

HOW BANKING CAREER PATHS SHAPE TURNOVER INTENTION BEYOND DEMOGRAPHICS: A COMPARATIVE ANALYSIS OF PUBLIC, PRIVATE, AND TRANSITION EMPLOYEES

COMO AS TRAJETÓRIAS DE CARREIRA NO SETOR BANCÁRIO MOLDAM A INTENÇÃO DE ROTATIVIDADE ALÉM DAS VARIÁVEIS DEMOGRÁFICAS: UMA ANÁLISE COMPARATIVA DE EMPREGADOS DO SETOR PÚBLICO, PRIVADO E EM TRANSIÇÃO

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Abstract

This study examines how demographic characteristics influence turnover intention in the banking sector by incorporating career transitions between private and public banking into the analytical framework. The study aims to determine whether demographic variables and institutional career experience jointly shape turnover intention and whether career context moderates these relationships. Data were collected from 426 banking employees and analyzed using regression and moderation techniques. The findings indicate that gender and educational level are not significantly associated with turnover intention, whereas age, marital status, income level, and total banking experience show significant relationships. Turnover intention is highest among employees with exclusive private banking experience, lowest among those with exclusive public banking experience, and intermediate among transition employees (private-to-public movers). The results further demonstrate that banking career type moderates the relationships between significant demographic variables and turnover intention, highlighting the importance of institutional career context. The study extends turnover intention research by integrating demographic influences with institutional career trajectories and provides practical implications for differentiated retention strategies in banking institutions.

Keywords: Career Transitions. Demographic Characteristics. Transition Employees. Turnover Intention.

Resumo

Este estudo examina como as características demográficas influenciam a intenção de rotatividade no setor bancário ao incorporar as transições de carreira entre bancos privados e públicos ao modelo analítico. O objetivo é determinar se variáveis demográficas e a experiência institucional de carreira moldam conjuntamente a intenção de rotatividade e se o contexto de carreira modera essas relações. Os dados foram coletados de 426 funcionários do setor bancário e analisados por meio de técnicas de regressão e moderação. Os resultados indicam que gênero e nível educacional não apresentam associação significativa com a intenção de rotatividade, enquanto idade, estado civil, nível de renda e experiência bancária total demonstram relações significativas. A intenção de rotatividade é mais elevada entre funcionários com experiência exclusiva no setor privado, mais baixa entre aqueles com experiência exclusiva no setor público e intermediária entre funcionários em transição (do setor privado para o público). Os resultados também demonstram que o tipo de carreira bancária modera as relações entre variáveis demográficas significativas e a intenção de rotatividade, destacando a importância do contexto institucional de carreira. O estudo amplia a literatura ao integrar influências demográficas com trajetórias institucionais de carreira e oferece implicações práticas para estratégias diferenciadas de retenção em instituições bancárias.

Palavras-chave: Características Demográficas. Empregados em Transição. Intenção de Rotatividade. Transição de Carreira.



1 INTRODUCTION

Individuals participate in working life primarily to sustain their livelihood and become involved in various jobs and organizational settings. However, the duration of employment in a particular position is not fixed and is shaped by multiple personal and contextual factors. Employees may choose to change or leave their jobs when the position no longer meets their expectations or provides a supportive working environment. Such decisions are typically preceded by the formation of an intention to leave, commonly referred to in the literature as turnover intention (Belete, 2018).

In today's working environment, employee turnover—defined as employees leaving their jobs—has increased substantially, directly affecting key human resource practices such as recruitment, job-related training processes, and workforce retention. When a large number of employees leave an organization, the workload and overtime demands placed on remaining employees tend to rise significantly, which may negatively influence their emotional attachment to the organization. As a result, productivity may decline, and elevated turnover rates can ultimately undermine overall organizational performance. For this reason, employee turnover and the underlying phenomenon of turnover intention represent critical issues for organizations seeking to achieve high levels of efficiency and performance (Tnay et al., 2013).

From a behavioral perspective, intention is widely recognized as the most immediate determinant of actual behavior. Accordingly, for the act of leaving a job to occur as a workplace behavior, an individual must first develop an intention to leave. In this context, turnover intention reflects the conscious willingness to resign and is considered the strongest predictor of actual turnover behavior (Martin & Roodt, 2008).

Bentein et al. (2005) argue that an increase in turnover intention constitutes a strong predictor of actual turnover behavior. From this perspective, it can be argued that if organizations aim to prevent employee turnover before it materializes as an observable behavior, identifying and monitoring the level of employees' intention to leave becomes critically important. Early detection of turnover intention allows organizations to implement timely managerial and human resource interventions, thereby reducing the likelihood of voluntary employee departure.

Issues associated with turnover intention and the adverse outcomes it generates

constitute a significant concern for many organizations. When turnover intention ultimately results in actual employee departure, organizations are required to engage in the process of recruiting replacement personnel, which is often time-consuming and resource intensive. Moreover, in certain cases, organizations may encounter difficulties in identifying candidates who possess the qualifications and competencies required for the position, further intensifying the negative consequences of employee turnover (Azmy et al., 2023).

High levels of employees' intention to leave increase the likelihood of actual turnover behavior and consequently lead organizations to incur additional costs related to the recruitment and training of new employees. Beyond these direct financial burdens, turnover intention may also result in reduced productivity, instability in overall organizational performance, and decreased levels of satisfaction among employees who remain within the organization. Collectively, these outcomes highlight the broader organizational risks associated with elevated turnover intention (Tsen et al., 2021).

Turnover intention is strongly associated with actual turnover behavior, as employees' voluntary departure from the organization typically emerges following the formation of an intention to leave. This process generates substantial costs for organizations, stemming from employee replacement, recruitment, and adaptation efforts. Therefore, in order to design and implement appropriate organizational measures, the early identification of turnover intention has become increasingly important, as it allows organizations to intervene before turnover materializes as an observable behavior (Arshadi & Shahbazi, 2013).

