

Impact of Retention and Development on Turnover Intention among Gen Z at Bank BNI

Employee Retention
and Employee
Development

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ABSTRACT

Generation Z, a growing segment of Indonesia's workforce, shows high turnover intentions, creating retention challenges for organizations. At PT Bank Negara Indonesia (BNI) Regional Office 04, more than 60% of recent resignations involved this demographic. This study aims to investigate the effect of employee retention and employee development on turnover intention among Generation Z employees. A quantitative research design was applied using a survey of 132 respondents selected through purposive sampling. Data were analyzed using path analysis with SPSS to assess individual and joint effects. Results show that employee retention significantly reduces turnover intention by 57.1%, largely driven by strong employee relations and clear career advancement opportunities. Employee development also decreases turnover intention by 29.4%, though its impact is constrained by less effective training delivery. Combined, these variables explain 64.28% of the variance in turnover intention, indicating a substantial negative influence. The findings suggest that enhancing competitive rewards, career pathways, and interactive training can be effective strategies for reducing turnover intention and fostering loyalty among Generation Z employees in the banking sector.

Keywords: Banking Sector, Employee Development, Employee Retention, Generation Z, Human Resource Strategy, Path Analysis.

ABSTRAK

Generasi Z, segmen tenaga kerja Indonesia yang terus berkembang, menunjukkan intensi turnover yang tinggi, sehingga menimbulkan tantangan retensi bagi organisasi. Di PT Bank Negara Indonesia (BNI) Kantor Regional 04, lebih dari 60% pengunduran diri baru-baru ini melibatkan demografi ini. Penelitian ini bertujuan untuk menyelidiki pengaruh retensi karyawan dan pengembangan karyawan terhadap intensi turnover di kalangan karyawan Generasi Z. Desain penelitian kuantitatif diterapkan dengan survei terhadap 132 responden yang dipilih melalui purposive sampling. Data dianalisis menggunakan analisis jalur dengan SPSS untuk menilai efek individual dan gabungan. Hasil penelitian menunjukkan bahwa retensi karyawan secara signifikan mengurangi intensi turnover sebesar 57.1%, sebagian besar didorong oleh hubungan karyawan yang kuat dan peluang kemajuan karier yang jelas. Pengembangan karyawan juga menurunkan intensi turnover sebesar 29.4%, meskipun dampaknya dibatasi oleh penyampaian pelatihan yang kurang efektif. Secara gabungan, variabel-variabel ini menjelaskan 64.28% varians dalam intensi turnover, yang menunjukkan pengaruh negatif yang substansial. Temuan ini menunjukkan bahwa peningkatan penghargaan kompetitif, jalur karier, dan pelatihan interaktif dapat menjadi strategi yang efektif untuk mengurangi intensi turnover dan menumbuhkan loyalitas di kalangan karyawan Generasi Z di sektor perbankan.

Kata Kunci: Sektor Perbankan, Pengembangan Karyawan, Retensi Karyawan, Generasi Z, Strategi Sumber Daya Manusia, Analisis Jalur.

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INTRODUCTION

Generation Z, born between 1995 and 2012, is a significant demographic in Indonesia's workforce. According to 2024 data from the Central Statistics Agency (*Badan Pusat Statistik/BPS*), Generation Z comprises approximately 24% of the total workforce in Indonesia, positioning them as a critical component of the ongoing demographic bonus (Sutopo et al., 2025). By 2030, this generation is projected to dominate the national workforce, making it essential to understand their unique characteristics and workplace needs to ensure organizational success and economic development. Their growing presence necessitates tailored human resource strategies, as their preferences differ markedly from previous generations, influencing organizational stability and performance (Schroth, 2019).

Generation Z is known for distinct traits compared to Millennials and Generation X. They are highly adaptable to technology, possess a strong social conscience, and prioritize flexibility in their work environment. They value work-life balance, continuous self-development, and expect constructive feedback and recognition from management. These preferences create new dynamics in the workplace, particularly regarding loyalty and organizational commitment. However, studies indicate that unmet expectations in career growth and recognition can lead to high turnover intentions among Generation Z employees (Dwidienawati & Gandasari, 2018; Achmad et al., 2023; Shinde, 2025). This trend challenges organizations to adapt their management practices to retain this tech-savvy and purpose-driven generation.

