technology and a need for individual recognition. This requires organizations to adopt a more adaptive management approach to meet the needs of this generation. Research by Borg et al. (2022) revealed that companies failing to meet Generation Z's expectations will face high turnover rates, threatening operational stability and sustainability. A literature review using VOSviewer provides in-depth insights into global trends related to turnover intention. This approach identifies dominant research themes, key keywords, and relevant research collaboration patterns. For instance, an analysis by Rohayati et al. (2023) showed that themes such as work-life balance and organizational culture dominate the literature on turnover intention, particularly in the context of the younger generation, specifically Generation Z.

This study aims to identify the factors influencing turnover intention among Generation Z employees in financial companies. Additionally, it seeks to provide strategic recommendations for company management to design policies that are more responsive to the needs of Generation Z. Theoretically, this study contributes to academic insights related to turnover intention, particularly in the context of Generation Z. Practically, the research findings are expected to help financial companies design policies that can reduce turnover intention. Methodologically, this study highlights the importance of bibliometric analysis using VOSviewer as a tool to understand research trends related to turnover intention.

The need for a more adaptive management approach toward Generation Z is not only relevant for improving employee retention but also for creating an inclusive work environment that supports long-term productivity. By integrating the findings of this study, financial companies are expected to significantly reduce turnover intention and enhance organizational stability.



RESEARCH METHODOLOGY

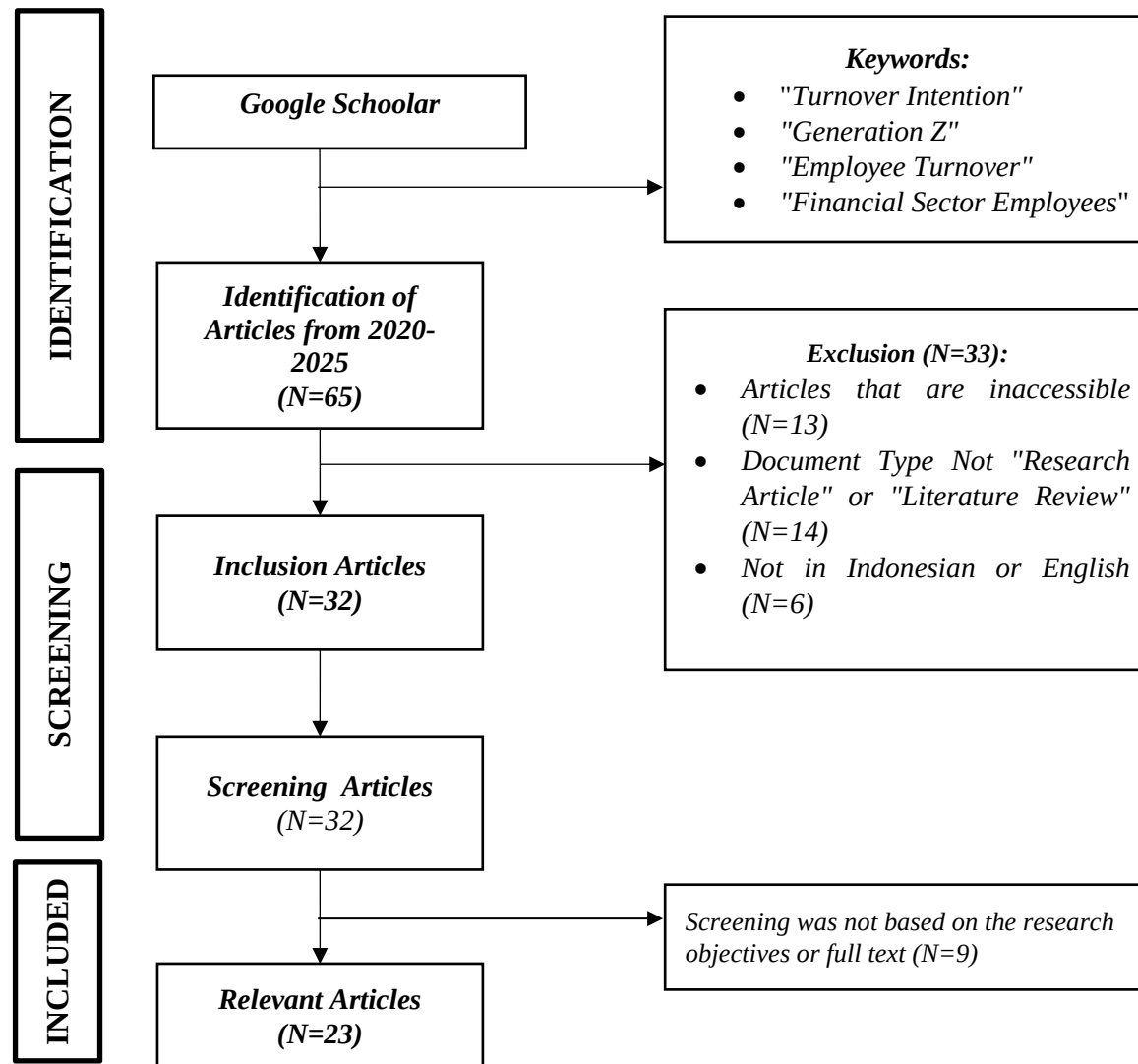
This research is a library research study, which involves a series of investigations related to methods of collecting literature-based data. It analyzes the relationships between variables through offline journals obtained via Google Scholar and other online media. The focus of library research is to explore various theories or ideas used to analyze the formulated research questions. The nature of this research is descriptive analysis, which involves systematically presenting the collected data, followed by interpretation and explanation to ensure a clear understanding for the readers.

