Journal of Advances in Developmental Research (IJAIDR)
E-ISSN: 0976-4844 ● Website: www.ijaidr.com ● Email: editor@ijaidr.com

A Study on Job-Hopping Behaviour among Employees across Different Age Groups in the Private Banking Sector

Umesh Kumar Sharma[1], Dr. Ankit Acharya[2]

[1]Research Scholar, Department of Commerce, Shri Kushal Das University, Hanumangarh
[2]Assistant Professor, Department of Commerce, Shri Kushal Das University, Hanumangarh

Abstract:
Employee mobility has become an important concern for private banking institutions, where competitive career opportunities, salary expectations and changing professional priorities can influence employees' willingness to remain with an organisation. The present study examines job-hopping behaviour among employees belonging to different age groups in the private banking sector. A descriptive and analytical research design was adopted, supported by a quantitative approach. Primary data were collected from 234 private bank employees through offline questionnaires and Google Forms, using a structured instrument containing 12 five-point Likert-scale statements. The reliability of the job-hopping behaviour scale was acceptable, with Cronbach's alpha reported at 0.833. Descriptive statistics indicated a moderate overall level of job-hopping behaviour among respondents. Employees above 45 years recorded the highest mean score, followed by employees below 25 years, while the 36 to 45 years group reported the lowest mean score. One-way ANOVA confirmed a statistically significant difference in job-hopping behaviour across age groups, $F(3, 230) = 9.98$, $p < .001$, leading to rejection of the null hypothesis. The study highlights the need for age-sensitive retention strategies in private banks.

Keywords: Employee mobility; Banking workforce; Retention strategy; Age diversity; Career transition.

REVIEW OF LITERATURE

(Mohd Fuzi & Umar Baki, 2025) reviewed turnover intentions in the financial services sector by synthesising recent research on the quit mindset among employees in financial and banking institutions. Using a systematic review design guided by PRISMA protocols, the study examined literature indexed in Scopus and Web of Science and identified theoretical frameworks, institutional contexts and major antecedents of turnover intention. The review indicated that employees' intention to leave in financial services is shaped by organisational, personal, supervisory, coworker and job-related factors. This study is relevant to the present research because it establishes turnover intention as a critical concern in financial and banking institutions and supports the need to examine job-hopping behaviour among private banking employees.

(Tran et al., 2025) examined the determinants of job-hopping behaviour and turnover intention among Generation Z employees in the marketing field. The study used a quantitative design and tested factors

Journal of Advances in Developmental Research (IJAIDR)
E-ISSN: 0976-4844 ● Website: www.ijaidr.com ● Email: editor@ijaidr.com

such as perceived organisational support, job satisfaction, job involvement, emotional exhaustion, affective commitment and perceived alternative employment through structural equation modelling. The findings highlighted the role of affective commitment and turnover intention in explaining job-hopping behaviour, while perceived alternative employment was not found to be decisive. Although the study was not conducted in banking, it is relevant because it treats job-hopping as a measurable behavioural outcome connected with employee expectations, commitment and organisational experience

(Aulia et al., 2025) investigated job-hopping intention among Generation Z employees in Indonesia by examining grit, perceived organisational support and job satisfaction. The study applied a quantitative design and used structural equation modelling with AMOS to assess direct and mediating relationships. The results indicated that grit had a positive relationship with job-hopping intention, perceived organisational support had a negative relationship, and job satisfaction mediated the relationship between the selected predictors and job-hopping intention. This work is relevant to the present study because it shows that job-hopping behaviour is linked with both individual and organisational perceptions, which supports the use of Likert-scale statements on salary, recognition, learning prospects and career growth in measuring job-hopping behaviour.

