

Investigating The Phenomenon of Jumper in Gen Z in The Banking Sector

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Abstract

This study aims to understand the phenomenon of “job hopping” among Generation Z employees in the banking sector, specifically at CIMB Niaga Bali Denpasar Branch. The research findings indicate that internal factors, such as discrepancies between job expectations and reality, monotony in tasks, limited personal development opportunities, and a lack of non-material recognition, influence Gen Z's desire to switch jobs. External factors, including unsupportive work environments, unsupportive leadership, and rigid organizational structures, also contribute to this phenomenon. Socio-cultural factors, such as the influence of friends and family, as well as exposure to social media, also affect their decisions. The study concludes that job hopping among Gen Z is not a spontaneous phenomenon but rather a result of mismatches between job expectations and reality, as well as unsupportive work environments.. For companies, it is recommended to foster a supportive work environment, provide career development opportunities, and offer appropriate recognition. For Gen Z, it is advised to develop adaptability skills and choose companies that align with personal values.

Keywords : *job hopping, generation Z, banking sector, turnover*

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INTRODUCTION

Generational groupings in the workplace have become a significant topic of study in human resource studies. Early research on intergenerational differences was conducted by Mannheim, who defined generations as social constructs encompassing individuals of similar age and historical experiences (Sirajul, 2021). This perspective suggests that generations are not limited by birth dates but also by values, habits, and behaviors formed through interactions with changing times. A more specific definition is provided by Howe and Strauss (Zorn, 2017), who describe the millennial generation as a group characterized by a focus on teamwork, achievement, and positive behavior.

Theory of generations as social constructs is also relevant to understanding Generation Z, born between 1995 and 2010. This generation grew up in the context of massive digital technology development, rapid social change, and global challenges such as the climate crisis and cultural transformation driven by social media (Nasa et al., 2022). Exposure to technology and global dynamics has shaped unique

characteristics that influence their behavior, both in their personal and professional lives.

In the workplace, Generation Z's behavior reflects a marked paradigm shift compared to previous generations. They seek work not only to meet financial needs but also to achieve meaning and positive impact in line with their personal values. As explained by Huda (2023), a focus on corporate social responsibility and business ethics are key factors in determining their choice of workplace. To support their prioritized work-life balance, flexibility in working hours, location, and opportunities for personal development are highly valued elements (Dhaniswari, 2024).

However, one striking phenomenon among Generation Z is their tendency to change jobs within a relatively short period of time, often referred to as "job hopping." This behavior is not simply an expression of job dissatisfaction but also a response to the need for flexibility and appreciation for their contributions. The Deloitte Millennial Survey (2023) noted that nearly half of global Generation Z workers plan to stay at one company for only two to three years, especially if their expectations regarding flexibility and career development are not met.

The urgency of this research lies in the importance of understanding the "job hopping" phenomenon, which is prevalent among Generation Z in the banking sector. This phenomenon refers to the tendency of the younger generation to change jobs within a relatively short period of time, which can impact the stability and sustainability of human resources in the banking industry. The "job hopping" phenomenon at CIMB Niaga Bali, Denpasar Branch, is reflected in turnover figures. In 2023, Gen Z employee turnover was six (6) percent, then increased to nine (9) percent in 2024. According to Manalu (2023), if the turnover percentage exceeds 10 percent, it is considered worrying.

Job hopping among Generation Z has a broad impact, both on company operational costs and long-term productivity. High turnover rates not only increase recruitment and training costs but also disrupt operational continuity. In the banking sector, this challenge is further complicated given that banks rely heavily on specialized expertise and long-term customer relationships. In this context, understanding the dynamics of job hopping among Generation Z becomes increasingly urgent, particularly for designing effective human resource management strategies.

Previous research has identified various factors influencing the job hopping phenomenon among employees, particularly Generation Z. Ngoc et al. (2022) found that Generation Z employees tend to prioritize a work environment that supports career development and work-life balance, making them more likely to change jobs if these needs are not met. Another study by Devi (2023) highlighted the importance of

salary and benefits in job-hopping decisions, while Viakarina and Pertiwi (2022) noted that younger generations' perceptions of work often drive their intention to seek new opportunities. However, most of these studies have not yet discussed in depth the specific context in the banking sector, especially in National Private Banks, which have unique dynamics and challenges in managing young employees.

Recognizing the importance of this issue, research into the factors driving the job-hopping phenomenon among Generation Z in the banking sector becomes relevant. This research focuses on CIMB Niaga Bali's Denpasar Branch, which faces similar challenges. This research is expected to provide strategic insights for improving employee retention, reducing turnover rates, and creating policies relevant to the needs and expectations of Generation Z.