First, in collecting data, this study will explore various types of literature sources relevant to the research topic. The selection criteria used to choose the literature include considerations such as the publication period, relevance to the sustainability theme, and source credibility. After the selection process using specific keywords such as "Turnover Intention," "Generation Z," "Employee Turnover," and "Financial Sector Employees," followed by filtering based on the publication years 2020-2025, the study identified 23 articles for further review. The search for previously published articles was conducted through online sources such as Google Scholar. The search results from the Google Scholar database using the keywords "Turnover Intention," "Generation Z," "Employee Turnover," and "Financial Sector Employees" yielded 65 articles (published between 2020-2025), which were then filtered based on the following criteria:

1. 13 articles were inaccessible (N=52).
2. 14 articles were not categorized as "research articles" or "literature reviews" (N=38).
3. 6 articles were not in Indonesian or English (N=32).
4. 9 articles in Indonesian and English that had not yet been published were collected and screened for the next stage (N=23).

The screened articles were filtered by thoroughly examining the full text to ensure alignment with the research subject. A total of 23 selected articles were obtained for this study. The protocol used as the basis or guideline is the PRISMA protocol, which consists of identification, screening, and inclusion stages (Page et al., 2021). Therefore, based on the research methodology, from the 65 identified research articles, 23 relevant articles were selected for use in this literature review study, with the PRISMA diagram presented as follows.





Source: Research Data (2024)

Figure 1. PRISMA Flowchart Research Data Process

The next process is data analysis, which involves the collection, review, and analysis of the selected publications. This analysis technique allows the researcher to gain deeper insights into the researched topic and obtain a rich understanding of the sustainability issues being studied. This study also uses Bibliometrics with VOSviewer and Library Research.

RESULTS AND DISCUSSION

Research Findings

The research findings show the influence of job satisfaction and competence on auditor performance based on the library research method, using journal articles published between 2020-2025 with the help of the VOSViewer application. The results of the VOSViewer application visualization are as follows.

Network Visualization

The Network Visualization image on VOSViewer above illustrates the relationships between concepts relevant to turnover intention among Generation Z employees in financial companies. Each group (cluster) represents a key theme or factor, with different colors to distinguish the focus areas.