(Alnehabi & Al-Mekhlafi, 2024) investigated turnover intention in the Saudi Arabian banking sector by analysing the influence of organisational commitment, organisational identification, employee performance and corporate reputation. The study adopted a quantitative cross-sectional survey design and used structural equation modelling with data collected from banking employees. The results showed that critical organisational factors explained a meaningful proportion of turnover intention among bank employees. This study directly supports the present research because it confirms that turnover-related behaviour is a sector-specific concern in banking and that employees' intention to leave can be examined through structured, statistically testable models.

(Lin et al., 2024) analysed the effect of job stress on job satisfaction and turnover intention among bank employees during the COVID-19 period. The study used a cross-sectional survey design and collected responses from bank employees to examine how job stress and satisfaction were associated with turnover-related attitudes. The findings indicated meaningful connections among job stress, job satisfaction and turnover intention, while also recognising the relevance of demographic characteristics in explaining variation in employee responses. This study is relevant to the present work because it supports the view that banking employees' mobility-related behaviour may differ across respondent characteristics, including age group.

(Loh et al., 2024) examined job-hopping behaviour in the engineering sector in Penang, Malaysia, with attention to positive work culture, compensation and benefits, and job satisfaction. The study used a cross-sectional survey design and analysed the role of workplace factors in shaping employees' inclination towards frequent job changes. The findings showed that job satisfaction had a central role in job-hopping behaviour, while compensation and work culture contributed to broader employment experiences. Although the sector differs from banking, the study is useful for the present research because it demonstrates that job-hopping can be empirically studied through structured responses linked with rewards, satisfaction and workplace conditions.

(Arifin et al., 2024) explored job-hopping among Generation Z employees in Indonesia through a qualitative phenomenological approach. Data were collected through in-depth interviews and observations with six participants to understand how younger employees make sense of frequent job changes. The study indicated that job-hopping is associated with generational work expectations, career meaning and organisational fit. Its relevance to the present study lies in showing that age and generational position can influence attitudes towards changing jobs, thereby supporting the present focus on differences in job-hopping behaviour across employee age groups in the private banking sector.

(Kasa et al., 2023) studied the relationship between human resource practices, organisational commitment and turnover intention among bank employees in Sarawak, Malaysia. Using questionnaire data collected from bank employees, the study reported that human resource practices were negatively related to turnover intention, while organisational commitment mediated this relationship. The findings suggested that better human resource practices can strengthen commitment and reduce employees' intention to leave. This study is relevant to the present research because it connects retention, organisational commitment and turnover-related behaviour within banking, which aligns with the present study's concern with job-hopping tendencies among private banking employees.

(Majeed et al., 2023) examined emotional exhaustion, organisational commitment and job-hopping behaviour in the banking sector of Pakistan. The study used a self-administered questionnaire from banking employees and tested whether organisational commitment mediated the relationship between emotional exhaustion and job-hopping behaviour. The findings indicated that emotional exhaustion was positively linked with job-hopping, whereas organisational commitment reduced job-hopping tendencies. This study is directly relevant because it examines job-hopping within banking and supports the present study's treatment of job-hopping behaviour as an employee mobility tendency that can be measured through a structured scale.

(Lee et al., 2023) investigated factors affecting job-hopping behaviour among finance professionals in Bayan Lepas, Penang. The study used a structured questionnaire and applied multiple regression analysis to examine salary and benefits, work life balance and career development as predictors of job-hopping. The findings indicated that career development had a significant effect on job-hopping, while salary, benefits and work life balance did not show a substantial effect in the tested model. This study is relevant to the present research because it focuses on finance professionals and highlights career development as an important employment consideration linked with mobility behaviour.

(Uzair & Bhaumik, 2023) examined the association between emotional intelligence, turnover intention and job performance in the banking sector of Pakistan. The study used questionnaire-based data from bank employees and focused on how emotional intelligence may relate to employee retention and performance. The work is relevant to the present study because it frames turnover intention as a meaningful behavioural concern in banking and connects employee retention with psychological and performance-related factors. Although the present study does not assess emotional intelligence, it is aligned with the broader research concern of understanding why banking employees may consider leaving their present organisation.