High turnover rates among Generation Z pose significant challenges for organizations, including disrupted productivity, increased recruitment costs, and instability in operations. A 2022 Deloitte survey reported that 40% to 46% of Generation Z employees plan to leave their jobs within two years, reflecting dissatisfaction with current work environments. In the banking sector, PT Bank Negara Indonesia (Persero) Tbk (BNI) faces similar issues. Based on BNI's internal Human Capital data, over 60% of resignations in the past year were from Generation Z employees, with the highest resignation rate (4.2%) recorded in the 20–29 age group. This high turnover rate underscores the need for effective retention and development strategies tailored to Generation Z's expectations (Acheampong, 2021; Hart, 2025; Laia & Palapuningtyas, 2025). These statistics highlight the urgency for BNI to reevaluate its human resource management strategies to address this issue effectively.

Despite BNI's significant investments in employee training, digital learning platforms, and competency-based reward systems, internal surveys reveal gaps in meeting Generation Z's expectations. According to Pertiwi (2023), many employees perceive training programs as irrelevant to job requirements, unevenly implemented, and lacking constructive feedback. Additionally, feelings of underappreciation, poor work-life balance, and uncompetitive compensation compared to industry peers persist. A pre-survey of 20 Generation Z employees at BNI revealed dissatisfaction in three key areas: employee retention, employee development, and turnover intention. Employees expressed concerns about unclear career paths, inadequate recognition, and frequent comparisons with external job opportunities. According to Irawati and Meilani (2024) and Sismiati et al. (2025), the lack of tailored career development and flexible work arrangements significantly contributes to Generation Z's turnover intentions in Indonesia's e-commerce sector, suggesting a similar gap in the banking industry. This research gap highlights the need to explore how retention and development strategies can specifically address Generation Z's turnover intentions in a banking context, where empirical studies remain limited.

This study aims to examine and analyze the direct influence of employee retention and employee development on the turnover intention of Generation Z employees at PT Bank Negara Indonesia (Persero) Tbk Regional Office 04. By addressing this research gap, the study seeks to provide a deeper understanding of how tailored retention and development strategies can mitigate turnover intentions among Generation Z employees. It is expected to contribute theoretically to cross-generational organizational behavior studies by

applying Social Exchange and Human Capital theories to the banking sector. Practically, the findings will offer actionable insights for BNI to design targeted human resource strategies that enhance employee loyalty and reduce turnover, thereby supporting long-term organizational stability. This research is crucial for addressing the unique needs of Generation Z and ensuring their sustained contribution to Indonesia's banking industry.

LITERATURE REVIEW & HYPOTHESIS DEVELOPMENT

Theoretical Foundations

The study of employee retention, employee development, and turnover intention among Generation Z employees is grounded in established theories that provide a robust framework for understanding organizational behavior. According to Giao et al. (2020), the Social Exchange Theory posits that employees' commitment to an organization is influenced by reciprocal relationships, where perceived organizational support, such as retention efforts and development opportunities, reduces turnover intention. This theory is relevant to this study as it explains how Generation Z employees, who value recognition and growth, respond to organizational efforts to retain and develop them. Similarly, the Human Capital Theory, as outlined by Memon et al. (2021), Sepahvand et al. (2021), and Abubakar et al. (2022), emphasizes that investments in employee development enhance skills and loyalty, thereby reducing turnover intentions. These theories align with the study's focus on how retention strategies and development programs influence Generation Z's intention to stay at PT Bank Negara Indonesia (Persero) Tbk Regional Office 04. Generation Z, born between 1995 and 2012, is characterized as digital natives with a strong preference for work-life balance and continuous learning (Hamdan et al., 2021; Kulkarni & Rai, 2023; Yilmaz et al., 2024). Their unique traits necessitate tailored HR strategies, as their dissatisfaction with organizational support can lead to higher turnover intentions (Chillakuri, 2020; Anwar, 2024; Moon et al., 2024). These theoretical perspectives provide a foundation for hypothesizing that effective retention and development strategies can mitigate turnover intentions by fostering a sense of value and growth among employees.