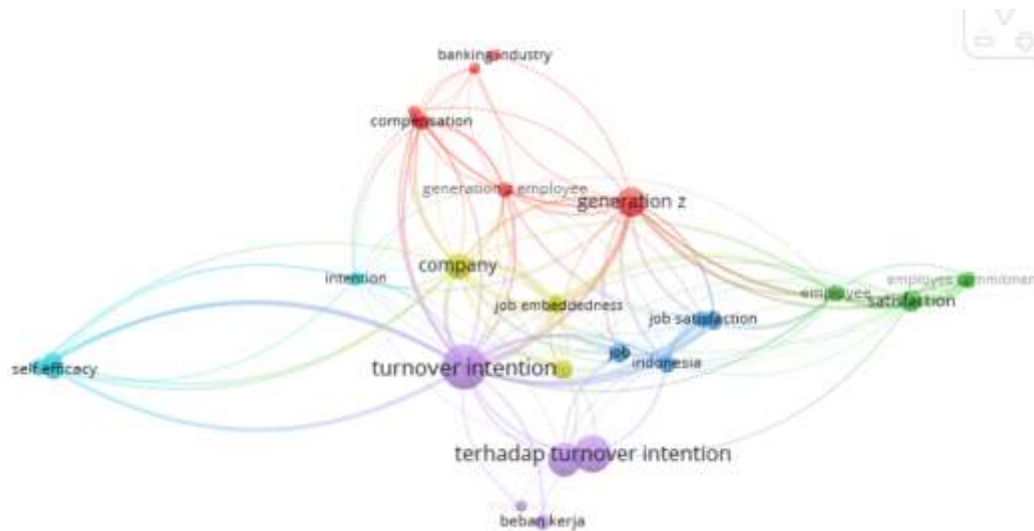


Figure 2. Network Visualization of Gen Z Turnover

Here is the interpretation of each cluster:

1. Cluster 1 (Red, 7 items): This cluster illustrates the relationship between Generation Z, the banking industry, and factors such as compensation and non-physical work environment. Generation Z has unique characteristics in the workplace that demand attention to compensation and a work environment that supports mental well-being. The banking industry operating in large cities, such as Bandung, becomes an important context in examining these factors.

2. Cluster 2 (Green, 5 items): Focuses on employee commitment and job satisfaction. The relationship between human resource management for Generation Z and levels of job satisfaction and commitment highlights the importance of HR strategies that align with the expectations of this generation to reduce turnover intention.
3. Cluster 3 (Blue, 5 items): This cluster emphasizes the relationship between job satisfaction, emotional exhaustion, and employee engagement in Indonesia. Emotional factors such as exhaustion can decrease job satisfaction, ultimately increasing the risk of turnover intention. This relationship is crucial for companies to focus their interventions on.
4. Cluster 4 (Yellow, 5 items): Connects concepts such as work-life balance, flexibility in work arrangements, and job attachment. HR strategies that enable flexible work arrangements and work-life balance can enhance job attachment and reduce turnover intention, especially among Generation Z.
5. Cluster 5 (Purple, 5 items): This cluster is directly related to turnover intention. Factors such as workload, leadership style, and Generation Z are key components in determining the intention to leave a job. This indicates that excessive workload and unsupportive leadership are major causes of turnover intention.
6. Cluster 6 (Light Blue, 4 items): Connects emotional intelligence, self-efficacy, work engagement, and work intention. High self-efficacy and emotional intelligence can increase employee engagement in their work, thereby reducing the intention to leave.

Figure 2 shows that turnover intention in Generation Z is influenced not only by individual factors such as emotional intelligence and self-efficacy but also by organizational factors such as the work environment, leadership style, and HR strategies implemented. Understanding this network of concepts helps financial companies design more effective policies to improve employee retention.

Overlay visualization

The overlay visualization in VOSviewer is used to map the relationships between research elements, with a focus on the temporal dynamics of the analyzed topic. In the context of factors influencing turnover intention in Generation Z, this visualization provides insights into the development of research over the years and the interactions between relevant concepts. These relationships are represented by colors that correspond to the publication year range of the articles, as identified through the color legend at the bottom of the visualization.