From the perspectives of human capital and social capital theories, employee turnover is theoretically expected to have adverse effects on organizational performance through the loss of firm-specific knowledge, accumulated experience, and social networks. Nevertheless, workforce reductions may contribute to improved organizational efficiency up to a certain point by facilitating the exit of low-performing employees. However, once turnover exceeds a critical threshold, negative performance outcomes are likely to emerge due to increasing recruitment, training, and adaptation costs, as well as the deterioration of organizational commitment and employee morale among remaining staff (An, 2019).

The banking sector plays a vital role in both economic stability and business life,

and it is widely acknowledged that the sector faces a significant employee turnover problem. Since workforce turnover directly affects the performance of the banking sector—and consequently the broader economy, examining the factors that shape employees' turnover intentions is of critical importance for addressing this issue.

Public and private banks operate under different institutional and human relational dynamics. Identifying the demographic factors that influence turnover intention and comparatively examining their effects across public and private banks can provide valuable insights for enhancing motivation, job satisfaction, and organizational commitment. Accordingly, this study first conceptualizes turnover intention and subsequently investigates how demographic determinants of turnover intention differ between public and private banking sectors.

A distinctive contribution of this study is the inclusion of employees who have transitioned between private and public banks. Although such mobility is common within the banking industry, prior research has largely overlooked this group. By incorporating individuals with experience in both sectors, the study addresses an important gap in the turnover intention literature and offers a more comprehensive understanding of labor mobility in banking.

Finally, analyzing the effects of demographic variables on turnover intention across public banks, private banks, and the banking sector as a whole provides practical guidance for reducing turnover intention and contributes to broader discussions on workforce stability in business life. In particular, this study makes a novel contribution by conceptualizing transition employees (those who have moved from private to public banks) as a distinct analytical category in turnover intention research.

2 THEORETICAL FRAMEWORK

Turnover intention can be described as an individual's tendency to engage in job search activities and to consider alternative employment opportunities, reflecting an internal and cognitive process related to one's employment decisions (Ariyabuddhiphongs & Kahn, 2017).

Sjöberg and Sverke (2000) define turnover intention as an individual's subjective assessment of the likelihood of leaving their organization in the near future. This

definition emphasizes the perceptual and evaluative nature of turnover intention, rather than the act of leaving itself. Similarly, Tsen et al. (2021) conceptualize turnover intention as a behavioral inclination toward permanently leaving the current organization, highlighting its role as a precursor to actual turnover behavior.

From a broader perspective, turnover intention refers to the voluntary process through which an employee develops a deliberate intention to leave their current organization entirely. It does not encompass internal organizational movements such as transfers or promotions; rather, it specifically relates to the individual's intention to terminate their employment relationship with the organization (Hom et al., 2020).

Belete (2018), in a comprehensive examination of turnover intention across different organizational contexts, identifies a set of common determinants that influence employees' intention to leave regardless of organizational structure. These factors include job satisfaction, job stress, organizational culture, organizational commitment, compensation, organizational justice, promotion opportunities, demographic characteristics, leadership styles, and organizational climate. In addition to these core determinants, the study emphasizes that perceived organizational and supervisory support, job autonomy, employee benefits, as well as training and development opportunities also play a significant role in shaping turnover intention and therefore should be carefully considered in both academic research and managerial practice.

Factors influencing turnover intention can generally be examined under two main categories: individual-related factors and organizational or job-related factors. Individual factors include variables such as age, gender, educational level, marital status, tenure within the organization, as well as personal abilities and sense of responsibility. Organizational and job-related factors, on the other hand, encompass elements such as organizational culture, compensation and promotion structures, career development opportunities, employee participation, interpersonal relationships, and perceptions of organizational justice. These factors are widely recognized as fundamental determinants of employee turnover (Zhang, 2016).

Economic models of employee turnover explain departure behavior primarily through supply–demand dynamics, conceptualizing employees as rational actors who pursue utility maximization within the labor market. From this perspective, employees tend to react to prevailing economic conditions of employment rather than actively

shaping them, and are therefore more likely to leave lower-paying positions when opportunities offering higher financial returns become available. In contrast, psychological models of turnover emphasize that individuals attribute both positive and negative meanings to their working conditions, suggesting that turnover decisions are largely driven by employees' perceptions, evaluations, and subjective interpretations of their jobs. Accordingly, a comprehensive understanding of employee turnover necessitates the joint consideration of economic, sociological, and psychological theories, as well as the development and empirical testing of specific hypotheses addressing the relationships among personality traits, working conditions, and turnover behavior (Miller, 2017).

Perceived injustice regarding work-related outcomes and organizational practices is closely associated with employees' turnover behavior. When individuals believe that other employees enjoy more favorable working conditions than themselves, they initially tend to engage in efforts aimed at restoring equity and achieving a sense of fairness. However, if these efforts fail to produce the desired balance, the likelihood of turnover behavior increases. Moreover, increased physical proximity among employees within the workplace may intensify social comparisons, as individuals become more aware of differences in rewards, responsibilities, and working conditions. Such heightened comparison processes can accelerate the formation of turnover intentions and ultimately contribute to the decision to leave the organization (Abraham, 1999).

A low level of emotional attachment between employees and their organization is likely to result in higher levels of employee turnover, as weakened affective bonds reduce individuals' willingness to remain with the organization (Daft, 2010).

A growing body of empirical research indicates that both affective commitment and overall organizational commitment are negatively associated with turnover intention. Specifically, affective commitment—reflecting employees' emotional attachment to their organization—has been shown to reduce individuals' intention to leave as emotional bonds strengthen (A'yuninnisa & Saptoto, 2015; Bentein et al., 2005; Chen et al., 2023). Similarly, employees' overall level of organizational commitment has been consistently found to exert a significant negative effect on turnover intention, such that higher commitment levels diminish employees' willingness to voluntarily exit the organization. This inverse relationship between organizational commitment and turnover intention has

been well documented across diverse organizational contexts and employee groups (Martin & Roodt, 2008; Sabarrudin & Djamil, 2023; Sjöberg & Sverke, 2000).

