

The Relationship Between Job Insecurity and Turnover Intention: The Moderating Role of Generation Among Millennial and Generation Z Employees

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Abstract

This study examines the association between job insecurity and turnover intention and examines whether generation moderates this association among Millennial and Generation Z employees. A quantitative correlational design was employed with 371 employees recruited using convenience sampling. Participants completed the Job Insecurity Scale and Turnover Intention Scale. The data were analyzed using moderation analysis with bootstrap resampling based on 10,000 samples. Job insecurity was positively associated with turnover intention ($b = 0.419$, $p < 0.001$, 95% CI [0.288, 0.540]), with the model explaining 25.2% of the variance in turnover intention ($R^2 = 0.252$). The interaction between job insecurity and generation was negative ($b = -0.165$, $p = 0.045$, 95% CI [-0.320, 0.002]). Because the bootstrap confidence interval included zero, the evidence for a moderating effect of generation was not robust. Conditional associations were positive for both Millennials ($b = 0.419$, $p < 0.001$, 95% CI [0.288, 0.540]) and Generation Z ($b = 0.255$, $p < 0.001$, 95% CI [0.149, 0.352]). However, the difference between these coefficients should not be interpreted as a statistically established generational difference because the interaction effect was not robustly supported. Overall, the findings indicate that job insecurity is positively associated with turnover intention, while evidence that generation moderates the strength of this association remains inconclusive.

Keywords: digitization; generation millennials; generation Z; job insecurity; turnover intention

INTRODUCTION

Group age productive moment. The productive age group is currently dominated by Generation Y and Generation Z, who grew up amid the rapid development of digital technology (Widhoyoko et al., 2021). Second generation: own adaptive characteristics to change, get used to it, utilize technology, and like dynamic work environments. However, the millennial generation tends to feel easily fed up when work does not provide challenge and a sense of security (Gayatri & Muttaqiyathun, 2020). On the other hand, Generation Z can adapt to more technology tools. As they begin to grow as digital natives, they adapt



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more quickly to changing work environments (Choudhary et al., 2024; Priyono & Tampubolon, 2023). In addition, both generations tend not to like monotonous work, seek opportunities to grow, and are more open to changing careers (Faaroek, 2021; Kusumawati et al., 2021). Shaw and Fairhurst (2008) also stated that Generation Millennials and Generation Z are known as job hoppers because they more often update their resumes and move on to work to pursue better career Opportunities.

Characteristics related to height turnover intention tendency, namely, an individual's intention to leave the organization and search for other jobs. According to Mobley et al. (1978), turnover intention is a psychological process in which individuals become dissatisfied with their work, weigh the advantages and disadvantages of leaving, and ultimately develop a desire to seek an alternative job. Thus, turnover intention does not arise suddenly but develops from perceptions and working conditions that employees find insufficient to provide comfort and security (Haholongan, 2018).

The phenomenon of turnover among the younger generation is a significant concern in the digital era. Chillakuri (2020) found that Generation Z can leave a company within 3 months if the job does not meet their expectations. A DataIndonesia.id survey showed that 84% of workers in Indonesia intend to resign, with Generation Z the largest group planning to change jobs (Karnadi, 2022). The Deloitte Global Millennial Survey reinforces these findings, which showed that 17% of millennials plan to resign in the next two years, while 21% of Generation Z and 28% of millennials have moved to different industries (Deloitte, 2025). Furthermore, a ResumeLab survey found that 83% of Generation Z workers admit to frequently changing jobs (Szczepanek, 2023). This high turnover rate poses a challenge for organizations because it can hamper productivity, increase recruitment costs, and disrupt organizational sustainability (Salsabila et al., 2025).