(Christensen & Knardahl, 2022) conducted a prospective multilevel study on job characteristics, age and turnover intention using data from public and private enterprises in Norway. The study examined whether work characteristics predicted turnover intention and whether these relationships varied by age. The analysis showed that several work characteristics were associated with turnover intention, while age was important in understanding how employees respond to workplace conditions. This study is particularly relevant because it directly links age with turnover intention, thereby strengthening the rationale for examining whether job-hopping behaviour differs across age groups among employees in the private banking sector.

UNDERSTANDING JOB-HOPPING BEHAVIOUR IN PRIVATE BANKING

Employee retention has become a significant managerial concern in the private banking sector, where changing career aspirations, performance expectations and competitive employment opportunities often shape employees' decisions to remain with or leave an organisation. Banking employees work in a demanding service environment that requires customer orientation, target achievement, operational accuracy and continuous professional adaptation. In such a setting, job-hopping behaviour is not merely an individual career choice, but also a human resource issue that may affect workforce continuity, service stability and organisational planning. Understanding the conditions under which employees consider changing jobs is therefore important for both academic inquiry and managerial practice.

Job-hopping behaviour generally reflects an employee's tendency or willingness to shift from one organisation to another in search of improved salary, better career prospects, recognition, work life balance, learning opportunities or long-term professional growth. In the private banking sector, these factors may become particularly relevant because employees often compare internal growth opportunities with external offers available in a competitive labour market. However, the tendency to change jobs may not be uniform across all employees. Age can shape career expectations, risk preference, personal responsibilities and perceptions of organisational attachment. Younger employees may view job change as a route to faster career advancement, while experienced employees may evaluate mobility in relation to recognition, security and future prospects.

The present study focuses on job-hopping behaviour across age groups among employees in the private banking sector. It examines whether employees belonging to different age categories differ in their overall tendency towards job change. The study uses a structured questionnaire consisting of 12 Likert-scale statements to capture job-hopping behaviour, and the responses are analysed through descriptive statistics, reliability testing and One-way ANOVA. The available findings indicate a moderate level of job-hopping behaviour overall, with statistically significant differences across age groups. By positioning age group as the independent variable and job-hopping behaviour as the dependent variable, the study contributes to a clearer understanding of employee mobility patterns in private banking. It further offers practical relevance for designing retention practices that respond to age-based differences in employee expectations and career-related concerns.

RESEARCH OBJECTIVE

To examine the level of job-hopping behaviour among employees belonging to different age groups in the private banking sector.

RESEARCH METHODOLOGY

Research Design

The study adopted a descriptive and analytical research design to examine job-hopping behaviour among employees in the private banking sector. The descriptive component was used to present the overall pattern of employees' responses, while the analytical component was applied to test whether job-hopping behaviour differed across age groups. This design was suitable because the study aimed to describe employee behaviour and statistically compare group-based differences without manipulating any variable.

Research Approach

The study followed a quantitative research approach, as the variables were measured through structured Likert-scale responses and analysed using statistical techniques. This approach was appropriate because job-hopping behaviour was converted into numerical scores, enabling descriptive analysis, reliability testing, and hypothesis testing through One-way ANOVA. The quantitative approach therefore supported objective comparison of job-hopping behaviour across different employee age groups.

Population and Sample

The target population consisted of employees working in the private banking sector. A total of 234 respondents were included in the study and classified into four age groups: below 25 years, 25 to 35 years, 36 to 45 years, and above 45 years. Convenience sampling was used, as responses were collected from employees who were accessible and willing to participate through offline questionnaires and Google Forms. The sample size was considered adequate for descriptive analysis and group comparison using One-way ANOVA, as it provided sufficient responses across the identified age categories.