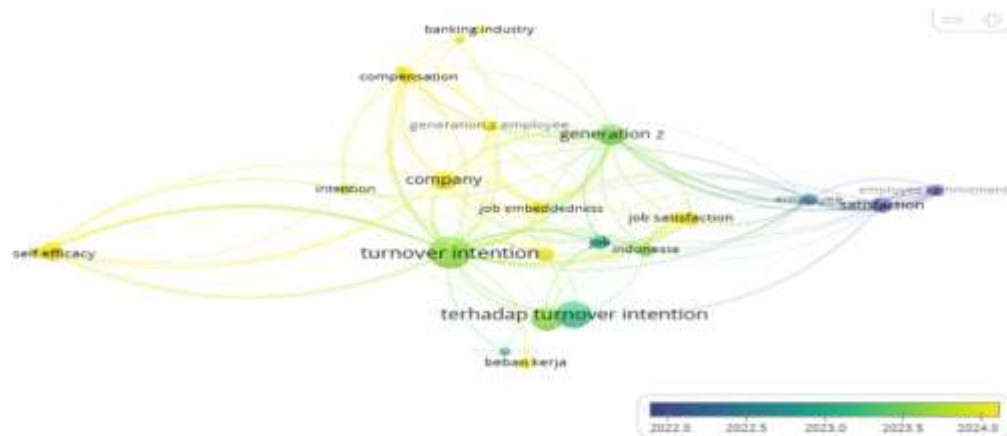


Figure 3. Overlay Visualization of Gen Z Turnover Intention

Figure 3. The overlay visualization displays the relationships between various concepts relevant to turnover intention in Generation Z, with an analysis based on the temporal distribution of research. The colors in the visualization reflect the recency of the research, where blue represents earlier publications, and yellow indicates the most recent studies. Concepts such as "turnover intention," "job satisfaction," and "Generation Z" are dominant themes that continue to evolve. This suggests that attention to Generation Z in the context of the work environment has been increasing, particularly in recent years. Factors such as job satisfaction and workload appear to be relevant variables in analyzing turnover intention, especially in financial sector organizations.

Concepts such as "self-efficacy," "job embeddedness," and "leadership" connected to "turnover intention" suggest that a management approach focused on improving work engagement and adaptive leadership could be key to reducing turnover rates among Generation Z. Additionally, the dominance of yellow in these key concepts indicates that this area has been an active research topic in recent years, particularly from 2023 to 2024. This phenomenon highlights the need for more relevant organizational strategies to retain Generation Z employees.

Table 2. Article Frequency by Publication Year

Year	Frequency	Percentage
2020	0	0.00%
2021	1	4.35%
2022	2	8.70%

2023	5	21.74%
2024	14	60.87%
2025	1	4.35%
Total	23	100%

Table 2 shows a significant increase in the number of articles related to turnover intention in Generation Z, with the highest frequency in 2024 at 60.87%. This aligns with the overlay visualization, where the majority of key concepts such as "turnover intention," "job satisfaction," and "Generation Z" are colored yellow, indicating a peak in research activity in that year. This increased focus reflects the urgency of research to understand the characteristics of Generation Z in the workforce and provide relevant insights for organizations in adjusting their HR policies.

Density Visualization

Density visualization in VOSviewer is used to identify areas with high levels of attention in research based on the proximity of relationships between topics. The color and density indicate the intensity of the connections, with lighter colors and denser areas reflecting the main focus of the research topic. In the context of factors influencing turnover intention in Generation Z, this visualization provides an overview of how much these elements are at the center of attention and how they are connected to other concepts.