Hypothesis Development

Employee retention, employee development, and turnover intention are critical variables in this study, each with distinct characteristics and interrelationships. Employee retention refers to organizational efforts to maintain a qualified workforce through strategies such as competitive compensation, career opportunities, and supportive work environments (Singh, 2019; Sorn et al., 2023; Urme, 2023). Haque (2024) highlights that retention strategies, particularly those emphasizing recognition and work-life balance, are crucial for retaining Generation Z, who prioritize flexibility and meaningful work. Employee development involves enhancing employees' skills and competencies through training, mentoring, and succession planning (Ballaro & Polk, 2017; Friday, 2019; Tetteh & Asumeng, 2024). For Generation Z, development opportunities are a key driver of job satisfaction, as they seek continuous learning and clear career paths (Pichler et al., 2021). Turnover intention, the dependent variable, reflects employees' inclination to leave the organization, driven by factors such as dissatisfaction or lack of growth opportunities (Mujjati & Dewi, 2016; Ahmad, 2018; Belete, 2018). For instance, Lin and Huang (2021) and Satriyo et al. (2022) found that employee retention reduces turnover intention by enhancing job satisfaction, while Purnama and Mayliza (2019) demonstrated that retention and development significantly lower turnover in the banking sector. Similarly, Hendriana et al. (2023) showed that development programs tailored to Generation Z's needs reduce their intention to leave by fostering engagement.

H1: Employee retention has a significant effect on turnover intention.

H2: Employee development has a significant effect on turnover intention.

H3: Employee retention and employee development simultaneously have a significant effect on turnover intention.

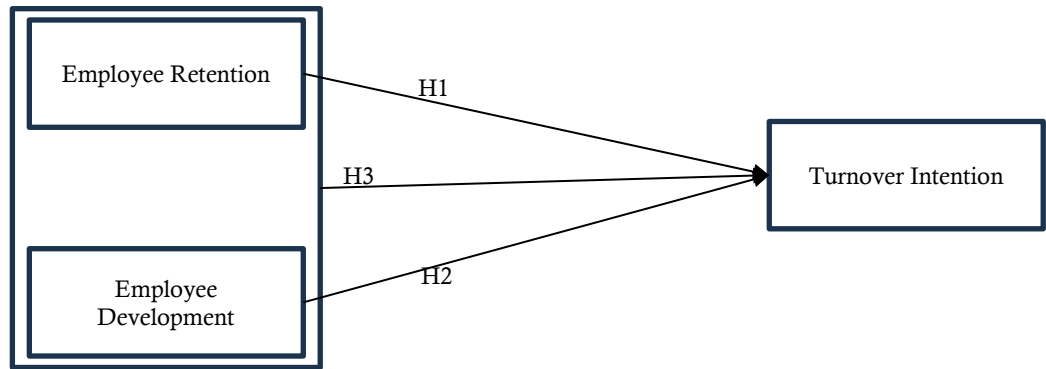


Figure 1. Research Framework

The research framework integrates employee retention and employee development as independent variables influencing turnover intention among Generation Z employees at BNI Regional Office 04. As noted by Rafliani (2023), effective talent management, encompassing retention and development, significantly reduces turnover intention by fostering job satisfaction and engagement, particularly in the hospitality sector, which shares similarities with banking in terms of employee dynamics. The framework is grounded in the Social Exchange Theory, which suggests that employees reciprocate organizational support with loyalty, and the Human Capital Theory, which posits that development enhances employee value and commitment. In this study, retention is operationalized through dimensions such as job stability, career opportunities, rewards, job design, and employee relations, while development includes training, performance management, and succession planning (Sa'diyah, 2023). These variables are hypothesized to negatively influence turnover intention, measured by employees' thoughts of quitting, job search behavior, and intention to leave. The framework assumes a direct relationship without moderating variables to focus on the core impact of retention and development, addressing a research gap in the banking sector where Generation Z-specific studies are limited. This framework is visually represented in Figure 1. Research Framework, which illustrates the hypothesized negative relationships between employee retention, employee development, and turnover intention. This study aims to provide actionable recommendations for BNI to design retention and development strategies that align with Generation Z's expectations, enhancing organizational stability.

RESEARCH METHOD

This study employs descriptive and verification methods to systematically explore the influence of employee retention and employee development on turnover intention among Generation Z employees at PT Bank Negara Indonesia (Persero) Tbk Regional Office 04. The descriptive approach provides a detailed overview of the variables, employee retention (measured through job stability, career opportunities, rewards, job design, and employee relations), employee development (assessed via training, performance management, and succession planning), and turnover intention (evaluated by thoughts of quitting, job search behavior, and intention to leave), using a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree). The verification approach tests causal relationships through hypothesis testing based on empirical data, ensuring a comprehensive understanding of how retention and development strategies impact turnover intentions in the banking context.