Research Variables

The independent variable of the study was age group, while the dependent variable was job-hopping behaviour. Age group was operationally defined through four respondent categories, namely below 25 years, 25 to 35 years, 36 to 45 years, and above 45 years. Job-hopping behaviour referred to employees' tendency, willingness, or inclination to change jobs for reasons such as better salary, career opportunities, recognition, work life balance, learning prospects, and long-term career growth. The construct mean score for job-hopping behaviour was calculated by combining the responses to all 12 Likert-scale statements and dividing the total by the number of items. Higher mean scores indicated a greater tendency towards job-hopping behaviour, whereas lower scores reflected a comparatively lower tendency.

Instrument Development and Measurement

Data were collected through a structured questionnaire developed to measure job-hopping behaviour among private banking employees. The instrument included 12 Likert-scale statements related to employees' views on changing jobs, career opportunities, salary packages, recognition, work pressure, learning prospects, emotional attachment, and long-term career growth. Responses were measured on a five-point Likert scale, where 1 represented Strongly Disagree, 2 represented Disagree, 3 represented Neutral, 4 represented Agree, and 5 represented Strongly Agree. The item scores were used to compute individual and overall construct-level mean scores for job-hopping behaviour.

Data Collection Procedure

Primary data were collected from employees in the private banking sector using both offline questionnaires and Google Forms. The use of these two modes enabled the researcher to obtain responses from accessible participants in a structured manner. The same questionnaire format was used across both modes to maintain consistency in measurement and response coding.

Reliability of the Instrument

The internal consistency of the job-hopping behaviour scale was assessed using Cronbach's alpha. The reliability analysis was conducted for 12 items, and the obtained Cronbach's alpha value was 0.833. This value exceeds the commonly accepted threshold of 0.70, indicating that the items used to measure job-hopping behaviour had acceptable internal consistency. Therefore, the scale was considered reliable for further statistical analysis.

Statistical Tools and Techniques

Descriptive statistics were used to summarise the responses and present the overall pattern of job-hopping behaviour among employees. Mean and standard deviation were calculated to examine the level and variation of job-hopping behaviour at the item and construct levels. Cronbach's alpha was applied to assess the reliability of the 12-item scale. One-way ANOVA was used to test the hypothesis that there is no significant difference in job-hopping behaviour among employees across different age groups in the private banking sector. This test was appropriate because the independent variable consisted of more than two age categories, while the dependent variable was measured as a continuous construct mean score.

LIKERT STATEMENT

Table 1: Perception of Respondents

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
I often think about changing my current job for better career opportunities.	5	39	90	76	24
I would consider leaving my organisation if another bank offered a better salary package.	7	25	88	92	22
I prefer exploring new job opportunities rather than staying in the same organisation for a long period.	9	53	89	61	22
Limited career growth in my present organisation increases my intention to change jobs.	9	30	96	68	31
I am likely to switch jobs if I do not receive timely recognition for my work.	11	49	93	67	14
Work pressure in the private banking sector makes me consider moving to another organisation.	7	40	93	73	21
I regularly look for employment opportunities outside my present organisation.	14	55	94	58	13

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Better work-life balance in another organisation would encourage me to change my job.	6	41	90	73	24
I believe frequent job changes can improve professional growth in the private banking sector.	4	59	89	63	19
I may leave my present job if I find a role with better learning and development opportunities.	7	41	78	81	27
I feel less emotionally attached to my organisation when better external job options are available.	13	68	85	58	10
I am willing to change jobs if the new organisation offers better long-term career prospects.	6	38	89	77	24

Job-hopping behaviour: The Likert-scale findings indicate a moderate tendency towards job-hopping behaviour among employees in the private banking sector. Respondents showed comparatively stronger agreement with statements related to better salary, improved career opportunities, learning and development prospects, work life balance, and long-term career growth. At the same time, the presence of neutral responses across several items suggests that job-hopping intentions are not uniform, but depend on employment expectations and career-related conditions.

HYPOTHESIS TESTING

H_{01}: There is no significant difference in job-hopping behaviour among employees across different age groups in the private banking sector.