One suspected factor contributing to the emergence of turnover intention is job insecurity. Ayubbi and Tjahjadi (2023) explain that job insecurity is one of the main reasons for the increasing intention to move work. Greenhalgh and Rosenblatt (1984) define job insecurity as an individual's perception of an inability to maintain his job, resulting in a threat to the sustainability of work or the future career. This condition is getting worse and often manifests as impacts on the environment, work, economic uncertainty, and digital transformation that changes systems. Work becomes more flexible and technology-based. In such a situation, employees tend to seek other work that is considered safer and more stable (Priyono & Tampubolon, 2023).

Several studies show that job insecurity positively affects turnover intention. Nadhiroh and Budiono (2022) find that the higher the level of job insecurity, the higher employees' intentions to leave the organization. Lutfiyani and Hutahaeen (2024) obtained similar results, showing a positive association between job insecurity and turnover intention among Generation Z employees in startup companies. The conditions indicate that workplace insecurity is an important factor driving the younger generation to seek more promising work.

Previous studies have examined job insecurity and turnover intention among specific generational groups or have focused primarily on the direct association between these constructs. For example, Lutfiyani and Hutahaeen (2024) examined Generation Z, while Rizqita and Pratiwi (2024) investigated the association between job insecurity and turnover intention. Priyono and Tampubolon (2023) also examined job insecurity and turnover intention among Millennial and Generation Z employees. However, limited research has examined whether generation differentiates the strength of the association between job insecurity and turnover intention, particularly by comparing Millennials and Generation Z within the same analytical framework. This represents an important gap because examining generation as a moderator may provide a more nuanced understanding of whether employees from different generations respond differently to perceptions of job insecurity in relation to their intention to leave their organizations.

The rationale for examining generation as a moderator should not be based solely on generalized assumptions about generational characteristics. Instead, differences in career orientations, work expectations, and responses to changing work environments may provide a basis for considering generation as a potential contextual factor. Millennials and Generation Z entered the workforce under different socioeconomic and technological conditions, which may shape how they perceive employment uncertainty and evaluate their employment alternatives. Previous research has suggested that Millennials tend to place considerable importance on career development, job stability, and meaningful work, whereas Generation Z has been characterized by greater expectations for flexibility, adaptability, and technologically mediated work environments (Fanani & Jannah, 2025). These differences may be relevant to how employees evaluate job insecurity and their subsequent intention to leave. Nevertheless, such generational characteristics should be understood as tendencies rather than fixed attributes shared by all members of a generation. Therefore, empirical testing is necessary to determine whether generation actually changes the strength of the association between job insecurity and turnover intention.

From a theoretical perspective, job insecurity is associated with psychological strain and uncertainty regarding the continuity and stability of employment, which may be related to employees' evaluations of their current work situation and their intention to leave the organization (Hellgren et al., 1999). Empirical studies have also reported a positive association between job insecurity and turnover intention. Saputri et al. (2020), for example, found that job insecurity explained 37.93% of the variance in turnover intention. Similarly, Nurramadhania and Idulfilastri (2023) found that job insecurity was associated with burnout, which was subsequently related to stronger turnover intention. These findings provide a basis for expecting a positive association between job insecurity and turnover intention. However, whether the strength of this association differs between Millennials and Generation Z remains insufficiently established.

Therefore, this study aims to examine the association between job insecurity and

turnover intention and to determine whether generation moderates this association among Millennial and Generation Z employees. Specifically, the study addresses two research questions: (1) Is job insecurity associated with turnover intention among employees? and (2) Does generation moderate the association between job insecurity and turnover intention?

Based on the theoretical and empirical considerations above, the hypotheses are formulated as follows: H1: Job insecurity is positively associated with turnover intention among Millennial and Generation Z employees. H2: Generation moderates the association between job insecurity and turnover intention, such that the strength of the association differs between Millennial and Generation Z employees.

This study is expected to contribute to the literature on organizational behavior by examining generation as a potential moderating factor in the association between job insecurity and turnover intention. The findings may also provide practical insights for organizations in developing employee retention strategies that consider differences in generational contexts and responses to employment uncertainty.