According to the study conducted by Alkaabi et al. (2024), employees' perceptions of limited career development opportunities constitute a significant factor that increases the tendency to search for alternative employment. In addition to career-related considerations, subjective work experiences—such as the quality of interpersonal relationships, the degree of job autonomy, and perceived work–life balance—play a critical role in shaping turnover intention. The findings further indicate that organizational culture and the nature of leadership practices within the organization are influential determinants of employees' intention to leave, highlighting the multidimensional structure of turnover intention (Alkaabi et al., 2024).

Empirical evidence regarding the relationship between career-related factors and turnover intention presents mixed findings in the literature. Chen et al. (2023) report a negative association between perceived career development opportunities and turnover intention, indicating that enhanced career prospects are linked to a lower intention to leave. In contrast, Kebede and Fikire (2022) find no statistically significant relationship between turnover intention and several work-related factors, including career development, promotion opportunities, recognition, job autonomy, and relationships with colleagues. Focusing on contextual conditions, Dysvik and Bård Kuvaas (2013) demonstrate that increased job autonomy is associated with reduced turnover intention when employees perceive high levels of supervisor support. Similarly, Kim and Stoner (2008) identify job autonomy and the presence of a supportive social environment within the organization as key protective factors that mitigate employees' intention to leave.

Tnay et al. (2013) found a significant negative relationship between employees' perceptions of supervisory support and turnover intention. Based on this finding, managerial support can be regarded as an important protective factor in reducing employees' intention to leave the organization.

Hee and Ling (2011) examined the relationship between employees' perceptions of job and working conditions and turnover intention. Their findings indicate that several job-related factors—such as task variety, job difficulty, teamwork, coworker relations, working hours, workload, job stress, physical work environment, managerial effectiveness, and supervisor accessibility—were not significantly associated with

employees' organizational tenure, suggesting that these conditions alone are not decisive determinants of turnover intention. In contrast, employees' sense of achievement and meaningfulness at work, decision-making autonomy, promotion and career advancement opportunities, organizational belonging, regular feedback, compensation and benefits, and person–job fit were found to be positively related to organizational tenure. Accordingly, higher satisfaction with these factors was associated with a stronger intention to remain with the organization and a lower level of turnover intention. Jacobs and Roodt (2007) found that knowledge sharing, organizational commitment, organizational culture, and job satisfaction were negatively associated with turnover intention, whereas organizational citizenship behavior did not exhibit a significant relationship. When all variables were entered into the model simultaneously, organizational commitment remained the only variable that served as a significant and direct predictor of turnover intention. Although knowledge sharing and job satisfaction were not significant predictors on their own, their interaction with organizational culture contributed to a reduction in turnover intention. In contrast, the interaction between organizational culture and organizational citizenship behavior was found to increase turnover intention.

From a top management perspective, insufficient delegation of authority and responsibilities at the CEO level may contribute to higher turnover rates among managerial employees. A lack of effective delegation can increase role overload and decision-making pressure at upper managerial levels, thereby fostering conditions that elevate executive and managerial turnover (Daft, 2010).

Employees' perceptions of their managers' transformational leadership behaviors—defined in the literature as a leadership style characterized by considering employees' opinions, providing individualized support, acting as a trustworthy role model, and articulating a shared vision for the future—have been shown to enhance employees' trust in their supervisors as well as their positive evaluations of their own job performance. Increased levels of trust and perceived performance, in turn, are associated with a significant reduction in employees' turnover intention (Ariyabuddhiphongs & Kahn, 2017). Liu and Lo (2018) identified cynicism as the factor most strongly associated with turnover intention. Their findings indicate that cynicism is related to turnover intention both directly and indirectly. In contrast, burnout does not exert a direct effect on

turnover intention; rather, its influence operates indirectly through job satisfaction. Accordingly, while cynicism functions as a central and immediate determinant of employees' intention to leave, burnout contributes to turnover intention only insofar as it undermines employees' satisfaction with their jobs. Job stress has been identified as a significant factor influencing turnover intention, with evidence indicating that higher levels of job-related stress are associated with an increased intention to leave the organization (Imaroh et al., 2023; Imran et al., 2020). Related research further demonstrates that burnout resulting from prolonged exposure to stress plays a decisive role in employees' considerations of leaving their jobs. In particular, under conditions of high stress, insufficient social support substantially intensifies employees' turnover intention (Kim & Stoner, 2008).

As flexible work programs are increasingly adopted in the banking sector, examining their implications for employees' turnover intention has become increasingly important. In this context, identifying how alternatives to traditional full-time employment influence intention to leave provides valuable insights into contemporary workforce dynamics within the sector.

Empirical evidence supports the relevance of employment structure in this context. A study examining the relationship between turnover intention and full-time versus part-time employment arrangements found that part-time employees exhibit substantially higher turnover rates compared to their full-time counterparts. The authors note that organizations relying heavily on part-time employment structures are therefore required to engage continuously in recruitment, staffing, and training activities, as maintaining workforce stability becomes more challenging under such conditions (Martin & Sinclair, 2007). Job satisfaction has been extensively examined in the literature as a key antecedent of turnover intention and is widely regarded as one of its most critical determinants. Empirical evidence consistently indicates a negative relationship between job satisfaction and turnover intention, such that higher levels of job satisfaction are associated with a reduced intention to leave the organization (Alkaabi et al., 2024; Chen et al., 2023; Dole & Schroeder, 2001; Huang, 2011; Liu & Lo, 2018; Lo et al., 2023; Sabarrudin & Djamil, 2023).