The One-way ANOVA was applied to examine whether job-hopping behaviour differed across employees belonging to different age groups in the private banking sector. The Independent variable was Age group and dependent variable: Job-hopping behaviour

Table 2: Descriptive Statistics

	n	Mean	Std. Deviation
Below 25 years	78	3.31	0.71

	n	Mean	Std. Deviation
25 to 35 years	66	3.15	0.67
36 to 45 years	38	2.75	0.70
Above 45 years	52	3.52	0.67
Total	**234**	**3.22**	**0.73**

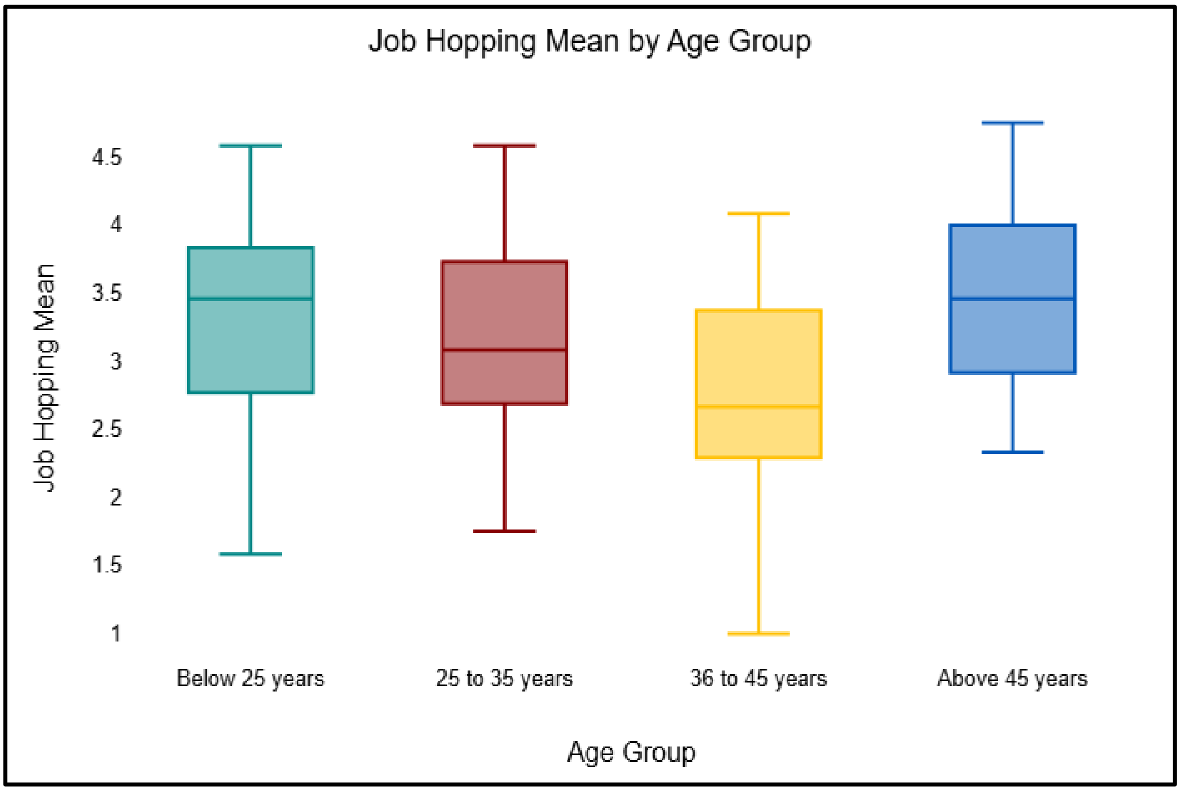

Figure 1: Job Hopping Mean by Age Group

The descriptive results show that employees above 45 years reported the highest mean score for job-hopping behaviour (M = 3.52, SD = 0.67), followed by employees below 25 years (M = 3.31, SD = 0.71) and those aged 25 to 35 years (M = 3.15, SD = 0.67). Employees aged 36 to 45 years recorded the lowest mean score (M = 2.75, SD = 0.70). The overall mean score was 3.22 (SD = 0.73), indicating a moderate level of job-hopping behaviour across the total sample.

