

# Turnover Intention Research in the Era of Technology Adoption: A Bibliometric Study Combining UTAUT and Financial Knowledge

Djarmiko Noviantoro<sup>1</sup>, Dimas Pratama Putra<sup>2</sup>, Sasiska Rani<sup>3</sup>, Firmansyah Arifin<sup>4</sup>, Dinarossi Utami<sup>5</sup>, Budi Setiawan<sup>6</sup>

Faculty of Business and Economics, Universitas Tridianti, Palembang, Indonesia<sup>1,2,3,4</sup>

Faculty of Economics and Business, Universitas Muhammadiyah Palembang, Indonesia<sup>5</sup>

Faculty of Economics, Universitas Indo Global Mandiri, Palembang, Indonesia<sup>6</sup>

*djarmiko@univ-tridianti.ac.id<sup>1</sup>, dimaspratamaputra@univ-tridianti.ac.id<sup>2</sup>, sasiska\_rani@univ-tridianti.ac.id<sup>3</sup>, firmansyah\_arifin@univ-tridianti.ac.id<sup>4</sup>, dina\_rossi@um-palembang.ac.id<sup>5</sup>, budi.setiawan@uigm.ac.id<sup>6</sup>*

## Abstract

**Purpose:** This study aims to map the development of turnover intention research in the context of technology adoption by integrating the Unified Theory of Acceptance and Use of Technology (UTAUT) with financial knowledge.

**Methodology/approach:** Using a bibliometric approach, 1,493 documents were retrieved from the Scopus database on 11 September 2025. The bibliometrix package in R was applied to analyze publication trends, sources, authorship, collaboration networks, and keyword co-occurrence.

**Results/findings:** The results reveal a significant increase in publications after 2020, with major contributions from journals such as Sustainability and from countries including India and Indonesia. Keyword analysis highlights emerging themes such as artificial intelligence adoption, fintech, and digital transformation in relation to turnover intention.

**Conclusions:** The study identifies a notable research gap: limited empirical evidence on the moderating role of financial knowledge in UTAUT-based models of turnover intention. This gap suggests the need for integrating behavioral finance perspectives into technology adoption frameworks.

**Limitations:** The analysis is restricted to Scopus-indexed publications and provides only bibliometric evidence without empirical testing.

**Contribution:** This study contributes by offering a structured overview of turnover intention research at the intersection of technology adoption and financial knowledge. It benefits scholars in management, behavioral finance, and information systems, and informs practitioners and policymakers addressing employee retention in digitally transforming organizations.

**Keywords:** *turnover intention, UTAUT, financial knowledge, bibliometric, technology.*

## 1. Introduction

### 1.1. Turnover Intention Research in the Era of Technology Adoption and Its Importance

Research on turnover intention is increasingly important in the era of technology adoption, where digital transformation is changing the way organizations operate and employees work (Ren & Chowdhury, 2025). The shift towards technology-based systems requires employees to adapt quickly, while organizations must be able to retain top talent to avoid losing their competitive advantage (Arora et al., 2024; and Harkat et al., 2025). High turnover rates result in increased recruitment and training costs, as well as decreased productivity (Yan et al., 2021; and Rumawas, 2022). Therefore, understanding the factors influencing turnover intention is crucial, not only to reduce costs but also to ensure the sustainability of organizational performance.

Furthermore, technology adoption presents new challenges for employees, such as demands for digital literacy, technology-based workloads, and the need for flexibility in work (Arnaud et al., 2025; Subrahmanyam, 2025; Hamid, 2022). These factors can influence job satisfaction, commitment, and

ultimately turnover intention (Munkhondya et al., 2025). Thus, turnover intention research in the context of technology not only highlights individual behavioral aspects but also provides insights for organizations in designing adaptive strategies to retain employees amidst digital disruption.

