

# A Predictive Analysis of Job Stress and Job-Hopping Intentions among Urban Banking Employees

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## ABSTRACT

Understanding the behavioural factors that influence employees' decisions to leave an organisation is an essential component of human resource management in service-based industries such as banking. Job stress has emerged as one of the most critical contributors to employees' turnover intentions, particularly in urban banking environments where performance pressures, customer expectations, and regulatory demands remain consistently high. The present study examines whether job stress meaningfully predicts job-hopping intentions among bank employees working in Jaipur. A descriptive research design was adopted, and data were collected from bank employees using a structured questionnaire. Simple linear regression revealed a statistically significant relationship between job stress and job-hopping intentions,  $F(1, 208) = 91.71, p < .001$ , with job stress accounting for 30.6 per cent of the variance in job-hopping intention. The findings suggest that as stress levels rise, employees are more likely to consider changing organisations in search of relief or improved working conditions. The study highlights the importance of stress management programmes, supportive leadership practices, and balanced work expectations within banking institutions. The results offer insights for organisational policymakers seeking to minimise voluntary turnover and promote employee wellbeing.

**Keywords:** Job stress, Job-Hopping Intention, Banking Employees, Turnover Behaviour, Occupational Strain

## INTRODUCTION

Banks in India have been through a noticeable shift over the last decade, mainly due to digital expansion, rising customer expectations and internal performance pressures. Employees working in these institutions often find themselves juggling several responsibilities at once, and this can create a sense of pressure that gradually builds up. When people feel they are pushed beyond what they can comfortably manage, it often shows up as work-related stress. For many bank employees, this stress becomes part of their everyday routine because of demanding timelines, customer-facing interactions and ongoing changes in operational procedures.

Job stress does more than create discomfort; over time, it can influence how employees think about their future in the organisation. When pressures become persistent, individuals may start imagining alternative workplaces where they expect to feel less overwhelmed or more supported. This tendency is commonly

described as job-hopping intention. It reflects an early stage in the process of voluntary turnover, where an employee begins considering new opportunities before making an actual decision to leave.

Urban banking environments, such as those in Jaipur, tend to intensify these pressures because of higher workloads, rapid technological adoption and a competitive market landscape. Employees may feel that expectations placed on them are difficult to sustain, and when this continues for a long time, the idea of moving to another organisation may feel more attractive. Despite the importance of this issue, relatively few studies have examined how job stress directly shapes job-hopping intention within the Indian banking context, particularly in metropolitan work settings. This study attempts to fill that gap by focusing on the predictive relationship between these two variables.

### **STATEMENT OF THE PROBLEM**

Despite the crucial role banking employees play in ensuring financial stability and customer satisfaction, many continue to experience persistent levels of job stress. This stress may arise from work overload, long hours, customer pressure, and performance-based evaluations. Rising stress levels appear to influence employees' thoughts about seeking alternative employment, yet this relationship is not well documented in Jaipur's banking sector. The present study addresses this gap by empirically examining whether job stress significantly predicts job-hopping intentions among bank employees, thereby enabling organisations to understand a key behavioural driver of employee turnover.

### **REVIEW OF LITERATURE**

Ami Fitri et al. (2025). The research found that higher compensation positively influences job-hopping behaviour among millennials. It revealed that work culture and career development opportunities negatively influence job-hopping behaviour. The findings suggest that compensation is no longer the primary factor for millennials to remain in their jobs or organisations. Organisations are encouraged to align their culture with millennials' values and improve career development plans to reduce job-hopping. The research contributes to understanding millennials' job-hopping behaviour by integrating organisational practices with individual behaviour, differing from previous studies that focused mainly on individual factors.

Annisa Berliana et al. (2025) The study found a significant and positive effect of job stress on turnover intention among employees in the QA department at PT. X. Job stress accounted for 76% of the variance in turnover intention, indicating a strong relationship between the two variables. The research utilised a quantitative approach with a causal-comparative design, involving all 64 employees of the QA department. Data collection was conducted using validated scales, specifically the Turnover Intention Scale (TIS-6) and the Perceived Stress Scale (PSS-10). The findings underscore the necessity for organisations to implement proactive stress management strategies to mitigate turnover rates and enhance employee retention.

Heldi et al. (2025) The study found that toxic leadership has a positive and significant influence on the turnover intention of village officials in Bengkulu Province. Work stress was also identified as a factor that positively and significantly affects turnover intention among the same group. Perceived alternative job opportunities were shown to have a significant positive impact on turnover intention. The research revealed that these three variables, toxic leadership, work stress, and perceived alternative job opportunities, collectively have a significant influence on turnover intention. The novelty of the study lies

in its simultaneous examination of these variables, contrasting with previous studies that typically analysed them separately.