Rahman et al. (2010) demonstrated that quality of work life has a direct and statistically significant negative effect on turnover intention. Accordingly, as employees'

perceptions of their quality of work life improve, their intention to leave the organization decreases. The findings further highlight the importance of managerial efforts aimed at enhancing employees' quality of work life as an effective strategy for reducing turnover intention among the existing workforce. Imaroh et al. (2023) reported a positive relationship between workload and turnover intention, while identifying a negative relationship between job security and turnover intention. Their findings indicate that higher levels of workload are associated with an increased intention to leave, whereas stronger perceptions of job security contribute to a reduction in employees' turnover intention. Arshadi and Shahbazi (2013) similarly reported a negative relationship between job security and turnover intention. In the same study, turnover intention was found to be negatively associated with trust in top management, distributive justice, and knowledge sharing, whereas a positive relationship was identified between turnover intention and emotional exhaustion. The findings indicate that favorable perceptions of job security, trust in senior management, distributive justice, and knowledge sharing contribute to a reduction in employees' intention to leave the organization, while increasing levels of emotional exhaustion significantly intensify turnover intention.

According to Mobley's (1977) model, the turnover process begins with employees' evaluations of their current working conditions, which subsequently give rise to perceptions of satisfaction or dissatisfaction. When dissatisfaction emerges, employees may initially exhibit withdrawal-related tendencies and begin to contemplate leaving their job. This stage is followed by a cognitive assessment of the potential costs and benefits associated with leaving the current position and transitioning to an alternative one. As a result of this evaluation, an intention to search for alternative employment may develop, during which external factors not directly related to the job itself can also influence the process. In the subsequent stages, employees actively explore alternative job opportunities, assess available options, and may even consider temporary or permanent withdrawal from the workforce. When alternative employment options are seriously compared with the current position, turnover intention reaches a level sufficient to guide behavior, ultimately culminating in actual turnover.

When determining how to manage employee turnover, a critical distinction must be made between preventable resignations that organizations can influence and unavoidable resignations that occur independently of employer intervention. Preventable

turnover typically arises from employees' dissatisfaction with certain aspects of their jobs or organizations and their subsequent comparison of current conditions with alternative employment opportunities. In contrast, unavoidable turnover results from factors beyond organizational control, such as health problems, family obligations, or a spouse's relocation to another city or country. Consequently, organizations seeking to reduce turnover primarily focus on managing preventable resignations. In this context, commonly adopted turnover reduction strategies include the use of realistic job previews that clearly communicate job conditions, responsibilities, and expectations prior to hiring; job enrichment practices that enhance responsibility, meaningfulness, and autonomy; improvements in the physical work environment with regard to ergonomics, comfort, and interaction; comprehensive orientation programs; the development of high-quality, trust-based, and supportive relationships between managers and employees; the alignment of recruitment and reward systems with factors that contribute to turnover; and the strengthening of an inclusive organizational culture (Taylor, 2005).

Overall, this study is primarily grounded in turnover process theory (Mobley, 1977), integrating demographic and experiential factors into a unified explanatory framework for understanding turnover intention in the banking sector.

3 METHODS

3.1 Research focus, model, and hypotheses

This study examines the relationship between turnover intention and a set of demographic and professional characteristics among employees in the banking sector. Specifically, the analysis focuses on bank experience type (employment in public versus private banks), gender, marital status, age, education level, income level, total banking experience, and the duration of experience in public and/or private banking. By systematically disaggregating these demographic and career-related variables, the study aims to provide a comprehensive assessment of their associations with employees' intention to leave, thereby offering a more nuanced understanding of turnover dynamics within the banking industry.

A key original contribution of the study lies in its explicit consideration of bank

experience type transitions as a distinct analytical category. In particular, employees who have transitioned from private banks to public banks (transition employees: private-to-public movers) are treated as a separate group rather than being subsumed under general public or private banking experience. Although such transitions are relatively common in the banking sector, prior empirical research has largely overlooked this group. By incorporating this experience-based transition variable into the research model, the study addresses an important gap in the turnover intention literature and enhances the explanatory power of demographic analyses.

Accordingly, the research model is designed not only to compare turnover intention across public and private banking contexts but also to capture the differentiated attitudinal patterns of employees with hybrid sectoral experience. This approach strengthens the originality of the study and provides a valuable framework for future research on labor mobility and retention strategies in the banking sector.

The hypotheses of the study are organized around two analytical focuses. The first focus examines the relationships between demographic variables and turnover intention in the banking sector. The second focus addresses the moderating role of the type of banking experience in these relationships, assessing whether the associations between demographic variables and turnover intention vary depending on individuals' background banking experience. The hypotheses tested within the scope of the study are presented below.

H1: There is a statistically significant difference between gender and turnover intention in the banking sector.

H2: There is a statistically significant difference between marital status and turnover intention in the banking sector.

H3: There is a statistically significant relationship between age and turnover intention in the banking sector.

H4: There is a statistically significant relationship between education level and turnover intention in the banking sector.

H5: There is a statistically significant relationship between income level and turnover intention in the banking sector.

H6: There is a statistically significant relationship between total banking experience and turnover intention in the banking sector.

H7: Type of banking experience moderates the relationship between demographic variables and turnover intention.

H7a: Type of banking experience moderates the relationship between gender and turnover intention.

H7b: Type of banking experience moderates the relationship between marital status and turnover intention.

H7c: Type of banking experience moderates the relationship between age and turnover intention.

H7d: Type of banking experience moderates the relationship between education level and turnover intention.

H7e: Type of banking experience moderates the relationship between income level and turnover intention.

H7f: Type of banking experience moderates the relationship between total banking experience and turnover intention.

Moderation analysis was employed to test whether the effects of demographic variables on turnover intention differ structurally across banking experience categories, thereby providing a more rigorous assessment of experience-based differences than simple subgroup comparisons.