RESEARCH METHOD

Research Design

This research was conducted using a quantitative approach with a correlational research design (Azwar, 2021). This approach emphasizes the processing and analysis of numerical data obtained through measurement and statistical analysis. Quantitative methods allow for a deeper and more detailed understanding of the phenomena being studied. Correlational research aims to identify the strength and direction of the relationships between the variables studied. These variables are related through correlation coefficients and changes in other variables (Azwar, 2021).

Research Variables

This research involved three main variables: the independent variable (X), job insecurity; the dependent variable (Y), turnover intention; and the moderator variable (Z), generation (Millennials and Generation Z). Job insecurity, as the independent variable (X), refers to a psychological condition in which employees experience threats and uncertainty regarding the continuity of their employment and prospects, resulting in anxiety, emotional distress, and a sense of powerlessness due to the potential loss of rights and associated well-being (De Witte, 2005). Definition of the dependent variable (Y): Turnover intention arises when an employee intends to leave a company, either voluntarily or involuntarily, to pursue job opportunities more aligned with their preferences in another organization (Mobley, 1977). Definition of the moderator variable (Z): Generation is defined as a social construct that groups individuals based on shared birth year, historical experiences, and similar social and historical contexts (Mannheim, 1952).

Research Respondents

The respondents in this study were employees belonging to the Millennial and Generation Z cohorts who met the predetermined study criteria. Participants were recruited using non-probability convenience sampling, in which participants were selected based on their accessibility and willingness to participate (Azwar, 2017). Data were collected through both online and offline questionnaires, resulting in a total of 371 respondents. The study included 121 Millennial respondents (32.61%) and 250 Generation Z respondents (67.39%).

Generation was operationalized as a categorical variable based on participants' year of birth. In this study, Millennials (Generation Y) were defined as individuals born between 1981 and 1996, whereas Generation Z was defined as individuals born between 1997 and 2012. These classifications were applied consistently in determining participants' generational groups.

Because convenience sampling is a non-probability sampling technique, the sample cannot be assumed to be statistically representative of the broader population of Millennial and Generation Z employees. Therefore, the findings should be interpreted within the characteristics of the participants included in this study, and generalization to the wider population should be made with caution.

The initial minimum sample size was estimated using GPower version 3.1.9.7, with an effect size of 0.275, an alpha level of 0.05, and statistical power of 0.95. The original calculation used one predictor and resulted in a minimum required sample of 138 respondents. The final sample of 371 respondents exceeded this initial minimum requirement. However, because the primary hypothesis involved a moderation model, the GPower calculation should be interpreted as an initial sample-size estimation rather than as a power analysis specifically targeting the interaction effect. The moderation hypothesis was subsequently tested using Hayes' moderation analysis with 10,000 bootstrap resamples.

Research Instrument

The research instrument is divided into two main components. Measurement of the dependent variable (Y), namely intention to leave one's job, was conducted using an instrument modified by Santoso (2024). This instrument was based on Mobley's concept of turnover intention, which encompasses three main aspects: thoughts of quitting, intention to search for work, and intention to quit. This measurement instrument consists of 15 items with a Likert scale offering five response options: Strongly Appropriate (SA), Appropriate (A), Neutral (N), Disappropriate (D), and Strongly Disappropriate (SD). The scale ranges from 5 to 1. Examples of items on this scale are "I often ask friends about job openings elsewhere" and "I will leave this company when I find another job." The turnover intention scale had a Cronbach's alpha of 0.944, with item discrimination ranging from 0.86 to 0.96. In this study, the Cronbach's Alpha reliability estimates for the turnover intention scale were 0.905 for the thinking of quitting dimension, 0.878 for intention to search, and 0.882 for intention to quit.