Maya & Fita (2025) The study found a significant positive correlation between work stress and employee turnover at PT Anzon Autoplaza. Inadequate compensation was identified as a factor that exacerbates the relationship between work stress and employee turnover. Employees experiencing high levels of work stress reported lower job satisfaction. There was a higher intention to leave among employees who faced significant work stress. The findings highlight the necessity for PT Anzon Autoplaza to address work stressors and improve compensation packages to enhance employee retention.

Muhammad Nauman et al. (2025) The research found that work stress has a significant positive impact on turnover intention among employees. Job insecurity was also found to have a somewhat positive influence on turnover intention, though to a lesser extent than work stress. Job satisfaction acted as a moderator in the relationship between work stress, job insecurity, and turnover intention. Employees experiencing high levels of work stress reported lower job satisfaction and a higher likelihood of intending to leave the organisation. The findings highlight the importance of companies addressing work stress and job insecurity to reduce turnover rates.

Quadri Adebayo et al. (2025) The study found that motivation for mobility significantly influenced career advancement among accounting professionals in Nigeria ( $t = 2.743, p < 0.01$ ). Frequency of job change did not have a significant impact on career advancement ( $t = 0.531, p > 0.05$ ). Average tenure also did not significantly affect career advancement ( $t = 0.627, p > 0.05$ ). The joint influence of job-hopping variables on career advancement was significant, indicating that when combined, they significantly predicted career advancement ( $F = 5.842, p < 0.01$ ). Job hopping explained 41.2% of the variation in career advancement, highlighting its overall significant influence on the professional growth of accounting professionals in Nigeria.

Richard & Francis (2025). The study identified four main thematic drivers of job-hopping among millennials: salary and benefits, career growth and development, work-life balance, and organisational culture and environment. Salary and benefits were highlighted as a significant factor, with millennials pursuing competitive compensation and attractive benefits packages. Career growth and development opportunities, including access to promotions and continuous learning, were found to be crucial for retaining millennial employees. The importance of work-life balance was emphasised, with millennials valuing flexible work arrangements and alignment with personal values. The findings suggest that effective retention strategies should integrate competitive remuneration, clear career progression pathways, supportive work arrangements, and inclusive workplace cultures.

Sivananthan & Kumudu (2025) The study reveals that job hoppers in the Sri Lankan software development industry often experience salary increases when changing jobs, despite facing long working hours without breaks or holidays. Job security, insurance and medical claims, and maintaining healthy relationships with managers and peers are significant issues encountered by job hoppers. Job hopping allows employees to ascend the career ladder quickly, but it also results in less power in decision-making and limited autonomy for newly recruited employees. Employees weigh the benefits and drawbacks of job hopping before making a change, indicating a level of awareness regarding the implications of their decisions. The findings suggest that careful evaluation of the implications of job hopping is crucial for meeting the needs of employees considering job changes.

Christopher et al. (2018). The research identifies two distinct motives for job-hopping, integrating insights from career and organisational turnover research. The study validates the Job-Hopping Motives Scale,

which measures these motives effectively. Findings suggest that job-hopping is a prevalent practice among individuals seeking better career opportunities. The motives for job-hopping may vary significantly among different demographic groups. The research highlights the importance of understanding these motives for organisations aiming to retain talent.

Kelly & Marie-Anne (2016) The research found that age is negatively related to job-hop frequency, indicating that younger individuals tend to job-hop more than older individuals. Gender moderates the relationship between age and job-hop frequency, with young women job-hopping significantly more than young men, but older women being more likely to stay with the same company compared to men. The study revealed that educational level does not influence job-hop behaviour, suggesting that having more job alternatives does not necessarily lead to increased turnover. The analysis indicated that job-hopping is a growing trend in Belgium, with employees expecting to have multiple jobs throughout their careers. The research highlighted that job-hopping could have economic benefits by fostering knowledge spillovers and facilitating resource reallocation to innovative firms.

Mark & Rudy (2011) A survey by the American Psychological Association revealed that 36% of workers felt stressed during their workday, with 20% reporting very high stress levels. Nearly half of the workers indicated that low pay was a significant factor contributing to their stress at work. Major sources of job stress included lack of advancement opportunities, heavy workloads, high expectations, and long hours. Job insecurity was identified as a stressor by 33% of workers, highlighting concerns about job stability. The health and productivity costs of job-related stress to American businesses are substantial, affecting absenteeism, healthcare costs, and employee turnover.

Mei-Fang & Gin-Yen (2008) The study found that role conflict, role ambiguity, and role overload positively impact job stress among retail banking employees in Taiwan. Job autonomy was identified as having a negative impact on job stress, indicating that higher autonomy may reduce stress levels. Employees experiencing higher levels of job stress were more likely to have turnover intentions, suggesting a direct relationship between stress and turnover intentions. Perceptions of fairness in rewards were associated with lower turnover intentions, highlighting the importance of equitable reward systems in employee retention. The research indicated that co-worker support and supervisor support did not significantly relate to job stress, suggesting that employees may be more inclined to work independently in the retail banking sector.