3.2 Sample and data collection

The sample consists of 426 employees from the Turkish banking sector selected through convenience sampling, including employees with exclusive private banking experience, exclusive public banking experience, and individuals who transitioned from private to public banks, thereby enabling comparative and moderation analyses. All participants were adults and voluntarily participated in the study. Prior to data collection, participants were informed about the purpose of the research, the voluntary nature of participation, and the confidentiality of their responses. Written informed consent was obtained from all participants prior to participation. No minors were involved in the study. Data were collected between January and May 2025.

3.3 Measurement scale and assessment of validity and reliability

Within the scope of the study, the items used to measure turnover intention were adapted from the scale employed by Campbell and Im (2015) and further expanded by the researcher to better capture the research context. All items were measured using a five-point Likert-type scale, ranging from “Strongly Disagree” to “Strongly Agree.”

A unidimensional scale was preferred to conceptualize turnover intention as a proximal behavioral construct, consistent with prior research emphasizing intention as a single latent outcome that directly precedes actual turnover behavior.

The validity analysis results of the scale used to measure turnover intention are presented below. The Kaiser–Meyer–Olkin (KMO) Measure of Sampling Adequacy was found to be 0.768, indicating that the sample size was adequate for factor analysis. In addition, Bartlett’s Test of Sphericity yielded a statistically significant result ($p < .001$), confirming that the correlation matrix was suitable for factor analysis. The items included in the scale and their corresponding factor loadings are shown in the table below.

Table 1

Item statements and factor loadings for the Turnover Intention Scale

Item No.	Item Statement	Value
1	I often think about quitting my current job.	.854
2	I intend to look for a new job within the next year.	.898
3	I want to keep this position until retirement. (*)	.746
4	I never consider leaving my job. (*)	.873
5	Although I do not consider leaving my job in the short term, I do not intend to remain in this job until retirement.	.811

Note. (*) reverse-worded items

The reliability of the scale was assessed using Cronbach’s alpha, yielding a value of $\alpha = .891$, indicating a high level of internal consistency.

4 RESULTS

In this section, the results of hypothesis testing are presented in two subsections. The first subsection reports the findings related to the relationships between demographic

variables and turnover intention. The second subsection presents the results of hypotheses examining the moderating role of banking experience type—specifically the transition from private banking to public banking—on the relationships between demographic variables and turnover intention. Prior to hypothesis testing, sample characteristics were examined to ensure the suitability of the data for subsequent analyses.

4.1 The relationship between demographic variables and turnover intention

The statistical analysis results examining the relationships between demographic variables and turnover intention are presented below. Independent-samples *t*-tests were conducted to assess the relationships between turnover intention and gender. In addition, one-way ANOVA analyses were performed to examine the relationships between turnover intention and marital status, age, educational level, income level, total banking experience and type of banking experience. The results of the statistical analyses examining the relationships between turnover intention and demographic variables are presented in the table below.

Table 2

Relationships between turnover intention and demographic variables

Variable	Test Statistic (<i>t</i> / <i>F</i>)	<i>df</i>	<i>p</i>
Gender	<i>t</i> = 1.569	424	.117
Marital Status	<i>F</i> = 14.159	(2, 423)	< .001
Age	<i>F</i> = 5.682	(7, 418)	< .001
Educational Level	<i>F</i> = 1.539	(2, 423)	.216
Income Level	<i>F</i> = 4.374	(8, 417)	< .001
Total Banking Experience	<i>F</i> = 4.543	(5, 420)	< .001
Type of Banking Experience	<i>F</i> = 48.408	(2, 423)	< .001

The analyses indicated that gender and educational level did not have a significant effect on turnover intention. However, marital status, age, income level, and total banking experience showed statistically significant differences in turnover intention. Accordingly, the hypotheses H1 and H4 were not supported, whereas H2, H3, H5, and H6 were supported.

When the findings regarding the effect of marital status on turnover intention are examined, it is observed that turnover intention is lowest among married participants; higher among divorced individuals compared to married participants; and reaches its highest level among single participants.

In terms of age groups, turnover intention was highest among employees aged 22–25. Turnover intention gradually declined across subsequent age groups until the 38–41 age range, where a slight increase was observed. A more pronounced difference emerged between the 38–41 and 42–45 age groups, with the lowest level of turnover intention recorded among employees aged 42–45. Following this age range, turnover intention exhibited an upward trend beginning in the 46–49 age group.

When examined in terms of income level, turnover intention decreases from the minimum wage level to the fourth income band. An increase is observed in the fifth income band, reaching its highest level in the seventh income band. Beyond this point, turnover intention shows a declining trend again. Overall, turnover intention does not exhibit a linear increase or decrease across income levels, but rather follows a fluctuating pattern across the income bands.

With respect to total banking experience, turnover intention was found to be highest among employees with less than one year of experience. It declines markedly within the 1–5 year band, increases again in the 5–10 year band, and reaches its lowest level in the 10–15 year band. Following this point, an increase is observed in the 15–20 year band, while turnover intention decreases slightly among employees with 20 years or more of experience. Overall, the findings indicate that turnover intention follows a fluctuating pattern rather than a linear trend across experience levels. The most pronounced difference between experience levels is observed between employees with less than one year of experience and those in the 1–5 year band. Based on the F statistics, the type of banking experience stands out as the demographic variable exhibiting the greatest differentiation in turnover intention when compared to the other demographic variables. In terms of the type of banking experience, turnover intention differs significantly across groups, with the lowest levels observed among employees with only public banking experience and the highest levels among those with only private banking experience.

Among individuals who transitioned from private banks to public banks, a change

in banking type is associated with a lower level of turnover intention. Analyses conducted to evaluate the effects of demographic variables on turnover intention separately according to the type of banking experience are presented in Tables 3, 4, and 5.