### ***1.2. Turnover Intention Combining TPB, UTAUT, and Financial Knowledge***

The integration of the Theory of Planned Behavior (TPB) (Ajzen, 1991), the Unified Theory of Acceptance and Use of Technology (UTAUT) (Venkatesh et al. 2016), and financial knowledge provides a more comprehensive perspective in explaining turnover intention. TPB highlights the role of attitudes, subjective norms, and perceived control on turnover intention (Abet et al., 2024; Sahraee et al., 2021; Costan et al., 2022), while UTAUT emphasizes performance expectations, effort expectations, social influence, and facilitating conditions (Adanir, 2025). Financial knowledge then functions as a contextual variable that can strengthen or weaken these factors (Lučić et al., 2024; Nave et al., 2023; Wage et al., 2025). In other words, individuals with good financial literacy tend to be better prepared to face technological changes and financial pressures, so that turnover decisions can be influenced by a combination of psychological, technological, and economic aspects simultaneously.

### ***1.3. Possible Contributions to Theory and Practice***

This study contributes to theory development by combining the TPB, UTAUT, and financial literacy as a multidisciplinary framework for understanding turnover intention. This approach broadens the theoretical scope, which previously focused solely on psychological or technological aspects, to an integration that highlights behavioral, financial, and digital technology factors (Ajzen, 1991; Venkatesh et al., 2016). Practically, the research findings can be utilized by organizations to design more relevant retention strategies, for example by improving employee financial literacy, providing technology training, and strengthening organizational support. Thus, this research not only adds to the academic literature but also provides concrete guidance for companies in addressing workforce retention challenges in the era of digital transformation.

### ***1.4. Bibliometric Analysis in Turnover Intention Research***

The bibliometric approach in this study provides a comprehensive overview of publication trends, author collaborations, and disciplinary developments related to turnover intention. Scopus-based analysis shows a significant surge in publications over the past two decades, particularly from 2020 to 2025, indicating the increasing relevance of this topic in a global context. Dominant keywords (Fig. 6) such as financial literacy, technology adoption, behavioral intention, fintech, and cryptocurrency emphasize the increasingly multidisciplinary direction of research, involving management, psychology, and the digital economy. Bibliometric results also reveal the dominance of academic contributions from Asian countries, with increasingly strong international collaborations. Thus, this analysis not only maps the current research landscape but also identifies new exploration gaps, emphasizing the importance of integrating financial literacy and technology adoption in understanding turnover intention.

## **2. Materials and methods**

### ***2.1. Data search and identification***

The most significant bibliographic sources are Scopus WOS, dimensions and Google Scholar (Adanir, 2025). Data were collected from the Scopus database on 11 September 2025. The following query was used: TITLE-ABS-KEY("turnover intention" OR "intention to quit") AND ("technology adoption" OR "UTAUT" OR "technology acceptance") AND ("financial literacy" OR "financial knowledge") AND (LIMIT-TO(LANGUAGE, "English")) AND (PUBYEAR > 2002 AND PUBYEAR < 2025). The initial search yielded N1 = 1,893 records. After removing duplicates (N2 = 243) and screening titles/abstracts for relevance, N3 = 1,493 documents remained for analysis. Screening excluded conference abstracts without full text, non-English papers, and documents not explicitly addressing turnover intention or technology adoption. A PRISMA-style flow diagram Figure.1 illustrates the selection process. Bibliometric analysis was conducted using the bibliometrix R-package version 4.3.2. We applied full counting for authorship and citations, and association strength normalization for keyword co-occurrence networks. Minimum occurrence thresholds were set at 5 for authors and 10 for keywords. Network visualization used the Louvain clustering algorithm. Descriptive

statistics (publication trends, top journals, institutions, countries) and network analyzes (co-authorship, keyword co-occurrence) were reported.