Data collection utilized primary and secondary sources to ensure robust findings. Primary data were gathered through printed questionnaires distributed to 132 Generation Z employees, selected via purposive sampling from a population of 182 permanent employees born between 1995 and 2010 across 19 work units in Regional Office 04. The sample size was determined using the Isaac and Michael formula with a 5% error level, ensuring statistical reliability. Secondary data were sourced from BNI's internal reports,

scientific journals, and prior studies to support the theoretical framework. Preliminary interviews with management provided contextual insights into HR challenges, enhancing the relevance of questionnaire design. Validity testing using the Pearson Product-Moment correlation confirmed all items had r -calculated $>$ r -table (0.339), while reliability testing via Cronbach's Alpha yielded values above 0.70, indicating consistent and reliable instruments.

Data processing involved multiple stages to ensure accuracy and suitability for parametric analysis. Responses were edited, coded, and entered into SPSS version 30 for statistical analysis. Ordinal data from the Likert scale were transformed into interval data using the Modified Successive Interval (MSI) method, which applies a successive interval technique to normalize ordinal responses, ensuring compliance with regression analysis assumptions. Descriptive analysis categorized variable scores into five levels (very low to very high) based on actual versus ideal scores, while verification analysis employed simple and multiple linear regression to test hypotheses. Classical assumption tests, including the Kolmogorov-Smirnov normality test ($p > 0.05$), heteroscedasticity test (no residual variance issues), and multicollinearity test (Tolerance $>$ 0.1, VIF $<$ 10), confirmed the regression model adhered to the Best Linear Unbiased Estimator (BLUE) principle. A limitation of this study is its reliance on self-reported questionnaire data, which may introduce response bias, and its focus on one regional office, potentially limiting generalizability to other BNI branches or industries.

RESULTS

This study investigates the influence of employee retention and employee development on turnover intention among 132 Generation Z employees at PT Bank Negara Indonesia (Persero) Tbk Regional Office 04, using data collected through questionnaires. The analysis encompasses both descriptive statistics, which provide insights into employees' perceptions of retention, development, and turnover intention, and inferential statistics, which test the hypothesized relationships through regression analysis. By examining these variables, the study aims to offer actionable insights for BNI to address the high turnover rates among Generation Z employees. The findings, supported by statistical tests and visual summaries, highlight the critical role of retention and development strategies in fostering employee loyalty in the banking sector.

Table 1. Descriptive Statistic

Variable	Average Score	Percentage (%)	Category
Employee Retention	4.02	80.33	High
Employee Development	4.03	80.67	High
Turnover Intention	2.9	58.05	Moderate/Undecided

Table 1 shows the employee retention variable was measured through five dimensions: organizational components, career opportunities, rewards, task and job design, and employee relations. The overall average score was 4.02 (80.33%), categorized as high, indicating that Generation Z employees at BNI Regional Office 04 view retention strategies positively. However, the reward dimension scored lowest at 3.57 (71.41%), only adequate, suggesting dissatisfaction with compensation and recognition. This aligns with Satriyo et al. (2022), who noted that insufficient rewards increase turnover intentions among Generation Z. Meanwhile, organizational components, career opportunities, task design, and employee relations scored higher, reflecting job stability and positive workplace relationships. This disparity highlights the need for stronger reward systems to enhance satisfaction and loyalty.

The employee development variable, assessed through training, performance management, and succession planning, scored 4.03 (80.67%), also high. This shows strong investment in competency development, crucial for Generation Z, who prioritize learning. Yet, some respondents criticized online training for limited interaction. Hendriana et al. (2023) emphasize that ineffective delivery reduces engagement.

Employees also noted limited opportunities for self-development planning. Enhancing interactivity and tailoring programs could better align with expectations. Turnover intention, measured by thoughts of quitting, alternative searches, and resignation plans, averaged 2.90 (58.05%), in the moderate category. This suggests loyalty remains fluid, influenced by dissatisfaction or external opportunities.

This moderate level of turnover intention is consistent with Adelia et al. (2024), who found that Generation Z employees in Indonesia often remain open to external opportunities due to perceived gaps in career development and recognition. The undecided nature of their turnover intention underscores the importance of strengthening retention and development strategies to solidify commitment. These descriptive results provide a foundation for understanding employee perceptions, which are further explored through inferential analysis to test the hypothesized relationships.

