




RESEARCH ARTICLE

A systematic literature review of turnover intention's determinants among banking employees

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ABSTRACT

The banking sector has recently experienced significant employee turnover, with reported annual rates ranging from 15% to 20%. This study employs a systematic literature review (SLR), guided by the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) framework, to identify key factors influencing employee turnover intention within this context. Comprehensive searches were conducted across the Google Scholar, Scopus, and Publish or Perish databases for peer-reviewed articles published between 2021 and 2025. Following rigorous screening, 41 articles met the predefined inclusion criteria. Analysis revealed that the predominant factors associated with turnover intention are work-life balance, job stress, job satisfaction, and career development opportunities. Furthermore, the review identified significant research gaps concerning the relationships between turnover intention and work-life balance, job stress, career development opportunities, compensation, leadership style, organizational citizenship behavior (OCB), perceived organizational support (POS), and work engagement. These gaps highlight critical avenues for future empirical investigation into the specific relationships between these variables.

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INTRODUCTION

The demand for a workforce possessing skills and knowledge essential for implementing technological advancements within corporations prompted the Indonesian government to prioritize human resource development in its 2020-2024 National Medium-Term Development Plan (RPJMN) (Ministry of National Development Planning/Bappenas, 2020). Concurrently, the banking industry has encountered significant operational challenges in recent years. Hutaaruk (2022) documented an annual decline in banking sector employment, correlating with the expansion of digitalization and the consolidation of bank branch networks. Empirical support for this trend emerged from interviews conducted with bank employees in March-April 2025. These interviews generally indicated that a notable proportion of employees expressed turnover intention, citing inadequate compensation relative to effort exerted, insufficient recognition from supervisors, and aspirations to secure more favorable employment elsewhere.

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This phenomenon, termed turnover intention in the literature, is conceptualized by Mobley (1977) as a cognitive process preceding actual departure, intricately linked to job satisfaction and the perceived availability of alternative employment. Elevated turnover rates demonstrably impair organizational performance, diminishing productivity and eroding human capital. This often precipitates adverse outcomes such as social loafing (Akgunduz & Eryilmaz, 2017), workplace procrastination (Köse & Metin, 2018), and heightened absenteeism (Løkke & Sørensen, 2020). Given the substantial organizational costs associated with turnover, proactively addressing its antecedents is crucial for ensuring the sustainability of banking operations.

While turnover intention has been extensively researched within specific sectors—notably healthcare (e.g., Wang et al., 2020; Manoppo, 2020; Hou et al., 2021; Abousoliman & Hamed, 2024; Lee et al., 2024; Mihretie et al., 2024; Pattali et al., 2024; Zambrano-Chumo & Guevara, 2024; Zhang et al., 2024), insurance (e.g., Dousin et al., 2020; Omar et al., 2020; Arsadi et al., 2021; Batra & Kaur, 2021; Htet, 2021; Gilal et al., 2022; Mittal et al., 2022), and hospitality (e.g., Pu et al., 2021; Taufik et al., 2021; Abdou et al., 2022; Li, 2023; Niasty et al., 2024; Üngüren et al., 2024)—empirical investigations within the banking context remain comparatively limited (e.g., Soleman et al., 2020; Priyana & Aseanty, 2020; Alfikri & Dudija, 2020; Martins et al., 2023).

Existing research on banking identifies several factors influencing turnover intention, including workplace harassment, job satisfaction, organizational commitment, and religiosity. Cheng (2020) proposed applying the SARSA reinforcement learning algorithm as a potential tool for managing turnover rates by predicting individual employee turnover probability based on personal characteristics and status. This approach theoretically allows organizations to implement targeted interventions cost-effectively, thereby enhancing retention. The imperative to strategically mitigate turnover intention within the evolving digital banking landscape necessitates further research. Consequently, this study aims to identify the key factors that reduce employee turnover intention in the digital transformation era within the Indonesian banking sector.

METHOD

A systematic literature review (SLR) methodology was employed to address the research objectives, mitigate potential researcher bias, and synthesize high-quality empirical evidence (Jurij et al., 2023). This approach is particularly warranted given the complexity of turnover intention, conceptualized by Mobley et al. (1978) as a function of search intention, the perceived probability of attaining an acceptable alternative, and job dissatisfaction, rather than a direct outcome of dissatisfaction alone. Resolving turnover is critical for banking operational continuity; thus, an SLR was conducted to systematically identify and evaluate factors influencing turnover intention within this sector, as established in extant literature.