## 2.2. Data extraction and cleaning

The Scopus database includes a wide variety of journal articles. There were 243 articles that were similar and 157 articles that were irrelevant to the research study. Key phrases in the papers Mathematics, Medicine, Agricultural and Biological Sciences, Biochemistry, Genetics and Molecular Biology, Neuroscience, Nursing, Materials Science, Earth and Planetary Sciences, Health Professions, Chemical Engineering, Physics and Astronomy, Immunology and Microbiology, Veterinary, Pharmacology, Toxicology and Pharmaceuticals, and Chemistry were removed, as these words were not associated with turnover intention in UTAUT and Financial Knowledge. Researchers reviewed each title, abstract, and keywords and then removed papers that did not meet the criteria.

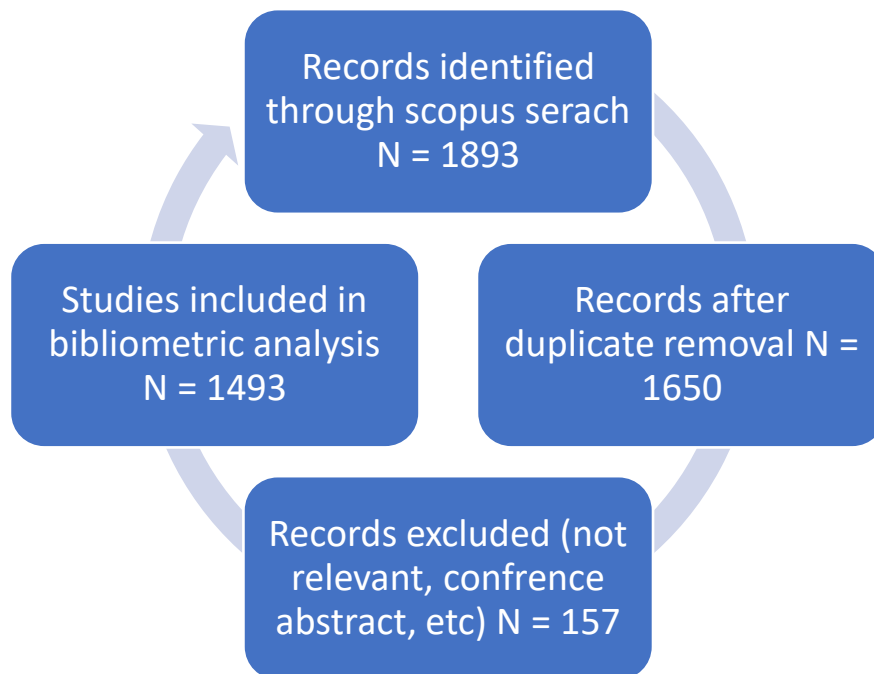


Figure 1. The flow of data search, extraction, and cleaning  
Source: Scopus database (2025)

## 3. Performance analysis

### 3.1. Year-wise publication trends

Table 1 shows that 1,493 review articles were retrieved from the Scopus database, all focused on research on **Turnover Intention**, **Technology Adoption**, **UTAUT Financial Literacy**, and **Financial Knowledge**. Figure 1 displays the publication trend of these 1,493 articles over the years. The data depicted in Figure 1 shows a consistent and significant increase in the number of papers published in Scopus, with 2024 recording the highest number of publications. An interesting observation is that of these 1,493 articles, most of them were published in the last five years, specifically between 2020 and 2025. This highlights the increasing interest and significance of this subject in recent years. Figure 1 illustrates the publication and citation trends of research on **Turnover Intention**, **Technology Adoption**, **UTAUT Financial Literacy**, and **Financial Knowledge** from 2002 to 2025. During this period, the journal publication rate has continued to increase, albeit with some fluctuations

and cycles. It is worth noting that there was a period of no increase in publications from 2002 to 2008, an increase and decrease from 2008 to 2012, and a subsequent increase from 2012 to 2025.