Table 3

Relationships between turnover intention and demographic variables among employees with exclusive private banking experience

Variable	Test Statistic (<i>t / F</i>)	<i>df</i>	<i>p</i>
Gender	$t = -0.794$	209	.428
Marital Status	$F = 11.793$	(2, 208)	< .001
Age	$F = 6.764$	(7, 203)	< .001
Educational Level	$F = 14.670$	(2, 208)	< .001
Income Level	$F = 1.391$	(8, 202)	.202
Total Banking Experience	$F = 3.339$	(5, 205)	.006

As shown in Table 3, among employees with only private banking experience, no significant relationship was found between turnover intention and gender or income level, whereas significant relationships were identified with marital status, age, educational level, and total banking experience.

Table 4

Relationships between turnover intention and demographic variables among employees with exclusive public banking experience

Variable	Test Statistic (<i>t / F</i>)	<i>df</i>	<i>p</i>
Gender	$t = 1.505$	127	.135
Marital Status	$F = 11.508$	(2, 126)	< .001
Age	$F = 25.394$	(6, 122)	< .001
Educational Level	$F = 0.214$	(1, 127)	.645
Income Level	$F = 14.594$	(6, 122)	< .001
Total Banking Experience	$F = 20.313$	(5, 123)	< .001

Table 4 indicates that, among employees with exclusive public banking experience, no significant relationship was found between turnover intention and gender or educational level, whereas significant relationships were identified with marital status,

age, income level, and total banking experience.

Table 5

Relationships between turnover intention and demographic variables among employees with private-to-public banking transition experience

Variable	Test Statistic (<i>t</i> / <i>F</i>)	<i>df</i>	<i>p</i>
Gender	<i>t</i> = 6.264	84	< .001
Marital Status	<i>F</i> = 45.148	(1, 84)	< .001
Age	<i>F</i> = 36.105	(4, 81)	< .001
Educational Level	<i>F</i> = 14.519	(1, 84)	< .001
Income Level	<i>F</i> = 11.703	(4, 81)	< .001
Total Banking Experience	<i>F</i> = 23.674	(2, 83)	< .001

Among employees who transitioned from private to public banks, significant relationships were identified between turnover intention and all demographic variables examined, as reported in Table 5.

As shown below, Table 6 presents a comparative overview of turnover intention across different types of banking experience by demographic variables.

Table 6

Comparative overview of the relationship between turnover intention and demographic variables by type of banking experience

Variable	Private	Public	Transition (Private to Public)
Gender	Not Significant	Not Significant	Significant
Marital status	Significant	Significant	Significant
Age	Significant	Significant	Significant
Educational level	Significant	Not Significant	Significant
Income level	Not Significant	Significant	Significant
Total banking experience	Significant	Significant	Significant

The comparative findings indicate that the relationships between demographic variables and turnover intention vary according to the type of banking experience. Among employees with exclusive private banking experience, gender and income level were not

significantly associated with turnover intention, whereas among employees with exclusive public banking experience, gender and educational level did not show significant relationships. In contrast, for employees who transitioned from private to public banks, all examined demographic variables were found to be significantly related to turnover intention. This pattern suggests that the effects of demographic variables on turnover intention differ across banking experience types, indicating that banking experience type may function as a moderator in these relationships. Accordingly, regression-based moderation analyses were conducted to test the moderating effect of banking experience type.

4.2 Moderating role of banking experience type in the relationship between demographic variables and turnover intention

This section reports the findings of the analyses examining the moderating effect of banking experience type on the relationship between demographic variables and turnover intention. As shown in Table 7, the results of the statistical analyses are presented.

Table 7

Moderating role of type of banking experience in the relationship between demographic variables and turnover intention

Variable	Interaction	β	t	p	R^2
Gender	Gender \times PBE	-0.372	-2.346	.019	.229
	Gender \times TBE	0.306	1.850	.065	.229
Marital status	Marital status \times PBE	-0.469	-2.610	.009	.262
	Marital status \times TBE	1.092	5.165	< .001	.262
Age	Age \times PBE	-0.828	-6.543	< .001	.342
	Age \times TBE	0.750	3.866	< .001	.342
Education level	Education level \times PBE	0.118	1.891	.059	.252
	Education level \times TBE	0.427	4.521	< .001	.252
Income level	Income level \times PBE	-0.510	-5.193	< .001	.264
	Income level \times TBE	0.353	2.351	.019	.264
Total banking exp.	Total banking exp. \times PBE	-0.783	-7.037	< .001	.358
	Total banking exp. \times TBE	0.743	4.607	< .001	.358

Note. β represents standardized regression coefficients. Two interaction coefficients are reported due to dummy coding of type of banking experience.

Abbreviations: PBE = Public Banking Experience; TBE = Transition Banking Experience; exp. = experience.

As reported in Table 7, the moderated regression model examining the relationship between gender and turnover intention was statistically significant ($F(5, 420) = 24.984, p$

< .001), explaining 22.9% of the variance in turnover intention. The direct effect of gender was not statistically significant. However, the interaction between gender and type of banking experience revealed a differentiated pattern across experience categories. Specifically, the interaction between gender and the private-to-public banking experience group was statistically significant ($\beta = -.372$, $p = .019$), whereas the interaction involving exclusive private banking experience did not reach statistical significance. These results indicate that the relationship between gender and turnover intention varies depending on banking experience type, with the moderating effect being evident particularly among employees who transitioned from private to public banks.

The moderated regression analysis examining the relationship between marital status and turnover intention was statistically significant ($F(5, 420) = 29.873$, $p < .001$), explaining 26.2% of the variance in turnover intention. The interaction between marital status and type of banking experience was statistically significant for both dummy-coded interaction terms ($\beta = -.469$, $p = .009$; $\beta = 1.092$, $p < .001$), indicating that the association between marital status and turnover intention varies across different banking experience categories. Specifically, statistically significant interaction effects were observed for employees with exclusive public banking experience as well as for those who transitioned from private to public banks, relative to the reference group.