Relevant literature was identified through comprehensive digital searches across three primary databases: Google Scholar, Scopus, and Publish or Perish. The core search string utilized was: ("turnover intention" OR "intention to leave" OR "employee turnover intention" OR "intention to quit") AND ("bank" OR "banking sector"). The initial search yielded 209 articles: 1) Google Scholar: 96 articles; 2) Publish or Perish: 100 articles; and 3) Scopus: 13 articles. Five additional records were identified via manual searches using identical keywords. After removing three articles lacking essential publication details (author/year) and four duplicate records, the remaining corpus underwent structured screening based on predefined inclusion criteria: 1) publication of full-text, empirical research articles; 2) utilization of quantitative methodologies; 3) publication date between 2021 and 2025 (inclusive); 4) language of publication in English or Indonesian; 5) study population comprising bank employees; 6) Geographic scope unrestricted (worldwide); and 7) explicit mention of target

keywords (e.g., "turnover intention," "bank," "banking sector," "employee turnover intention") within the title and/or abstract.

Table 1. Inclusion criteria

Details	Inclusion Criteria
Document Type	Full-text article using quantitative method
Year	2021-2025
Language	English or Bahasa
Subject	Banking employees
Title and Abstract	Contain the words "turnover intention" and "bank (or banking sector)" or "employee turnover intention" or only "bank"
Country Coverage	Worldwide

Following the application of inclusion criteria, 62 full-text articles advanced to the eligibility assessment stage. Subsequently, 21 records were excluded based on predefined criteria: (a) studies evaluating primarily observable behaviors or outcomes rather than psychological antecedents of turnover intention (n = X), (b) lack of open access preventing full review (n = Y), and (c) research designs lacking predictive or correlational analysis (e.g., purely descriptive studies not examining relationships involving turnover intention as a dependent variable) (n = Z). Consequently, 41 articles were deemed eligible for inclusion and form the basis of this systematic review.

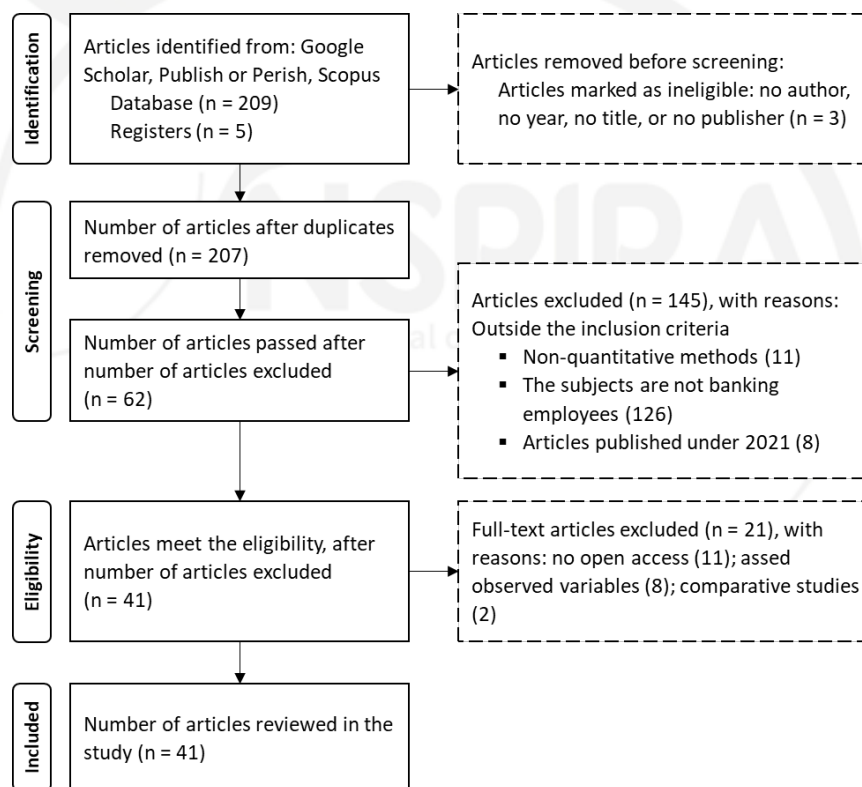


Figure 1. The PRISMA Diagram

RESULT

The initial database search yielded 209 records. Following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol for identification, screening, and eligibility assessment, 41 articles were retained for qualitative synthesis in this review. The publication years of the final corpus were distributed as follows: 1) 2021: 7 articles; 2) 2022: 10 articles; 3) 2023: 14 articles; and 4) 2024: 10 articles. All studies employed quantitative methodologies, sampled bank employees,

and were predominantly published in English (with Indonesian-language studies meeting inclusion criteria).