The instrument used to measure the independent variable (X), namely job insecurity, was the Job Insecurity Scale (JIS), a four-item scale developed by De Witte (2000) and validated by Vander Elst et al (2014). This scale includes items addressing the threat or possibility of job loss, as well as items addressing concerns related to job loss. This instrument was developed based on the concept of job insecurity, as defined by Greenhalgh and Rosenblatt (1984), who describe it as a feeling of being unable to maintain a job due to threats to one's position or future. An example item is "It is very likely that I will lose my job soon." Respondents were asked to rate these items on a scale of Strongly Appropriate (SA), Appropriate (A), Neutral (N), Disappropriate (D), and Strongly Disappropriate (SD). Responses were scored so that higher numbers indicated greater job insecurity. The Cronbach's alpha for the JIS scale was 0.837, and the validity test using Aiken's V yielded item validity coefficients ranging from 0.89 to 0.93.

Procedures and Data Analysis

The researcher conducted an adaptation process, beginning with a request for permission from the developer of the JIS (Job Insecurity Scale) to adapt it to Indonesian culture. Adaptation was carried out in accordance with the guidelines of Beaton et al (2000) which involved five stages, namely (1) initial translation (forward translation), where two translators produced two translation versions, namely T1 and T2, (2) translation synthesis (translation synthesis), where the first translator, the second translator, and the author synthesized the translation results to become one translation version, (3) back translation was carried out again by native speakers of the source language of the measuring instrument, (4) expert committee review, involving experts in reviewing all versions of the scale for initial testing which would be analyzed using Aiken's V, (5) pre-testing, readability testing and finally all documentation was submitted to the instrument developer for assessment of the adaptation process. Researchers conducted a trial (try out) of the instrument on 40 respondents. Reliability testing was carried out using the internal consistency method with the Cronbach's Alpha coefficient.

Researchers collected data through online questionnaires distributed via Google Forms across various social media platforms, including Instagram, WhatsApp, and X, as well as through printed questionnaires administered offline. The data were analyzed using Hayes' moderation analysis implemented in JASP version 0.95.4. Generation was entered as a categorical moderator using dummy coding, with Generation Y (Millennials) coded as 0 as the reference category and Generation Z coded as 1. The moderation model included job insecurity (X), generation (Z), and their interaction term ($X \times Z$) in predicting turnover intention (Y), specified as $Y = b_0 + b_1X + b_2Z + b_3(X \times Z) + \epsilon$. Job insecurity was entered as a continuous predictor [without mean-centering, if this reflects the actual analysis]. The significance of the interaction effect was assessed using bias-corrected percentile bootstrap resampling with 10,000 replications. Conditional associations were also examined separately for Generation Y and Generation Z.

RESULTS AND DISCUSSION

Results

This study included 371 employees from Generation Y (Millennials) and Generation Z. The sample consisted of 121 Millennials (32.61%) and 250 Generation Z participants (67.39%). Data were collected through online questionnaires using Google Forms and through printed questionnaires administered offline.

Moderation analysis using Hayes' moderation framework with bias-corrected percentile bootstrap resampling based on 10,000 replications yielded an R^2 of 0.252. This indicates that the model accounted for 25.2% of the variance in turnover intention, whereas the remaining 74.8% represented variance not explained by the variables included in the model and may reflect other unmeasured variables, measurement error, or other sources of variability.

Job insecurity was positively associated with turnover intention ($b = 0.419$, $p < 0.001$, 95% CI [0.288, 0.540]). This indicates that higher levels of job insecurity were associated with higher turnover intention. The interaction between job insecurity and generation was negative ($b = -0.165$, $p = 0.045$, 95% CI [-0.320, 0.002]). Although the reported p -value was below 0.05, the bias-corrected bootstrap confidence interval included zero. Therefore, based on the bootstrap confidence interval as the primary inferential criterion, the moderating effect of generation was not considered robustly supported. The negative interaction coefficient nevertheless indicates a tendency for the association between job insecurity and turnover intention to differ between the two generational groups.