Table 2. Simple Regression Analysis Results

Independent Variable	R	R ²	Regression Equation	t-value	p-value	Significance
Employee Retention	0.756	57.1%	$Z = 35.401 - 0.174X + e$	13.158	0.001	Significant
Employee Development	0.542	29.4%	$Z = 31.417 - 0.112X + e$	7.355	0.001	Significant

To examine the relationships between variables, inferential analysis was conducted using simple and multiple linear regression. The influence of employee retention on turnover intention yielded a correlation coefficient (R) of 0.756, indicating a strong negative relationship, and a coefficient of determination (R²) of 57.1%, meaning that 57.1% of the variation in turnover intention can be explained by retention strategies. The regression equation is $Z = 35.401 - 0.174X + e$, with a t-value of 13.158 (t-table = 1.985) and p-value of 0.001, confirming a significant negative effect. This finding supports Purnama and Mayliza (2019), who demonstrated that retention strategies, particularly rewards and career opportunities, significantly reduce turnover intention in the banking sector. The strong influence of retention suggests that improving reward systems and career clarity could substantially lower Generation Z's inclination to leave BNI. These results are summarized in Table 2, which provides a clear overview of the statistical relationships.

The influence of employee development on turnover intention showed a correlation coefficient (R) of 0.542, indicating a moderate negative relationship, with an R² of 29.4%, meaning that 29.4% of turnover intention variability is explained by development efforts. The regression equation is $Z = 31.417 - 0.112X + e$, with a t-value of 7.355 (t-table = 1.985) and p-value of 0.001, confirming significance. This result is consistent with Malik and Imran (2020), who found that development programs enhance employee loyalty in the Pakistani banking sector, though the weaker effect in this study may reflect the perceived inefficacy of online training. The moderate influence of development highlights the need for BNI to optimize training delivery to better meet Generation Z's learning preferences. These findings are also presented in Table 1, allowing for a direct comparison of the effects of retention and development.

Table 3. Multiple Regression Analysis Results

Statistics	Information
Independent Variables	Employee Retention & Development
F-value	116.121
p-value	<0.001
Coefficient of Determination (R ²)	64.28%
Significance	Significant

Multiple regression analysis tested the simultaneous effect of employee retention and employee development on turnover intention. The results showed an F-value of 116.121 and a p-value < 0.001, indicating that the model is significant. The coefficient of determination (R²) of 64.28% indicates that 64.28% of the variability in turnover intention is explained by the combined effect of retention and development, with the remaining

35.72% attributed to other factors. These results align with Sa'diyah (2023), who found that integrated retention and development strategies significantly reduce turnover intention by fostering a supportive work environment. The stronger combined effect underscores the synergy between retention and development in building loyalty among Generation Z employees, suggesting that a holistic approach could maximize retention efforts at BNI. These findings are detailed in Table 3, which highlights the robustness of the simultaneous model.

The analysis reveals that both employee retention and employee development significantly influence turnover intention among Generation Z employees at BNI Regional Office 04, with retention having a stronger effect than development. This difference may be attributed to Generation Z's high valuation of recognition and job stability, as evidenced by the low reward dimension score, compared to their mixed perceptions of training effectiveness. Comparatively, studies like Irawati and Meilani (2024) emphasize that addressing work-life balance and career development can further reduce turnover intention, suggesting that BNI could integrate these elements into its strategies. The findings confirm that robust retention and development programs are critical for reducing turnover intentions, offering practical implications for BNI to refine its reward systems and training modalities to better align with Generation Z's expectations.

DISCUSSION

This study provides a comprehensive analysis of how employee retention and employee development influence turnover intention among Generation Z employees at PT Bank Negara Indonesia (Persero) Tbk Regional Office 04, revealing significant negative relationships that align with theoretical and empirical expectations. The findings indicate that retention ($R^2 = 57.1\%$) has a stronger effect on reducing turnover intention compared to development ($R^2 = 29.4\%$), with a combined effect explaining 64.28% of turnover intention variability. These results underscore the critical role of organizational strategies in addressing the unique needs of Generation Z, a demographic known for valuing recognition, career clarity, and continuous learning. The discussion integrates these findings with prior literature, explores their implications, and acknowledges limitations to provide a holistic interpretation.