Analysis revealed significant geographic concentration in turnover intention research: Indonesia (n = 18): Hidayat et al. (2021); Lestari et al. (2021); Novianti and Fuadiputra (2021); Ramlawati et al. (2021); Syarifuddin et al. (2021); Illahi et al. (2022); Imron et al. (2022); Jamil et al. (2022); Nasir et al. (2022); Hidayat and Tannady (2023); Malik (2023); Priyono and Tampubolon (2023); Santoso et al. (2023); Sartika and Akhmad (2023); Widyaningrum et al. (2023); Putri et al. (2024); Suryadi et al. (2024); Zahirah and Satrya (2024) and Pakistan (n = 8): Farasat et al. (2021); Ishfaq et al. (2022); Hussain et al. (2023); Malokani et al. (2023); Martins et al. (2023); Shahid et al. (2023); Bhayo et al. (2024); Zaigham and Malik (2024).

Remaining studies were distributed across: 1) Ghana (n = 2): Nketsiah and Nkansah (2024); Quashigah and Amuzu (2024); 2) Malaysia (n = 2): Nagarah and Shanmugam (2022); Sam et al. (2023); 3) Saudi Arabia (n = 2): Alnehabi (2023); Alnehabi and Al-Mekhlafi (2023); 4) Nigeria (n = 2): Obaze et al. (2023); Fashola (2024); 5) Nepal (n = 2): Gautam and Gautam (2022); Pokhrel et al. (2022); 6) United Arab Emirates (n = 1): Serhan et al. (2022); 7) Dubai, UAE (n = 1): Qureshi et al. (2024); 8) Vietnam (n = 1): Thinh and Lam (2024); 9) Tunisia (n = 1): Gharbi et al. (2022); and 10) Jordan (n = 1): Dayeh and Farmanesh (2021).

DISCUSSION

This systematic review synthesizes evidence on the antecedents of turnover intention among bank employees. Key findings reveal work-life balance (WLB) and job stress as the most frequently studied predictors, followed closely by job satisfaction and career development opportunities. Notably, the relationship between WLB and turnover intention is inconsistent: approximately half of the studies reported a significant negative relationship (Lestari et al., 2021; Sartika & Akhmad, 2023; Widyaningrum et al., 2023; Putri et al., 2024), while the other half found a significant positive relationship (Novianti & Fuadiputra, 2021; Sam et al., 2023; Fashola, 2024; Zaigham & Malik, 2024). Similarly, job stress demonstrated divergent effects, with some studies indicating a positive association with turnover intention (Ramlawati et al., 2021; Syarifuddin et al., 2021; Gautam & Gautam, 2022; Jamil et al., 2022; Nagarajah & Shanmugam, 2022; Zaigham & Malik, 2024) and others a negative association (Widyaningrum et al., 2023; Hidayat & Tannady, 2023).

Supporting Mobley's (1978) theoretical framework (as cited in Ramlawati et al., 2021), job satisfaction—satisfaction with the work, compensation, recognition, colleague relationships, and development opportunities—was consistently identified as a critical factor. Most studies found job satisfaction exerts a significant negative influence on turnover intention (e.g., Novianti & Fuadiputra, 2021; Ramlawati et al., 2021; Nagarajah & Shanmugam, 2022; Nasir et al., 2022). Conversely, perceived alternative job opportunities significantly positively predicted turnover intention (Malokani et al., 2023). Findings regarding career development opportunities were mixed, showing significant positive (Sam et al., 2023), negative (Thinh & Lam, 2024; Zahirah & Satrya, 2024), and non-significant effects (Putri et al., 2024).

Organizational commitment emerged as a pivotal construct, demonstrating a significant adverse direct effect on turnover intention (Ishfaq et al., 2022; Nketsiah & Nkansah, 2024), accounting for up to 24.9% of variance (Ishfaq et al., 2022). Serhan et al. (2022) emphasized that the full spectrum of commitment components (affective, normative, and continuance) is necessary to minimize turnover. Furthermore, organizational commitment was a significant mediator between corporate social responsibility (CSR), career development, and turnover intention (Alnehabi & Al-Mekhlafi, 2023;

Zahirah & Satrya, 2024). Affective commitment, in particular, binds employees to the organization, reducing exit motivation (Alnehabi & Al-Mekhlafi, 2023).