Table 3: ANOVA

	Sum of Squares	df	Mean Square	F	p
Age Group	14.27	3	4.76	9.98	<.001
Residual	109.62	230	0.48		
Total	123.89	233			

The ANOVA result indicates a statistically significant difference in job-hopping behaviour across age groups, $F(3, 230) = 9.98$, $p < .001$. The effect size was $\eta^2 = .12$, suggesting that age group accounts for a meaningful proportion of variation in job-hopping behaviour among the respondents.

Decision

For H_{01}, One-way ANOVA was applied to test whether there is a significant difference in job-hopping behaviour among employees across different age groups in the private banking sector. Since the p-value is less than .05, the result is statistically significant. The null hypothesis is rejected.

Finding

The findings indicate that job-hopping behaviour is not uniform across different age groups of employees in the private banking sector. Employees above 45 years and those below 25 years appear to show comparatively higher levels of job-hopping behaviour, while employees aged 36 to 45 years show a relatively lower tendency, suggesting that age-based differences may be relevant for understanding employee mobility patterns.

Conclusion

Since the null hypothesis is rejected, the researcher concludes that there is a significant difference in job-hopping behaviour across different age groups.

OVERALL CONCLUSION

The study examined job-hopping behaviour among employees belonging to different age groups in the private banking sector. The overall mean score indicates a moderate level of job-hopping behaviour among the respondents. The descriptive pattern shows that employees above 45 years recorded the highest mean score, followed by employees below 25 years and those aged 25 to 35 years, while employees aged 36 to 45 years reported the lowest mean score. This suggests that job-hopping behaviour varies across age categories rather than remaining evenly distributed among all employees.

The One-way ANOVA result confirmed a statistically significant difference in job-hopping behaviour across age groups, $F(3, 230) = 9.98$, $p < .001$, with an effect size of $\eta^2 = .12$. Accordingly, the null hypothesis was rejected. The findings suggest that age group is an important factor in understanding employee mobility tendencies in the private banking sector. The study contributes by showing that retention strategies in private banks may need to be sensitive to age-based differences in employee expectations, career priorities, and job-changing behaviour.

SUGGESTIONS BASED ON FINDINGS

1. Private banks should develop age-sensitive retention strategies, as job-hopping behaviour differs across employee age groups.
2. Employees above 45 years require focused attention, as this group recorded the highest mean score for job-hopping behaviour.
3. Banks should examine the career expectations of employees above 45 years and provide suitable long-term growth opportunities.
4. Younger employees below 25 years should be offered structured career guidance, as this group also shows comparatively higher job-hopping behaviour.
5. Clear career progression pathways should be communicated to employees at an early stage to reduce uncertainty about future growth.

6. Banks should review salary and reward structures, as better salary packages appear to be an important factor linked with job-changing intention.
7. Recognition systems should be strengthened so that employees feel valued for their work contribution.
8. Learning and development opportunities should be improved, as employees may consider changing jobs when better skill development options are available elsewhere.
9. Work life balance policies should be reviewed, particularly because employees may be encouraged to change jobs if another organisation offers better balance.
10. Private banks should regularly assess employee perceptions regarding work pressure, since pressure in the banking sector may contribute to job-changing thoughts.
11. Retention practices should not be uniform for all age groups, as the findings show that job-hopping behaviour is not evenly distributed across age categories.
12. Employees aged 36 to 45 years may be studied further to understand why this group reflects comparatively lower job-hopping behaviour.
13. Banks should conduct periodic employee feedback surveys to identify early signs of job-hopping intention.
14. Supervisors and human resource managers should pay attention to employees who regularly search for opportunities outside the organisation.
15. Organisations should strengthen emotional attachment by improving workplace support, fairness, recognition, and communication.
16. Career development discussions should be made part of regular employee engagement practices, especially for employees showing uncertainty about long-term prospects.
17. Retention policies should integrate salary, recognition, learning opportunities, work life balance, and career security rather than focusing on a single factor.
18. Private banks should use the findings to design practical human resource interventions that reduce avoidable employee mobility while respecting genuine career aspirations.