The conditional associations were positive and statistically significant for both Millennials ($b = 0.419$, $p < 0.001$, 95% CI [0.288, 0.540]) and Generation Z ($b = 0.255$, $p < 0.001$, 95% CI [0.149, 0.352]). Although the coefficient was numerically larger for Millennials than for Generation Z, the difference between the two coefficients should not be interpreted as a statistically established generational difference because such a conclusion depends on the interaction effect. Given that the bootstrap confidence interval for the interaction included zero, the hypothesis that generation moderates the association between job insecurity and turnover intention was not supported under the bootstrap criterion. The hypothesis regarding the positive association between job insecurity and turnover intention was supported.

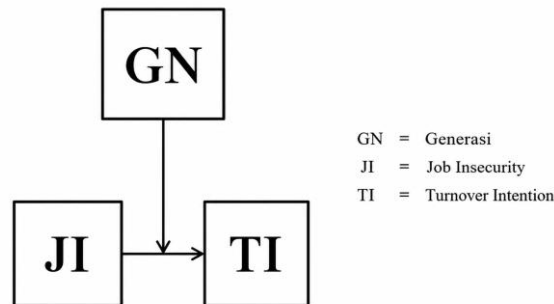


Figure 1. Moderation Path

Discussion

This study examined the association between job insecurity and turnover intention among employees. The results showed that job insecurity was positively associated with turnover intention, indicating that employees who perceived greater uncertainty regarding the continuity of their employment tended to report stronger intentions to leave. This finding is consistent with previous research showing a positive association between job insecurity and turnover intention (Ayuningtyas et al., 2025; Putri & Putra, 2025; Suhendra et al., 2025). The positive association may be explained by the psychological strain arising from uncertainty about employment continuity. When employees perceive their jobs as insecure, they may experience reduced feelings of stability and increased concerns about their future within the organization. Such uncertainty may encourage employees to consider alternative employment opportunities as a way of coping with perceived insecurity. Thus, turnover intention may represent a withdrawal-oriented response to an uncertain employment situation. These findings extend previous research by suggesting that the association between job insecurity and turnover intention may be understood not only through the perception of job threat itself, but also through the psychological uncertainty and strain associated with employees' employment future.

Furthermore, research by Syaputra and Praningrum (2024) and Giranda et al. (2024) indicated that the stronger the perception of job insecurity, the higher the intention to leave. This finding is supported by Gerungan et al. (2022), who confirmed the positive influence of job uncertainty on turnover intention. Therefore, the more intense the job uncertainty employees experience, the higher the potential for turnover intention.

This finding also aligns with research by Syifa and Merdiana (2025), which revealed that job uncertainty motivates individuals to pursue more stable alternative employment options. Research by Zou et al. (2025) also reported that perceived job threats increase an individual's likelihood of leaving an organization. Research by Shoss (2017) also confirmed that job insecurity is one of the most stable predictors of employee turnover behavior. These findings reinforce the notion that there is an empirically established relationship between job insecurity and turnover intention.

This study also showed a numerical difference in the conditional associations between

Millennials and Generation Z. However, the role of generation as a moderating variable was not statistically robustly supported. The association between job insecurity and turnover intention was numerically stronger among Millennials ($b = 0.419$) than among Generation Z ($b = 0.255$); however, this difference should be interpreted as a tentative pattern rather than an established generational difference. One possible explanation is that Millennials may place greater emphasis on job security and career sustainability, as suggested by Ravid et al. (2024). Consistent with this possibility, Gayatri and Muttaqiyathun (2020) found an association between psychological job insecurity and turnover intention among Millennial employees, while Kusumawati et al. (2021) reported that working conditions, including perceptions of job security, were associated with turnover intention. However, these findings provide only a possible interpretation of the observed numerical pattern and do not establish that Millennials are more sensitive to job insecurity than Generation Z.