Based on this background, this study is entitled: "Examining the Job-Job Phenomenon Among Generation Z in the Banking Sector (Case Study of CIMB Niaga Bali's Denpasar Branch).

METHODOLOGY

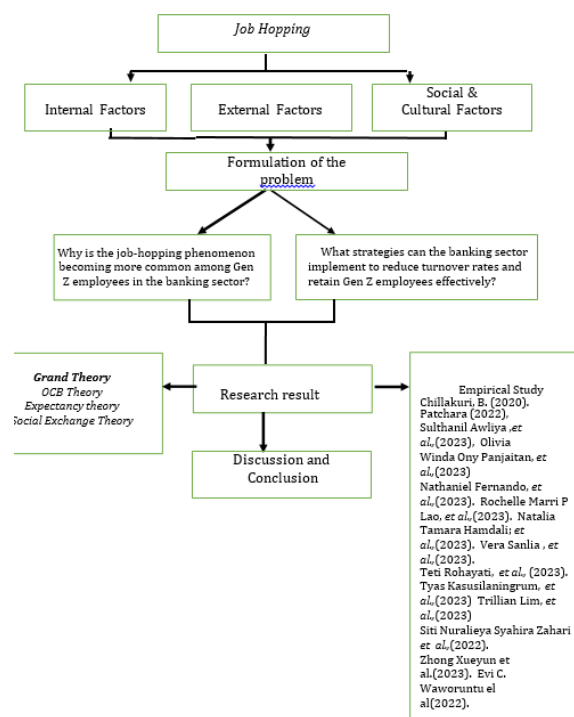


Figure 1. Conceptual Model

This study uses qualitative research with a phenomenological approach. The author hopes to conduct interviews in a comfortable environment for informants. The data collection technique used in this study is the in-depth interview technique and documentation. The subjects of this study were 1 HRD, 3 Gen Z employees, 1 economic observer, and 1 HR lecturer so that the number of informants in this study was 6 people. The purposive sampling technique is a sampling/informant technique based

on certain considerations in accordance with the objectives and benefits of the study. In qualitative research, the author must be able to reveal objective truth. The validity of data in qualitative research is very important, because it aims to measure the level of trust (credibility) of qualitative research so that it can be scientifically accounted for.

RESULTS AND DISCUSSION

Internal Factors

In the context of the banking sector, this phenomenon is a challenge in itself, considering that the banking industry demands stability, loyalty, and continuity in talent management. Therefore, a deeper understanding of the internal factors that drive job hopping behavior in Gen Z is very important as a basis for developing more adaptive retention and career management strategies. One of the objectives of this study is to uncover factors originating from within individuals that influence job hopping behavior in Gen Z employees at Cimb Niaga Bali, Denpasar Branch. The statement shows that the decision to change jobs is not solely due to external factors, but rather because of a mismatch in personal perceptions of the desired career achievements. This strengthens the position that internal factors in the form of unmet expectations are the main trigger for job hopping in Gen Z, a generation that places well-being above mere job stability.

The specific context of Bank CIMB Niaga, it was revealed that the lack of fit between what is expected and the reality of the work they do is a supporting factor for job hopping. The next finding is the mismatch between Gen Z's career expectations and the reality they face in the world of work. Expectations to develop quickly, get new challenges, and feel appreciated are often not met, triggering feelings of stagnation. As expressed by informant Depi, the decision to change jobs arises from "the difference between expectations and reality". Furthermore, research by Sutrisno et al. observed that in the context of work, support from superiors and a comfortable working atmosphere have a major impact on the performance and job satisfaction of Gen Z employees (Sutrisno et al., 2024). If these factors are not met, it can lead to feelings of stagnation and the decision to change jobs.

This finding also makes it clear that job hopping is not merely an impulsive act. Instead, the decision is taken in response to growing dissatisfaction due to the mismatch between expectations and reality, which can be a trigger for managers to create a more adaptive and responsive work environment to the needs of Gen Z employees (Kesumah, 2025). The informant's statement mentioned that repetitive and unchallenging work is the main cause of boredom and loss of motivation. As expressed by informants Wibin and Yunia, the same work activities and lack of innovation make work feel boring and undeveloped. In the context of work psychology, this condition is related to the lack of job enrichment, which causes low job satisfaction. It was also emphasized that work with low task variation will have a direct impact on employee motivation and retention, especially for the younger generation who need challenges and dynamics in their careers.