Based on publication performance during the first five months of 2025, it is estimated that this year will continue its upward trend. The observed cycles and spikes in publication trends can be attributed to the proactive nature of researchers. Despite declines, each low point in the publication rate is consistently higher than the previous low point. This pattern validates the overall publication growth. Figure 3 shows that the current trending topics (2025) are artificial intelligence, awareness, behavioral finance, financial literacy, and fintech. Artificial intelligence, awareness, behavioral finance, financial literacy, and fintech are important and trending topics within this research area.

Table 1. Main Information

| MAIN INFORMATION ABOUT DATA     |           |
|---------------------------------|-----------|
| Timespan                        | 2002:2026 |
| Sources (Journals, Books, etc)  | 650       |
| Documents                       | 1493      |
| Annual Growth Rate %            | 2.93      |
| Document Average Age            | 2.33      |
| Average citations per doc       | 14.06     |
| References                      | 10490     |
| DOCUMENT CONTENTS               |           |
| Keywords Plus (ID)              | 1858      |
| Author's Keywords (DE)          | 5483      |
| AUTHORS                         |           |
| Authors                         | 7431      |
| Authors of single-authored docs | 0         |
| AUTHORS COLLABORATION           |           |
| Single-authored docs            | 0         |
| Co-Authors per Doc              | 9.8       |
| International co-authorships %  | 29.07     |
| DOCUMENT TYPES                  |           |
| article                         | 1493      |

Source: Scopus database (2025)

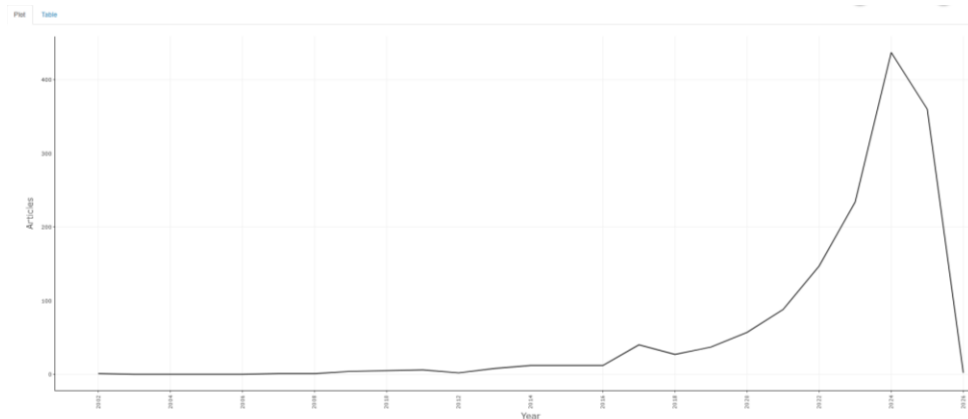


Figure 2. Year-wise publication trends  
Source: Scopus database (2025)