The strong negative effect of employee retention on turnover intention, with a correlation coefficient of 0.756, suggests that strategies such as competitive rewards, career opportunities, and supportive employee relations significantly enhance Generation Z's commitment to BNI. According to Satriyo et al. (2022), retention strategies that emphasize recognition and job stability are particularly effective for Generation Z, who prioritize validation and work-life balance. The lower score for the reward dimension (3.57, 71.41%) indicates a gap in BNI's compensation system, which may drive employees to consider external opportunities. This finding is consistent with Irawati and Meilani (2024), who noted that inadequate compensation and lack of career clarity increase turnover intentions among Generation Z in Indonesia's e-commerce sector. The stronger effect of retention compared to development may reflect Generation Z's preference for immediate, tangible benefits like recognition over long-term development programs, especially when training is perceived as less interactive, as noted in the results.

Employee development, with a moderate correlation coefficient of 0.542, also significantly reduces turnover intention, though its impact is less pronounced. This aligns with Elansari et al. (2020) and Shiddiqui et al. (2025), who found that development programs enhance loyalty in the banking sector but require relevance to employees' needs to be effective. The concerns about online training's effectiveness, as reported by respondents, suggest that BNI's current programs may not fully address Generation Z's preference for hands-on, flexible learning. According to Lin and Wang (2022), Generation Z values development opportunities that are personalized and technology-driven, which could explain the moderate effect observed. The combined effect of retention and development ($R^2 = 64.28\%$) highlights their synergy, as supported by Sa'diyah (2023),

who emphasized that integrated HR strategies foster a supportive work environment that reduces turnover intention. This synergy underscores the need for BNI to align retention and development efforts to maximize employee loyalty.

The moderate turnover intention score (2.90, 58.05%) indicates that while Generation Z employees at BNI are not strongly inclined to leave, their loyalty remains fluid. This finding aligns with Climek et al. (2024), who noted that Generation Z's openness to external opportunities stems from unmet expectations in career growth and recognition. The results suggest that BNI's retention strategies, particularly in rewards and employee relations, are more effective than its development programs in mitigating turnover intentions. However, the study's focus on one regional office limits its generalizability to other BNI branches or industries. Additionally, reliance on self-reported questionnaire data may introduce response bias, as employees may underreport their turnover intentions. Future research could explore mediating variables, such as job satisfaction, as suggested by Ratnawati and Subudi (2018), to further elucidate the mechanisms driving turnover intention among Generation Z.

Theoretically, these findings support the Social Exchange Theory, as retention and development foster reciprocal loyalty, and the Human Capital Theory, as development enhances employee value and commitment. Practically, BNI should enhance its reward system by introducing non-financial recognition, such as monthly awards, and improve training interactivity through hands-on workshops or digital platforms tailored to Generation Z's preferences. These strategies could strengthen employee retention and reduce turnover intentions, enhancing organizational stability. Future studies could compare these dynamics across industries or include other generations to provide a broader perspective on turnover intention in Indonesia's banking sector.

CONCLUSION

This study confirms that employee retention and employee development have a significant negative effect on turnover intention among Generation Z employees at PT Bank Negara Indonesia (Persero) Tbk Regional Office 04, both individually and simultaneously. Retention strategies, including organizational components, career opportunities, rewards, job design, and employee relations, contribute significantly to reducing turnover intention, with rewards identified as the weakest dimension, scoring 3.57 (71.41%). Employee development, encompassing training, performance management, and succession planning, also lowers turnover intention, though its impact is less pronounced due to perceived inefficiencies in training delivery. The combined effect of retention and development explains 64.28% of turnover intention variability, highlighting their critical role in fostering loyalty among Generation Z employees. The moderate turnover intention score of 2.90 (58.05%) indicates that while employees are not strongly inclined to leave, their commitment remains fluid, necessitating targeted improvements in HR practices.

These findings offer practical implications for BNI to enhance retention by improving non-financial rewards, such as monthly recognition programs, and optimizing training through interactive, technology-driven formats tailored to Generation Z's preferences. Theoretically, the results reinforce the importance of integrated retention and development strategies in building employee loyalty, particularly for a generation that values recognition and growth. However, the study is limited by its focus on one regional office, which may restrict generalizability to other BNI branches or industries, and its reliance on self-reported data, which may introduce response bias. Future research could explore additional variables, such as job satisfaction or work-life balance, and compare turnover dynamics across different industries or generational cohorts to provide a broader understanding of effective retention strategies.

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