The moderated regression model assessing the relationship between age and turnover intention was statistically significant ($F(5, 420) = 43.566$, $p < .001$), explaining 34.2% of the variance in turnover intention. Although the direct effect of age was not statistically significant, the interaction terms revealed a differentiated pattern across banking experience types. Specifically, the interaction between age and exclusive public banking experience was negative and statistically significant ($\beta = -.828$, $p < .001$), indicating a decrease in turnover intention with increasing age among employees with public banking experience. In contrast, a positive and statistically significant interaction was observed for employees who transitioned from private to public banks ($\beta = .750$, $p < .001$), indicating an increase in turnover intention with age in this group. Overall, these results demonstrate that the relationship between age and turnover intention varies depending on the type of banking experience.

The moderated regression analysis examining the relationship between education level and turnover intention was statistically significant ($F(6, 419) = 23.489$, $p < .001$),

explaining 25.2% of the variance in turnover intention. The interaction between education level and type of banking experience revealed a differentiated pattern across banking experience categories. Specifically, the interaction term for employees with exclusive public banking experience was marginally significant ($\beta = .118$, $p = .059$), whereas a statistically significant interaction was observed for employees who transitioned from private to public banks ($\beta = .427$, $p < .001$). These findings indicate that the association between education level and turnover intention varies depending on the type of banking experience.

The moderated regression analysis examining the relationship between income level and turnover intention was statistically significant ($F(5, 420) = 30.143$, $p < .001$), explaining 26.4% of the variance in turnover intention. Although the direct effect of income level was not statistically significant, the interaction between income level and type of banking experience revealed a differentiated pattern across banking experience categories. Specifically, the interaction between income level and exclusive public banking experience was negative and statistically significant ($\beta = -.510$, $p < .001$), whereas a positive and statistically significant interaction was observed for employees who transitioned from private to public banks ($\beta = .353$, $p = .019$). These findings indicate that the relationship between income level and turnover intention varies depending on banking experience type, with opposite directions observed across experience categories.

The moderated regression analysis examining the relationship between total banking experience and turnover intention was statistically significant ($F(5, 420) = 46.806$, $p < .001$), explaining 35.8% of the variance in turnover intention. Although the direct effect of total banking experience was not statistically significant, the interaction between total banking experience and type of banking experience revealed a differentiated pattern across banking experience categories. Specifically, a negative and statistically significant interaction was observed for employees with exclusive public banking experience ($\beta = -.783$, $p < .001$), indicating that turnover intention decreased as total banking experience increased in this group. In contrast, a positive and statistically significant interaction was found for employees who transitioned from private to public banks ($\beta = .743$, $p < .001$), indicating that turnover intention increased with greater total banking experience among transition employees. Overall, these findings demonstrate that the relationship between total banking experience and turnover intention varies depending

on the type of banking experience.

5 DISCUSSION

Consistent with a substantial body of research, the present findings indicate that gender does not have a direct effect on turnover intention (Abraham, 1999; Martin & Roodt, 2008; Kim & Stoner, 2008). Similar results have been reported in more recent studies conducted across different institutional and cultural contexts (Dole & Schroeder, 2001; Liu & Lo, 2018; Lo et al., 2023; Teng et al., 2022). However, other studies have produced mixed evidence, suggesting that gender effects may vary depending on contextual and organizational factors (Dwivedi, 2015; Kebede & Fikire, 2022; Rahman et al., 2010).

The findings of the present study indicate that marital status is associated with turnover intention, with single employees exhibiting higher levels of turnover intention compared to their married counterparts. This pattern is commonly attributed to differences in financial responsibilities and perceived job security, as marital commitments may increase the costs associated with voluntary job mobility.

Prior research, however, has reported mixed evidence regarding the relationship between marital status and turnover intention. Some studies have found no statistically significant association between marital status and turnover intention (Martin & Roodt, 2008), whereas others have reported a significant relationship, with single employees demonstrating higher turnover intention than married employees (Dwivedi, 2015). In contrast, Kebede and Fikire (2022) identified a significant association in the opposite direction, reporting higher turnover intention among married employees.

The inconsistent findings reported in the literature suggest that the relationship between marital status and turnover intention may be context-dependent rather than universal. In this regard, the present study contributes to the literature by demonstrating that the association between marital status and turnover intention varies across different types of banking experience. The moderating role of banking experience type indicates that marital status may influence turnover intention differently depending on employees' institutional context and career trajectories within the banking sector.

Prior research examining the relationship between age and turnover intention has produced mixed findings. Several studies have reported no statistically significant association between age and turnover intention (A'yuninnisa & Saptoto, 2015; Ariyabuddhiphongs & Kahn, 2017; Kebede & Fikire, 2022; Kim & Stoner, 2008; Rahman et al., 2010; Abraham, 1999; Teng et al., 2022). In contrast, other studies have identified a negative relationship, suggesting that turnover intention decreases as age increases (Liu & Lo, 2018; Lo et al., 2023; Martin & Roodt, 2008; Tsen et al., 2021). Supporting this view, Dwivedi (2015) reported lower turnover intention among employees aged 30–40 compared to younger employees.

The inconsistency observed in the literature indicates that the effect of age on turnover intention may not be uniform across contexts. The findings of the present study extend this literature by demonstrating that the relationship between age and turnover intention varies according to type of banking experience. Specifically, age was negatively associated with turnover intention among employees with exclusive public banking experience, whereas a positive association was observed among employees who transitioned from private to public banks. This pattern suggests that age-related differences in turnover intention are shaped by institutional context and career trajectories, with perceptions of job security, career expectations, and mobility opportunities potentially operating differently across banking experience types.

Previous studies examining the relationship between tenure and turnover intention have reported inconsistent findings. Several studies have found no statistically significant relationship between tenure and turnover intention (A'yuninnisa & Saptoto, 2015; Kebede & Fikire, 2022; Rahman et al., 2010; Dwivedi, 2015). In contrast, Martin and Roodt (2008) reported a non-linear relationship between organizational tenure and turnover intention, indicating that turnover intention initially increases with tenure but begins to decline after a certain point. Their findings suggest a critical turning point occurring approximately between six and ten years of service.