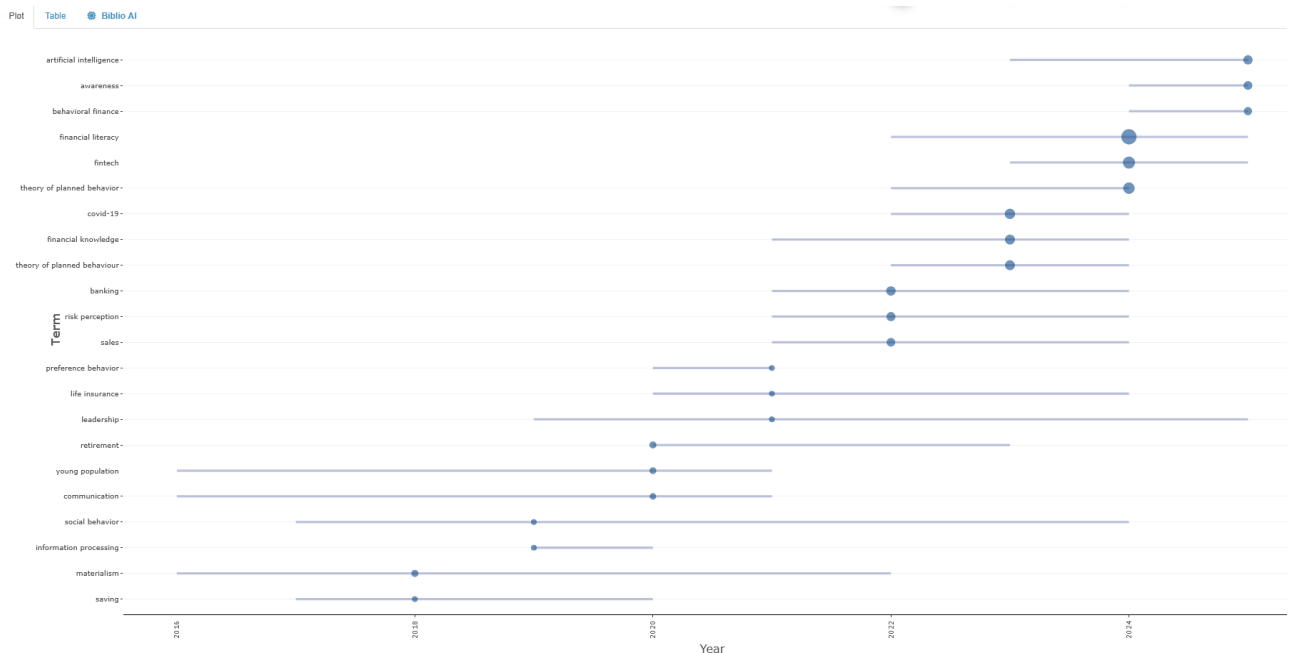


Figure 3. Trends Topics  
Source: Scopus database (2025)

Each of the top 255 most cited publications was published in at least 36 journals. However, only 10 of these journals have published 13 or more articles (see Fig. 4). The Swiss journal *Sustainability* tops the list with 61 articles, confirming its role as a leading reference on sustainability and modern business issues. This is followed by the *International Journal of Bank Marketing* (47 articles) and the *Journal of Islamic Marketing* (33 articles), which emphasize the importance of both conventional and Islamic value-based marketing studies. Furthermore, the *Journal of Financial Services Marketing* (23 articles) demonstrates a research focus on financial services, while *Frontiers in Psychology* and the *Journal of Risk and Financial Management*, with 18 articles each, demonstrate interdisciplinary contributions from psychology and risk management. A key finding of this analysis is the predominance of reputable international journals that focus on sustainability, marketing, and finance, as well as the inclusion of aspects of consumer psychology. This indicates that research in this field is developing multidisciplinary and is moving towards integrating technology, ethics, and sustainability issues into business practice.