On the other hand, Generation Z also demonstrates that job insecurity influences turnover intention, as found by Lutfiyani and Hutahaeen (2024). However, Generation Z's characteristics, which are more adaptable to change and have more flexible work expectations, result in a relatively weaker response to job insecurity. However, research by Priyono and Tampubolon (2023) shows that both millennials and Generation Z are affected by job insecurity, but responses to this condition can differ depending on generational characteristics. Research by Lutfiyani and Hutahaeen (2024) shows that job insecurity influences turnover intention in Generation Z. Millennials tend to respond to job insecurity as a threat to career sustainability, thereby increasing turnover intention more strongly, while Generation Z, who are more adaptive to job changes, show a relatively more flexible response (Hamimi et al., 2025). This explains that millennials are more sensitive to the threat of job insecurity than younger generations. Thus, differences in generational characteristics cause variations in the strength of the relationship between job insecurity and turnover intention.

In contrast, Generation Z tends to display a more flexible work orientation and adaptability to changes in the work environment. Research by Syifa and Merdiana (2025) revealed that Generation Z has more dynamic work expectations and is less tied to a single organization. These characteristics shape Generation Z's unique perspective on work, including their response to job insecurity. Consequently, the influence of job insecurity on their turnover intention is relatively lower than that of millennials. This suggests that Generation Z does not always perceive job insecurity as a primary threat, but rather as a normal part of workplace dynamics.

In the context of job insecurity, these characteristics make Generation Z tend to demonstrate greater flexibility in the face of job uncertainty. Research by Nugroho et al. (2025) confirms that younger generations are more able to adapt to uncertain work conditions than previous generations. This explains why job insecurity does not always lead to increased turnover intention among Generation Z, as they are better able to adapt to change and uncertainty in the work environment. This finding aligns with Vander Elst et al.

(2014), who emphasized job insecurity as a crucial work stressor influencing employee attitudes and behavior, including reduced organizational commitment in response to job uncertainty.

Job insecurity is perceived as an uncontrollable situation that causes psychological distress, thereby encouraging employees to reduce work engagement or withdraw from the organization as a means of coping with this stress (Vander Elst et al., 2014). Thus, generational differences in characteristics lead to variations in the strength of the relationship between job insecurity and turnover intention. Millennials, who are more oriented toward job stability, tend to show a stronger response to job insecurity. In contrast, Generation Z, who are more flexible and adaptable, show a relatively weaker response. This finding suggests that generational characteristics influence the strength of the relationship between job insecurity and turnover intention. However, this moderating effect has not yet been sufficiently demonstrated in the estimates.

CONCLUSION

The findings of this study indicate a positive and significant relationship between job insecurity and turnover intention. This means that the greater the employees' perceived job insecurity, the higher their tendency to leave the organization. These results confirm that perceptions of uncertainty and risk in the work environment are important factors driving turnover intention. Furthermore, the conditional associations between job insecurity and turnover intention differed numerically between Millennials and Generation Z, with a higher coefficient observed among Millennials than Generation Z. However, this difference should be interpreted as a tentative pattern rather than an established generational difference. The role of generation as a moderating variable has not been statistically robustly proven, as the confidence interval for the interaction effect still crosses zero. This tentative pattern suggests that generational context may be relevant to how individuals respond to employment uncertainty, although this possibility requires further empirical confirmation.

The implications of this study underscore the need for organizations to prioritize managing job insecurity to reduce employee turnover intention. Companies are encouraged to build a more stable, transparent, and supportive work environment by improving organizational communication, clarifying career paths, and providing psychological support for employees. The implications of this study underscore the need for organizations to prioritize managing job insecurity to reduce employee turnover intention. Companies are encouraged to build a more stable, transparent, and supportive work environment by improving organizational communication, clarifying career paths, and providing psychological support for employees. Given that the moderating effect of generation was not conclusively supported, organizations should be cautious about developing HR strategies based specifically on generational differences. Instead, organizations are encouraged to address job insecurity through transparent communication, clearer career

pathways, and supportive workplace practices that can strengthen employees' sense of employment security. This research contributes to psychology, particularly HR management and organizational development, by highlighting the association between job insecurity and turnover intention. Future researchers are encouraged to expand this research by integrating additional variables that may influence turnover intention dynamics to gain a more comprehensive understanding of employee behavior.

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