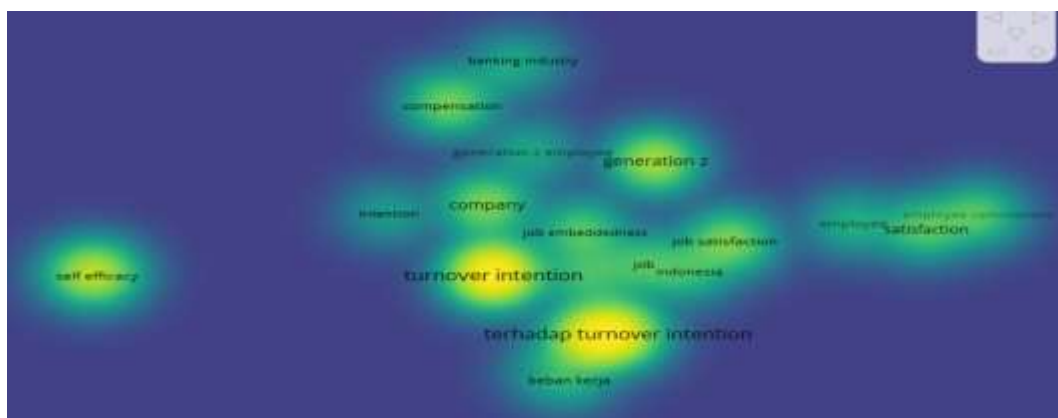


Figure 4. Overlay Visualization of Gen Z Turnover Intention

The density visualization in VOSviewer shows the main themes that are the focus of research related to turnover intention among Generation Z employees in financial companies. The

colors displayed, ranging from blue to bright yellow, represent the frequency and relevance of certain terms in the literature. The term "turnover intention" is shown in bright yellow with high density, indicating that this topic is the primary focus. Other terms such as "job satisfaction," "generation Z," and "company" also appear in bright colors, suggesting that these themes are frequently discussed in research. A strong relationship is observed between "generation Z" and terms like "job satisfaction," "employee commitment," and "job embeddedness," highlighting that job satisfaction, employee commitment, and work attachment are important factors in understanding turnover intention in this generation. Additionally, terms like "compensation" and "self-efficacy," although in more muted colors, still indicate relevance, particularly in the context of financial companies. The specific focus on terms like "banking industry" and "job Indonesia" reflects attention to the banking industry and local relevance in Indonesia. Thus, this visualization provides an overview that turnover intention among Generation Z employees is influenced by various factors, particularly job satisfaction, employee commitment, and compensation, all of which are closely linked to the unique characteristics of this generation in the workforce.

DISCUSSION

Turnover intention is a primary concern for organizations in retaining employees, especially Generation Z, who have high expectations regarding work environment quality and career development. This generation is known for prioritizing work-life balance, supportive leadership, and psychological safety in the workplace. Various studies indicate that several key factors, such as job insecurity, role overload, work-life balance, work environment, leadership, retention strategies, and psychological factors, contribute to high turnover intention rates. The following discussion outlines each factor based on its definition and indicators.

Job insecurity and Role overload

Job insecurity and role overload are factors often identified as the main causes of turnover intention among Generation Z. Redafanza et al. (2023) and Priyono & Tampubolon (2023) found that job uncertainty leads to emotional instability and dissatisfaction. Generation Z, which tends to prioritize stability and recognition for their contributions, is more vulnerable to these influences. When workload is disproportionate to compensation, as stated by Intana & Sucipto (2024), frustration increases, thus raising turnover intention. Furthermore, job insecurity can create a situation where employees feel undervalued or vulnerable to organizational changes. This condition is exacerbated by role overload, which increases stress and exhaustion levels. The



findings of these studies highlight the need for organizations to mitigate these risks through better communication, fair workload management, and appropriate reward systems.

Work-life Balance

Work-life balance is a top priority for Generation Z, who view balance as a fundamental need. Irawati & Meilani (2024) state that this generation values work flexibility more than other age groups. An imbalance between work and personal life not only increases stress but also reduces employee loyalty, as identified by Sandini et al. (2024) and Rosita et al. (2024). Furthermore, Fauziah et al. (2024) emphasize that organizations that fail to provide a balance between work and personal life are more likely to lose talented employees. Strategies such as flexible working hours, leave policies that support family needs, and hybrid work policies can help reduce turnover intention while increasing productivity.

Work environment

The work environment, both physical and non-physical, plays a crucial role in shaping employee experiences. Damayanti & Wulansari (2024) show that a positive work environment can reduce turnover intention by increasing comfort and work efficiency. Saputra (2024) adds that high workloads without adequate support from the work environment can accelerate employees' decisions to leave. Adelia et al. (2024) also identify that excessive work pressure without emotional or material compensation reduces employee motivation. An inclusive and supportive work environment, with adequate facilities, becomes an effective solution for creating better employee retention.