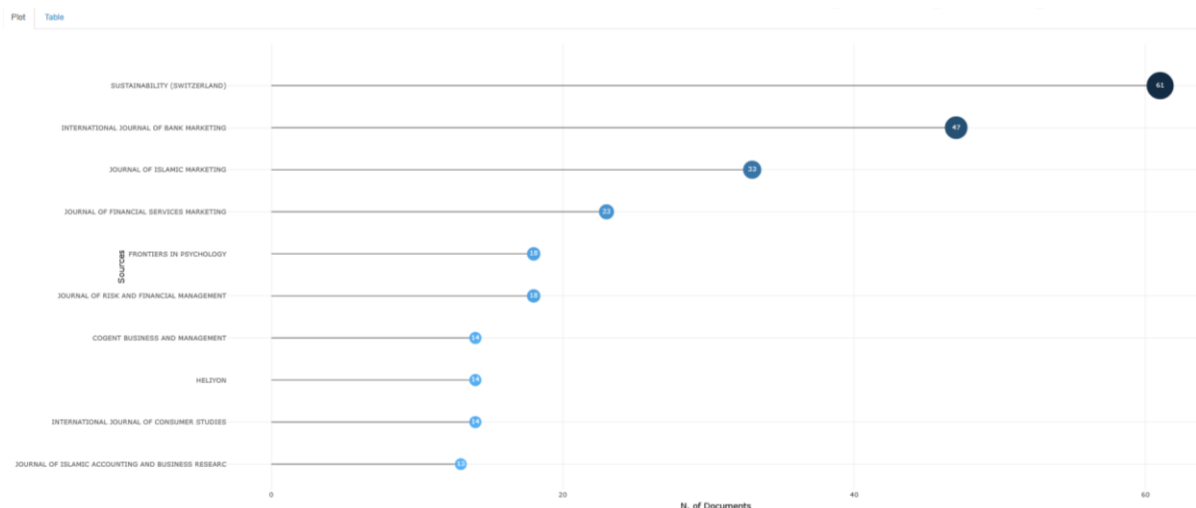


Figure 4. Most Relevant Sources  
Source: Scopus database (2025)

### 3.2. Top universities

Figure 5 shows that the topic of **turnover intention** has received widespread attention from various universities worldwide. Based on Figure 5, Universiti Teknologi MARA holds the top position with the highest number of publications, namely 60 publications. Second and third place are occupied by Bina Nusantara University and the University of Malaya, each with 50 publications. Next, Universiti Putra Malaysia recorded 43 publications, followed by Multimedia University and Universiti Utara Malaysia, which both produced 42 publications. King Faisal University also stands out with 37 publications, while Universiti Kebangsaan Malaysia contributed 35 publications. Amity University and Universitas Negeri Jakarta complete the top ten list with 32 and 30 publications, respectively. These findings indicate that the issue of turnover intention is a significant research focus, especially in the Asian region, reflecting the high level of attention paid to human resource dynamics in both global and local contexts.

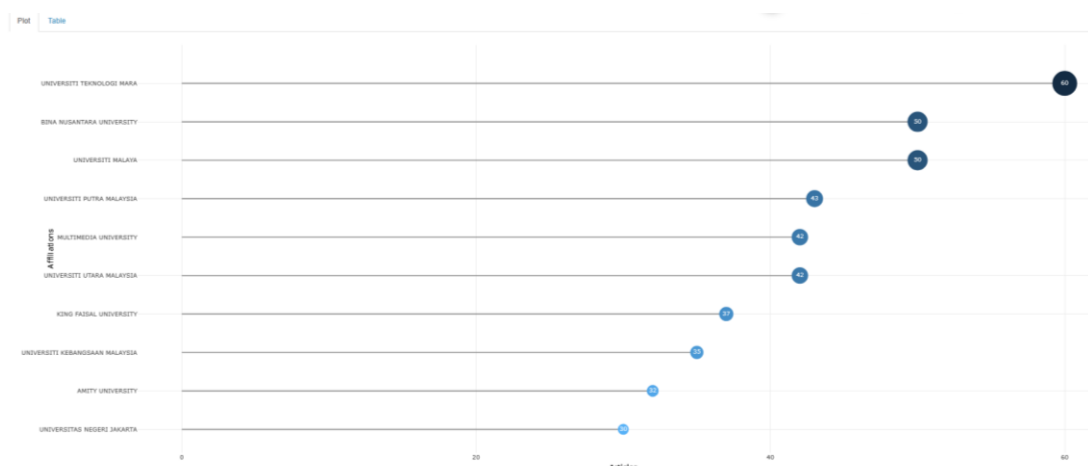


Figure 5. Most Relevant Affiliations  
Source: Scopus database (2025)