Similarly, mixed evidence has been reported regarding tenure in the current organization. While Kim and Stoner (2008) identified a positive relationship between organizational tenure and turnover intention, Lo et al. (2023) reported a negative association. Other studies, however, found no significant relationship (Abraham, 1999; Dwivedi, 2015). These divergent findings imply that tenure-related effects on turnover

intention may depend on contextual and organizational factors rather than reflecting a uniform pattern.

The findings of the present study extend this literature by demonstrating that the association between total banking experience and turnover intention varies according to type of banking experience. Specifically, total banking experience was negatively associated with turnover intention among employees with exclusive public banking experience, whereas a positive association was observed among employees who transitioned from private to public banks. This pattern suggests that accumulated experience may strengthen organizational attachment and retention in stable public banking environments, while simultaneously increasing mobility intentions among employees whose career expectations are shaped by prior private-sector experience.

Prior research examining the relationship between education level and turnover intention has yielded mixed findings. Dwivedi (2015) reported a significant association, indicating higher turnover intention among employees with undergraduate degrees and lower turnover intention among those with postgraduate education. In contrast, a substantial body of research has found no statistically significant relationship between education level and turnover intention (Ariyabuddhiphongs & Kahn, 2017; Liu & Lo, 2018; Lo et al., 2023; Martin & Roodt, 2008; Rahman et al., 2010; Teng et al., 2022). These divergent findings suggest that the effect of education level on turnover intention may be contingent upon contextual and organizational factors rather than representing a universal pattern.

The findings of the present study extend this literature by demonstrating that the association between education level and turnover intention varies according to type of banking experience. While the interaction for employees with exclusive public banking experience was marginal, a statistically significant interaction was observed among employees who transitioned from private to public banks. This pattern indicates that educational attainment may shape turnover intention differently across institutional contexts, potentially reflecting differences in perceived career advancement opportunities, role utilization, and expectations regarding merit-based progression within public and private banking environments.

Prior research examining the relationship between income level and turnover intention has predominantly reported a negative association, indicating that higher

income is generally associated with lower turnover intention (A'yuninnisa & Saptoto, 2015; Kebede & Fikire, 2022; Tnay et al., 2013; Chen et al., 2023; Ariyabuddhiphongs & Kahn, 2017; Tsen et al., 2021; Hee & Ling, 2011; Kim & Stoner, 2008). This pattern is commonly attributed to the role of income in enhancing financial security, perceived fairness, and job satisfaction, all of which are known to reduce employees' propensity to leave their organizations.

The findings of the present study both align with and extend this literature by demonstrating that the relationship between income level and turnover intention is contingent upon type of banking experience. While higher income was associated with lower turnover intention among employees with exclusive public banking experience, an opposite pattern emerged among employees who transitioned from private to public banks, for whom income was positively associated with turnover intention. This differentiated pattern suggests that income may operate through distinct mechanisms across institutional contexts. In stable public banking environments, income may function as a retention factor, whereas among transition employees, higher income may coincide with elevated expectations regarding career progression and external labor market opportunities, thereby increasing turnover intention.

The use of convenience sampling in this study limits the generalizability of the findings. Accordingly, future research is encouraged to employ probabilistic sampling techniques and broader samples to enhance the external validity of the results.

6 CONCLUSION

The findings of the study first indicate that statistically significant relationships were identified between turnover intention and several demographic variables, including marital status, age, income level, and total banking experience. Accordingly, efforts aimed at reducing employee turnover in the banking sector should explicitly take demographic characteristics into account, and human resource practices should be differentiated in terms of both intensity and strategic focus across demographic groups.

In this context, the most striking result is that turnover intention reaches its highest level among employees who are single, hold a bachelor's degree, work in private banks, fall within the 22–25 age group, and have less than one year of professional experience.

This profile largely represents individuals who have recently entered the profession following university education, suggesting that the initial adaptation period to the highly demanding and stress-intensive nature of banking exerts a considerable negative impact on employees. This finding highlights the critical importance of structured orientation programs and early-stage onboarding practices during the initial phase of professional entry. Therefore, these findings not only contribute to the theoretical understanding of turnover intention by highlighting the moderating role of banking experience type, but also provide actionable insights for human resource policies aimed at managing employee turnover in the banking sector.

Furthermore, the study demonstrates that turnover intention differs significantly according to type of banking experience and that banking experience type assumes a clear moderating role in the relationship between demographic variables and turnover intention. Several demographic factors that appear insignificant among employees with exclusive private banking experience become significant among those with public banking experience or among employees who have transitioned from private to public banks. Hence, banking experience type has the capacity to either amplify or attenuate the influence of demographic variables on turnover intention.

Within this framework, the concept of transition employees: private-to-public movers emerges as the study's most important empirical contribution and its primary source of originality, as it identifies a distinct employee group whose turnover intentions are shaped by unique career trajectories and institutional contexts within the banking sector. By conceptualizing this group as a separate analytical category, the study advances turnover intention theory by demonstrating that career trajectories and institutional context jointly shape the formation of turnover intentions beyond traditional demographic explanations.

The moderating role embedded in these differences in banking experience type necessitates that both future academic research on turnover intention and practical human resource applications in the sector systematically account for distinctions between public and private banking experience. Accordingly, the study strongly recommends further empirical investigations that explicitly integrate these experience-based differences into their analytical models.

Finally, given that this research establishes the effects of demographic

characteristics and public–private banking experience as independent variables on turnover intention, it also opens new avenues for future research in which attitudinal constructs such as motivation, organizational commitment, and occupational burnout are examined as dependent variables within the same analytical framework.

ETHICAL APPROVAL

The study was approved by the Ethics Committee of Istanbul Nisantasi University, with registration number SOSETKK2024-09, dated November 21, 2024.

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Authors' Contribution

All authors contributed equally to the development of this article.

Data availability

All datasets relevant to this study's findings are fully available within the article.

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