Leadership effectiveness significantly shapes turnover dynamics. Procedural justice demonstrated a significant adverse effect (Gharbi et al., 2022), while findings on compensation systems were inconsistent: significant positive effects (Nagarajah & Shanmugam, 2022; Obaze et al., 2023), adverse effects (Santoso et al., 2023), and non-significant effects (Illahi et al., 2022) were reported. Reward systems yielded a significant adverse effect (Sartika & Akhmad, 2023). Regarding leadership styles, transactional leadership has been shown to have a significant adverse effect (Hidayat et al., 2021; Imron et al., 2022), whereas transformational leadership has demonstrated either a non-significant positive effect (Hidayat et al., 2021) or a significant positive effect (Fashola, 2024).

Organizational factors, such as organizational culture and climate, have consistently exhibited significant negative relationships with turnover intention (Imron et al., 2022; Jamil et al., 2022). Similarly, organizational citizenship behavior (OCB) primarily showed a significant adverse effect (Ishfaq et al., 2022; Nasir et al., 2022), accounting for 32% of the variance, although one study found a significant positive effect (Hidayat & Tannady, 2023). Perceived organizational support (POS) yielded mixed results, with significant positive findings (Obaze et al., 2023) and significant negative findings (Zahirah & Satrya, 2024).

Negative workplace experiences strongly predicted turnover intention. Workplace ostracism, workplace bullying, workplace harassment, employee silence, and mental stress all showed significant positive relationships (Farasat et al., 2021; Pokhrel et al., 2022; Martins et al., 2023), collectively explaining up to 64% of variance (Martins et al., 2023).

Significant individual-level factors included: 1) work engagement: primarily adverse effects (Malik, 2023; Sartika & Akhmad, 2023; Santoso et al., 2023; Suryadi et al., 2024), though one study reported a positive effect (Obaze et al., 2023); 2) work passion: significant adverse effect (Widyaningrum et al., 2023); 3) employee creativity: significant positive effect (Zaigham & Malik, 2024); 4) employee loyalty & job performance: significant adverse effects (Lestari et al., 2021); 5) emotional intelligence: significant adverse effect (Imron et al., 2022); 5) workload: significant positive effect (Illahi et al., 2022; Jamil et al., 2022; Hussain et al., 2023; Priyono & Tampubolon, 2023).

Additional factors increasing turnover intention included job insecurity (Priyono & Tampubolon, 2023), distributive justice (Nagarajah & Shanmugam, 2022), work climate (Hidayat & Tannady, 2023), work-family conflict (Malokani et al., 2023; Bhayo et al., 2024), customer abusive behavior, workplace incivility, and digitalization (Shahid et al., 2023). Factors decreasing turnover intention included talent management (Dayeh & Farmanesh, 2021), corporate reputation (Alnehabi, 2023), CSR (Alnehabi & Al-Mekhlafi, 2023), work communication (Hidayat & Tannady, 2023), occupational awareness, employment conditions, office environment (Thin & Lam, 2024), job experience (Bhayo et al., 2024), innovation culture, and teamwork orientation (Quashigah & Amuzu, 2024). Findings on job autonomy were contradictory (positive: Novianti & Fuadiputra, 2021; negative: Qureshi et al., 2024).

CONCLUSION

This systematic review of 41 empirical studies identifies complex factors influencing bank employees' turnover intention (TI). Key determinants include organizational factors (e.g., work-life balance, job satisfaction, organizational commitment, leadership styles, organizational culture, compensation systems, procedural justice), interpersonal dynamics (e.g., workplace ostracism, bullying, perceived organizational support), and individual-level variables (e.g., job stress, work engagement, emotional intelligence, workload). Critically, the evidence reveals substantial inconsistencies in the directional

effects of several key predictors on TI, including work-life balance, job stress, career development opportunities, compensation systems, leadership styles, organizational citizenship behavior, perceived organizational support, and work engagement. These inconsistencies represent significant research gaps, indicating context-dependent or moderating mechanisms not yet fully understood. Future research should prioritize longitudinal and multi-level designs to clarify the boundary conditions that explain contradictory findings (e.g., cultural, economic, or organizational moderators), the causal pathways linking these factors to TI, and banking-specific interventions to mitigate TI in the digital era.

DECLARATION

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Author contribution statement

Navila Auvaizah provided the introduction, method, result, discussion, and conclusion. Abdul Mujib assisted and provided suggestions for the introduction of this article.

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The data described in this article can be accessed by contacting the first author.

Declaration of interest statement

The authors declare no conflict of interest.

Additional information

No additional information is available for this paper.

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