### 3.3. Top countries with international collaboration and relationship

Table 2. Countries' Scientific Production

| Country              | Freq |
|----------------------|------|
| INDIA                | 734  |
| INDONESIA            | 622  |
| MALAYSIA             | 583  |
| CHINA                | 430  |
| USA                  | 250  |
| PAKISTAN             | 133  |
| UK                   | 115  |
| AUSTRALIA            | 108  |
| SAUDI ARABIA         | 108  |
| SPAIN                | 98   |
| JORDAN               | 91   |
| THAILAND             | 81   |
| GERMANY              | 73   |
| ITALY                | 71   |
| TURKEY               | 65   |
| SOUTH AFRICA         | 61   |
| BANGLADESH           | 53   |
| FRANCE               | 53   |
| ROMANIA              | 49   |
| SOUTH KOREA          | 49   |
| HUNGARY              | 44   |
| CANADA               | 43   |
| UNITED ARAB EMIRATES | 42   |
| PHILIPPINES          | 41   |
| NIGERIA              | 36   |

Source: Scopus database (2025)

The results of the bibliometric analysis in the category of top countries with international collaboration and relationships show that India holds the top position with the highest publication frequency, namely 734. Indonesia is in second place with 622 publications, followed by Malaysia with 583 publications. China also shows a significant contribution with 430 publications, while the United States is in the next position with 250 publications. Pakistan is recorded with 133 publications, followed by the United Kingdom with 115, and Australia and Saudi Arabia with 108 publications each. Spain completes the top ten list with 98 publications. These findings show that Asian countries dominate in research related to turnover intention, with strong international collaboration in the region. This indicates a significant attention to the issues of human resource management and labor mobility, as well as the active role of developing countries in enriching the global literature through cross-border collaboration.

## 4. Science mapping

### 4.1. Keyword analysis

Based on the results of the **bibliometric analysis using keyword analysis** on the word cloud image, it appears that the keyword "financial literacy" dominates with the largest size, indicating that this topic is the primary focus of research. Furthermore, the theory of planned behavior also appears prominently, indicating that this theoretical framework is widely used in related studies. Other keywords that appear quite frequently are fintech, technology adoption, cryptocurrency, and human sustainability, indicating the direction of research on issues of modern financial technology and sustainability. Keywords such as "trust," "attitude," "perceived risk," and "behavioral intention" also appear, indicating significant attention to psychological and behavioral factors in technology adoption. The emergence of terms such as "Covid-19" indicates the existence of specific studies related to the impact of the pandemic on financial literacy and behavior. Overall, this keyword analysis shows that research focuses heavily on the interaction between financial literacy, digital financial technology, and behavioral theory, which serves as an important foundation for understanding the dynamics of technology adoption in the context of the modern economy.



## 5. Content analysis

Based on the results of **content analysis** visualized through a conceptual framework, research on turnover intention in the era of technology adoption shows a close relationship between behavioral aspects, technology, and financial literacy. **The Theory of Planned Behavior (TPB)** emphasizes the role of attitude, subjective norms, and perceived behavioral control as the main determinants of an individual's intention to leave an organization (Ajzen, 1991; Abet et al., 2024; Sahraee et al., 2021; Costan et al., 2022). Furthermore, the **Technology Acceptance Model (TAM)** explains that perceived ease of use and perceived usefulness of a technological system influence behavioral intentions (Dhagarra, Goswami, & Kumar, 2020), including turnover tendencies. Meanwhile, the **Unified Theory of Acceptance and Use of Technology (UTAUT)** broadens the perspective by highlighting performance expectancy, effort expectancy, social influence, and facilitating conditions as important determinants (Venkatesh et al., 2016; Adanir, 2025). On the other hand, **financial knowledge** emerges as a key variable that can strengthen or weaken the relationship, especially in the context of career decision-making and individual financial stability (Dhagarra et al., 2020). These findings confirm that the integration of behavioral theory, technology adoption, and financial literacy provides a more comprehensive understanding of the dynamics of turnover intention.