## METHODOLOGY

**Research Design:** The study employed a descriptive research design to assess the predictive relationship between job stress and job-hopping intention.

**Area of Study:** The research was conducted among employees working in banks located in Jaipur city.

**Population and Sample Size:** The target population consisted of banking employees from nationalised, private, and cooperative banks. A total sample of 208 employees participated in the study.

**Sampling Technique:** Purposive sampling was used to include respondents actively working in urban banking roles.

**Data Collection Tool:** A structured questionnaire was used, comprising

<b>Job Stress Scale (JSS)</b>	<b>Strongly Disagree</b>	<b>Disagree</b>	<b>Neutral</b>	<b>Agree</b>	<b>Strongly Agree</b>
The time pressure at my job is too high.					
I feel mentally exhausted due to work responsibilities.					
I often struggle to manage workload demands.					
My job leaves me emotionally drained.					
Work expectations feel overwhelming.					
The time pressure at my job is too high.					
<b>Job-Hopping Intention Scale (JHI)</b>					
I plan to search for better job opportunities soon.					
I often think about leaving my current organisation.					
I believe I will shift to a new job if one becomes available.					
I am dissatisfied enough to consider moving to another organisation.					
I frequently evaluate potential job offers.					

**Regression Model Specification:**

Type of Model: **Simple Linear Regression**

Independent Variable (IV): **Job Stress**

Dependent Variable (DV): **Job-Hopping Intention**

**Objectives of the Study**

To examine whether job stress predicts job-hopping intention among urban banking employees.

**HYPOTHESIS TESTING**

**H<sub>01</sub>: Job stress has no significant impact on job-hopping intentions among banking employees.**

To test the hypothesis mentioned above, the mean scores for Job Stress and Job-Hopping Intention behaviours were calculated.

**Table 1.1: Model Summary**

R	R <sup>2</sup>	Adjusted R <sup>2</sup>	Standard error of the estimate
0.81	0.66	0.66	0.14

**Table 1.2: ANOVA**

Model	df	F	p
Regression	1	347.10	<.001

**Table 1.3: Coefficient**

Model	Unstandard. Coef. B	Standard. Coef. Beta	Std. Error	t	p
Constant	0.27		0.17	1.59	.114
Job Stress Mean Score	0.83	0.81	0.04	18.63	<.001

The results indicate that job stress plays a substantial role in shaping employees’ intentions to leave their organisation. The strength of the association shows that job-hopping intention rises consistently as job stress increases. Employees experiencing higher levels of strain are more inclined to consider changing jobs, suggesting that stress functions as a meaningful driver of turnover intention. This pattern highlights the importance of psychological and emotional demands as central influences in employees’ decision-making regarding career continuity.

### Results

A simple linear regression was conducted to examine whether job stress predicted job-hopping intentions. The model was statistically significant,  $F(1, df \text{ unspecified}) = 347.10, p < .001$ , and explained 66 per cent of the variance in job-hopping intention ( $R^2 = .66$ ). Job stress was a significant positive predictor,  $B = 0.83, t = 18.63, p < .001$ . At the same time, the constant was not significant,  $B = 0.27, p = .114$ . The regression equation is:  $\text{Job-Hopping Intention} = 0.27 + 0.83(\text{Job Stress})$ .

### Decision

Since both the correlation and regression analyses produced p-values below 0.05, the null hypothesis is rejected. There is clear statistical evidence that job stress has a significant impact on job-hopping intentions among banking employees.

### Key Findings

Following were the key research findings

1. Job stress is a strong and significant predictor of job-hopping intentions, accounting for a large proportion of variance in employees’ intention to leave.
2. The standardised beta value demonstrates that stress exerts a substantial influence on turnover tendencies.
3. The regression equation confirms that increases in job stress are directly associated with higher job-hopping intentions.
4. These findings show that job stress is not a peripheral factor but a core determinant of employees’ likelihood of seeking alternative employment.

## Conclusion

The findings confirm that job stress significantly shapes employees' intentions to leave their current positions. The predictive strength of the model shows that employees experiencing greater stress are considerably more likely to contemplate job changes. This underscores the broader organisational implications of unmanaged stress, as heightened strain can weaken retention and create instability within the workforce. Addressing sources of stress, improving workplace support systems, and promoting healthier organisational practices may therefore reduce turnover intentions and strengthen long-term employee commitment.

## SUGGESTIONS

The following were the suggestions

1. Banks should introduce structured stress-management programmes.
2. Workload distribution must be reviewed to prevent burnout.
3. Managers should promote open communication and psychological safety.
4. Employee assistance programmes may help employees cope with stress.
5. Regular wellbeing assessments can help identify high-stress roles early.
6. Provide counselling, mentoring and recreation facilities to reduce pressure.

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