REFERENCES:

1. Alnehabi, M., & Al-Mekhlafi, A. B. A. (2024). Exploring the influence of the critical factors on intentions of employee turnover in the banking segment: A comprehensive mediating analysis. *BMC Psychology, 12*, Article 720. https://doi.org/10.1186/s40359-024-02302-7
2. Arifin, K. N., Fitriana, N., & Yuniasanti, R. (2024). Gen Z generation: Does job hopping matter. *Jurnal Psikologi Malaysia, 38*(2).
3. Aulia, N., Daud, I., & Marumpe, D. P. (2025). Exploring job hopping in Indonesian Generation Z: Grit, perceived organizational support, and job satisfaction. *Journal of Management Science, 8*(1), 199–207.
4. Christensen, J. O., & Knardahl, S. (2022). “I’m too old for this!”: A prospective, multilevel study of job characteristics, age, and turnover intention. *Frontiers in Psychology, 13*, Article 1015313. https://doi.org/10.3389/fpsyg.2022.1015313
5. Kasa, M., Kichin, S., Hassan, Z., Poh, S., & Ramli, N. (2023). Human resource practices, organisational commitment and turnover intention among bank employees in Sarawak, Malaysia.

Asian Academy of Management Journal, 28(2), 275–307. https://doi.org/10.21315/aamj2023.28.2.10

6. Lee, P. X., Al-Ainati, S., Alahmad, F., Senathirajah, A. R. B. S., Isa, M. B. M., Haque, R., & Samy, H. (2023). Factors impacting job hopping behaviour among finance professionals: Towards improving employment policy. *International Journal of Operations and Quantitative Management, 29*(2), 360–377. https://doi.org/10.46970/2023.29.2.17
7. Lin, M. H., Yen, Y. H., Chuang, T. F., Yang, P. S., & Chuang, M. D. (2024). The impact of job stress on job satisfaction and turnover intentions among bank employees during the COVID-19 pandemic. *Frontiers in Psychology, 15*, Article 1482968. https://doi.org/10.3389/fpsyg.2024.1482968
8. Loh, Q. G., Wider, W., Chong, Y. K., Jiang, L., Udang, L. N., & Tanucan, J. C. M. (2024). Job-hopping behaviour in the engineering sector in Penang Malaysia. *Journal of Infrastructure, Policy and Development, 8*(8), Article 4961. https://doi.org/10.24294/jipd.v8i8.4961
9. Majeed, H., Shahid, M., Al-Sulaiti, K. I., & Al-Sulaiti, I. A. (2023). Emotional exhaustion, organizational commitment, and job hopping in the banking sector: A mediation analysis approach. *Journal of Excellence in Management Sciences, 2*(2), 44–61. https://doi.org/10.69565/jems.v2i2.110
10. Mohd Fuzi, N., & Umar Baki, N. (2025). Understanding turnover intentions in the financial services sector: A systematic review of the quit mindset. *SAGE Open, 15*(4), 1–19. https://doi.org/10.1177/21582440251385892
11. Tran, T. T., Nguyen, T. T., & Nguyen, N. T. (2025). Determinants influencing job-hopping behavior and turnover intention: An investigation among Gen Z in the marketing field. *Asia Pacific Management Review, 30*(2), Article 100358. https://doi.org/10.1016/j.apmrv.2025.100358
12. Uzair, Z., & Bhaumik, A. (2023). Association between emotional intelligence and turnover intention: Its effects on job performance in the banking sector. *International Journal of Academe and Industry Research, 4*(4). https://doi.org/10.53378/353018