## 6. Theories used in Turnover Intentions research

Research on turnover intentions uses various theories to explain the factors that influence employees' intentions to leave an organization. The Theory of Planned Behavior (TPB) is widely used to understand how attitudes, subjective norms, and perceived control play a role in shaping turnover intentions (Abet et al., 2024; Nijjer et al., 2022). Furthermore, the Unified Theory of Acceptance and Use of Technology (UTAUT) provides a different perspective by emphasizing the influence of performance expectations, effort expectations, facilitating conditions, and social influences on behavioral intentions, which ultimately impact turnover (Jalil & Koay, 2024; Li, 2020). Meanwhile, Social Cognitive Theory is used to highlight the unethical consequences of turnover intentions, such as moral disengagement and time theft. Research has found that factors such as trait gratitude and a caring ethical climate can weaken the relationship between turnover intentions and unethical behavior (Li et al., 2025). Furthermore, Conservation of Resource Theory (COR) focuses on the dynamics of work-family conflict and a family-supportive work environment. Research shows that work-family conflict is a key determinant of turnover intention, but organizational support for work-family balance can mitigate this negative impact (Saraswati, Riana, Dewi, & Wibawa, 2024). These findings confirm that multiple theories can provide complementary insights into the complexities of turnover intention.

## 7. Discussions & conclusions

Bibliometric analysis shows that research on turnover intention has experienced significant growth over the past two decades, with a peak in publications occurring between 2020 and 2025. This increase indicates that issues related to technology adoption, financial literacy, and organizational behavior are increasingly relevant in understanding the dynamics of the modern workforce (Dhagarra et al., 2020; Rani et al., 2025; Almado & Algburi, 2025). The integration of theories such as UTAUT, the Theory of Planned Behavior, and Social Cognitive Theory enriches academic understanding of the technological and behavioral factors that influence turnover intention, particularly in the context of an increasingly complex digital economy.

Furthermore, research findings indicate that financial literacy and knowledge serve as important contextual variables that can strengthen or weaken the influence of technological factors on turnover intention *intention* (Almado & Algburi, 2025; Jali, 2024). The dominance of keywords such as *financial literacy*, *fintech*, and *cryptocurrency demonstrates* that research is not limited to organizational factors but also extends to financial and sustainability aspects. This reinforces the notion that understanding turnover intention requires a multidisciplinary approach encompassing management, psychology, economics, and modern financial technology.

This research provides important contributions in the form of trend mapping, international collaboration, and identification of research gaps that can serve as a foundation for further studies. Theoretically, the integration of UTAUT and financial literacy opens up new avenues of exploration in explaining the relationship between *technology adoption* and *turnover intention*. From a policy perspective, the results of this study can serve as a reference for organizations and policymakers in designing workforce retention strategies based on improving financial literacy and technology adaptation. However, this research also has limitations, such as its reliance on a specific database, so it needs to be expanded with qualitative or mixed-method approaches to deepen understanding in the future.

### **7.1. Theoretical, research & policy implications**

Theoretically, this study broadens the understanding of turnover intention by combining TPB, UTAUT, and financial literacy as the main conceptual framework. This approach allows the identification of technological factors (such as performance expectancy, effort expectancy, social influence, and facilitating conditions) that not only influence behavioral intentions but are also moderated by individual financial knowledge. From a research perspective, this study presents a scientific roadmap highlighting global trends, topics, and collaborations, while opening up opportunities for multidisciplinary exploration between psychology, management, economics, and technology. Policy implications arise from the need for organizations and regulators to design workforce retention strategies based on financial literacy, and to support technology adaptation through training and policies focused on employee well-being.

### **7.2. Limitations & directions for future research**

This study has several limitations. First, the use of a single database (Scopus), while comprehensive, limits the scope of the analysis because it does not cover all relevant academic publications. Second, the analysis is quantitative and bibliometric, so it does not delve deeply into the qualitative dimensions of individual motivations, perceptions, and experiences. Third, the dominance of contributions from Asia creates a potential geographic bias that needs to be balanced with studies in other regions. For future research, a mixed-methods approach involving interviews or field surveys is recommended to complement the quantitative findings. Furthermore, exploring the role of new variables such as Fear of Missing Out (FOMO), AI adoption, or behavioral finance could enrich our understanding of the dynamics of turnover intention in the digital era.

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