Leadership and Job Satisfaction

Authentic and empathetic leadership are key in creating job satisfaction that reduces turnover intention. Afandi et al. (2022) and Putri et al. (2023) found that leadership styles that emotionally support employees strengthen the positive relationship between individuals and the organization. This highlights the importance of training leaders to understand the emotional needs of their teams. Wahyuningrum & Khan (2023) mention that job satisfaction can act as a mediator that strengthens the relationship between leadership and turnover intention. By creating an environment full of appreciation, companies can improve job satisfaction, motivating employees to stay.



Retention Strategies and Company Branding

A strong employer branding is one effective way to retain employees, especially Generation Z, who value a company's reputation. Badijah & Rojuaniah (2025) reveal that a positive company image creates an attraction to join and stay with the company. Effective human resource management strategies, as reported by Asriandi et al. (2021), also play an important role in enhancing employee loyalty. Research by Barakbah et al. (2024) highlights that the banking sector, facing high turnover rates, can leverage retention strategies, such as training and career development, to retain employees. These programs not only reduce turnover intention but also strengthen employee commitment to the company.

Psychological Roles and Innovative Interventions

Psychological factors such as self-efficacy, emotional intelligence, and job embeddedness play a significant role in reducing turnover intention. Febyana et al. (2024) emphasize the importance of high work engagement as a way to foster loyalty. Generation Z also tends to respond positively to work flexibility, which offers a greater sense of freedom and autonomy (Rosita et al., 2024). Innovative interventions, such as flexible work arrangements and technological support, can create a more satisfying work experience. In addition to increasing productivity, this approach also reduces turnover intention by giving employees greater control over their work.

Recommendations and Managerial Implications

High turnover intention among Generation Z employees in financial companies has significant implications for organizational sustainability. Generation Z is known for having high expectations regarding work flexibility, work-life balance, and supportive leadership. When factors such as job insecurity, role overload, unsupportive work environments, and work-life balance are not met, companies risk losing potential talent. The impact is not only on recruitment and retraining costs but also on operational stability and the organization's reputation. Therefore, understanding these factors is crucial to creating effective retention strategies.

Recommendations for financial companies include adopting policies that support work-life balance, such as offering flexible work schedules or remote working, and addressing the workload given to employees. Additionally, companies need to improve communication regarding job stability to reduce feelings of insecurity among employees. Structured training and career development programs are also essential to provide clarity on career paths. Inclusive and



supportive leadership, by recognizing individual contributions and providing emotional support, can enhance employee engagement and loyalty to the company.

Furthermore, companies need to build strong employer branding to attract and retain Generation Z. This branding could include promoting organizational values that align with employee expectations, such as innovation, sustainability, and inclusivity. By implementing data-driven human resource management strategies, companies can monitor job satisfaction levels and turnover intention periodically, as well as design relevant interventions. This approach not only improves employee retention but also creates a competitive company image in the financial industry.

CONCLUSION

The results of the study on factors influencing turnover intention among Generation Z employees in financial companies show that aspects such as job satisfaction, work environment, workload, and leadership style have a significant impact on employees' intentions to leave. Generation Z, with its unique characteristics, demands attention to work-life balance, flexibility, and supportive leadership. Analysis through VOSviewer reveals that concepts such as "job satisfaction," "self-efficacy," and "leadership" have a strong connection to turnover intention, indicating that management approaches focusing on employee engagement and psychological well-being are essential.

Findings from the network and overlay visualizations show that themes such as work-life balance and work flexibility are key priorities in reducing Generation Z's turnover intention. The clusters also highlight the importance of adaptive human resource strategies, such as flexible working hours, emotional support, and effective communication regarding job stability. These factors not only increase employee loyalty but also help companies retain potential talent. Furthermore, authentic leadership and strong employer branding strategies have been shown to strengthen employee engagement and mitigate turnover risks.

In conclusion, financial companies need to adopt data-driven policies to continuously monitor job satisfaction levels and turnover intention. Implementing innovative retention strategies, such as career training and the development of an inclusive work culture, provides effective solutions to this challenge. By doing so, organizations can enhance operational stability and create a positive reputation that supports sustainability amid intense industry competition.



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