External Factors

The phenomenon of job hopping among Generation Z is not only influenced by internal factors from the individual, but is also greatly influenced by external factors originating from the work environment. In the banking sector, which is known to have a strict hierarchical and procedural structure, Gen Z's expectations of a dynamic, inclusive, and supportive work environment often experience disparities with organizational realities. This mismatch can trigger the urge to change jobs, especially when individuals feel they are not getting psychological comfort, social support, or opportunities to develop professionally.

Academics say that the quality of the relationship between leaders and subordinates has a significant impact on employee retention. Leadership that is unable to provide emotional support or recognition can reduce work engagement. This statement emphasizes that support and recognition from leaders are crucial elements in the decision to stay. When the relationship with the leader is less harmonious, Gen Z tends to look for a more supportive and appreciative work environment. The fact is that Gen Z will compare their condition with others in their environment. The influence of coworkers who convey information about conditions in other places is often a trigger for job mobility.

Social and Cultural Factors

Job hopping behavior in Generation Z cannot be separated from the influence of social and cultural factors that shape Gen Z's perspective on the world of work. Socialization in the family, peer group norms, exposure to social media, and the dynamics of modern work culture have helped shape Gen Z's mindset to be more flexible, adaptive, and demanding satisfaction in non-material aspects, such as the meaning of work, self-actualization, and work-life balance.

This study aims to explore how social and cultural factors contribute to the tendency of job hopping among Gen Z employees at Cimb Niaga Bali, Denpasar Branch. Through a qualitative approach, in-depth interviews were conducted to understand the influence of values instilled by the social environment and the construction of work culture that develops around individuals. The results of the interviews provide information on how social pressure, collective aspirations, and cultural representations have shaped Gen Z's preferences to seek a work environment that is more in line with their identity and lifestyle.

Gen Z representatives stated that individuals naturally compare themselves to others as a reference for self-evaluation. In the context of the workplace, Gen Z tends to compare their working conditions with their peers, both in terms of salary, benefits, and work environment. This statement shows that informal communication with coworkers or social networks triggers comparisons of working conditions between individuals. If Gen Z feels there is inequality or better potential elsewhere, they are encouraged to change jobs. The culture of comparing oneself to others is one of the triggers for job hopping behavior. This statement shows a shift in values in the work culture among Gen Z. Job hopping is no longer considered a form of disloyalty, but rather an adaptive strategy to achieve better job satisfaction and professional development. This is part of a new cultural construction that is developing in urban and digital societies.

Gen Z Hopes for Lower Turnover Rates

This study reveals that external factors play a significant role in the job hopping phenomenon among Gen Z at Cimb Niaga Bali, Denpasar Branch. An unsupportive work environment, such as a non-inclusive organizational culture and a leadership style that does not provide emotional support, is a strong motivator for Gen Z to look for a new job. According to Robbins and Judge (2017), an unsupportive work environment can reduce job satisfaction and increase the intention to leave the job. This is evident in this study, where Gen Z feels uncomfortable and does not get enough social support at work, thus triggering their desire to change jobs.

The next aspect is that an uncomfortable or even toxic work environment is one of the main factors in Gen Z's decision to change jobs. The statement from informant Wibin shows that psychological discomfort arising from a bad work environment can trigger the desire to leave the organization. The findings of this study are in line with the Expectancy Theory which is used as a basis/grand theory. The relevance lies in the mismatch between job expectations and reality and the lack of non-material rewards directly related to the three components of Expectancy Theory, namely:

1. Expectancy
2. Instrumentality
3. Valence

Furthermore, the findings of this study also support the theory of Organizational Citizenship Behavior (OCB) which is used as a grand theory, namely that a toxic work environment and unsupportive leadership inhibit OCB.

Socio-Cultural Factors

Job hopping behavior in Generation Z at Cimb Niaga Bali Denpasar Branch cannot be separated from the influence of social and cultural factors that shape their views on the world of work. Socialization in the family, peer group norms, exposure to social media, and the dynamics of modern work culture have helped shape Gen Z's mindset to be more flexible, adaptive, and demanding satisfaction in non-material aspects, such as the meaning of work, self-actualization, and work-life balance. Digital culture and the use of social media have helped shape Gen Z's perception of an ideal career. They are exposed to narratives about work freedom, work-life balance, and financial success on various digital platforms, which then shape their career expectations. This is supported by informant Prof. Ida Ayu Oka Martini who showed that social media is the main source of the formation of new social norms for Gen Z. Narratives spread through digital platforms form an idealistic and aspirational work culture, so that when real work conditions do not match what they see on social media, a desire arises to move to a place that is considered more ideal.

Mind Map Job Hopping At Bank CIMB Niaga Denpasar Branch

The results of this study reveal that the job hopping phenomenon among Gen Z is influenced by three major interrelated themes, namely internal factors, external factors, and socio-cultural factors. The search for work-life balance and emotional satisfaction is also an important driving force, especially when the lack of appreciation and recognition from the company is felt very strongly by Gen Z

workers. The rigid organizational structure and lack of innovation make Gen Z feel like they have no room to express themselves. Not only the incompatibility of work culture with personal values and high target pressure without a proportional reward system create frustration. The less supportive social work environment also worsens this situation.

Strategies That Can Be Implemented by the Banking Sector to Reduce Turnover Rates and Retain Gen Z Employees Effectively

Based on the results of interviews conducted with Gen Z employees and branch managers of Cimb Niaga Bali, Denpasar Branch, a number of strategies were obtained that can be implemented by the banking sector to reduce turnover rates and increase retention of Gen Z employees effectively. The first strategy identified is the importance of creating a comfortable and supportive work environment. The second strategy is providing compensation and benefits that are in accordance with the workload. Gen Z pays close attention to the balance between contribution and rewards received. Furthermore, the third strategy is the development of relevant and non-monotonous training. Gen Z tends to get bored quickly if they are not given the opportunity to develop new skills. The fourth strategy is recognition of Gen Z's ideas and participation in decision-making. The next strategy is the placement of work positions that are adjusted to the passion and characteristics of the individual. Gen Z tends to change jobs when they feel that their work does not match their interests or competencies. Therefore, mapping employee characteristics from the start is important to place them in the most appropriate function, in order to prevent boredom and mismatch of functions. In addition, a performance-based reward system is another effective strategy to motivate and retain Gen Z. At Cimb Niaga, a reward system in the form of overseas trips is given to employees who achieve certain targets, which is considered effective in increasing the work spirit of all generations, including Gen Z.

Furthermore, an equally important strategy is the involvement of Gen Z in the company's digital and social media activities. This generation has an advantage in mastering technology and digital media. Therefore, companies can optimize this potential in strengthening brand image and marketing strategies through digital platforms. Finally, all of these strategies must be supported by a flexible, innovative, and inclusive organizational culture, such as the EPIC culture implemented at CIMB Niaga, which prioritizes the values of enabling talents, passion, integrity, collaboration, and customer centric. This culture is the foundation that allows the younger generation to develop without abandoning the fundamental values of the organization.

Triangulation Results of Research Findings

Triangulation carried out on the results of this study was carried out using two methods, namely data triangulation and theory triangulation. In terms of internal factors, this study revealed that internal factors are the main triggers for Gen Z's decision to do job hopping. Aspects such as mismatch between job expectations and reality, boredom due to monotonous tasks, limited self-development, and minimal non-material rewards influence their desire to change jobs. A study by Randstad (2024)

shows that 35% of Gen Z plan to change jobs within a year, with the main reasons being the search for work meaning and career growth, which is in line with the findings at Bank CIMB Niaga. Empirical support is shown by Gen Z emphasizing the intrinsic value of work (Rafiki & Hartijasti, 2022; Van & Hieu, 2022). Deloitte's research (2022) on LinkedIn. (2025) confirms that Gen Z prioritizes the alignment of personal values with the organization, and 83% feel that career stagnation drives them to move. A strong employer brand is essential for retention (Yacine & Karjaluo, 2022). However, the Randstad report highlights that the manufacturing industry (analogous to conventional banking) is often seen as less attractive to Gen Z due to its traditional image and lack of flexibility.

CONCLUSION

Based on the results of research conducted on the job-hopping phenomenon among Gen Z employees in the banking sector, it can be concluded that there are a number of factors behind their tendency to change jobs. These factors include discomfort in the work environment, a mismatch between the workload and compensation received, a lack of challenges and opportunities for self-development, and monotonous work. In addition, the need for recognition, flexibility, and the influence of family conditions are also important aspects that influence their decision to leave a company. This study also identified several strategies that can be implemented by the banking sector to reduce turnover rates and retain Gen Z employees effectively. These strategies include creating a comfortable and supportive work environment, adjusting fair compensation, providing relevant and non-monotonous training, and a leadership style that is collaborative and open to new ideas. In addition, job placement based on interests and character, a performance-based reward system, and involving Gen Z in digital activities and social media also play an important role in increasing employee engagement. These findings confirm that an adaptive, inclusive, and character-based approach to generation is needed in managing human resources in today's digital era.

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