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THE INFLUENCE OF EDUCATION, SALARY, AND JOB SATISFACTION ON TURNOVER INTENTION AMONG YOUNG WORKERS: THE MEDIATING ROLE OF EDUCATION-JOB MATCH

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ABSTRACT

This study examines the effects of education level, salary, and job satisfaction on turnover intention. It further investigates the mediating role of education-job match in these relationships. The issues of labor shortages and high turnover among young workers in recent years have become increasingly prominent, posing significant challenges for enterprises in recruitment and employee retention. Reducing turnover rates and enhancing workforce stability have thus become critical topics in human resource management. Although existing research has primarily focused on the relationship between salary satisfaction or job satisfaction and turnover intention, few studies have integrated educational background and job-education fit into a comprehensive analytical model. Empirical evidence focusing on young workers remains relatively limited; however, the findings of this study indicate that education-job match plays a significant mediating role between education level, salary, job satisfaction, and turnover intention.

KEYWORDS: Education-job match, Salary, Education, Job satisfaction, Turnover intention, Young workforce.

1. INTRODUCTION

In today's society, it has become increasingly challenging for organizations to recruit qualified talent, while labor shortages persist across various industries. Enterprises face significant challenges in both attracting and retaining employees, while high turnover rates also increase training and operational costs. Compared to constantly replacing new hires, a stable and experienced workforce is considered an essential element for sustainable business operations [1].

Past research has identified multiple factors influencing employee turnover, among which education level, salary, and job satisfaction are the most frequently emphasized. Employees with higher educational attainment may possess greater career mobility [2]; nevertheless, insufficient salary levels or low job satisfaction tend to heighten turnover intention [3]. However, the mechanisms and combined effects among these factors have yet to be fully clarified.

To address this gap, the present study introduces the concept of education-job match as a mediating variable. When employees' educational backgrounds do not align with job requirements, it may reduce their job satisfaction and increase turnover intention. Conversely, a higher degree of match between education and job requirements can enhance satisfaction and retention [4]. This study systematically examines the effects of education, salary, and job satisfaction on turnover intention, and tests the mediating role of education-job match.

1.2. Research Motivation

Although past research has extensively examined the relationships among salary satisfaction, job satisfaction, and turnover intention, and some studies have found that the match between education and job affects employees' attitudes and mobility behaviors, the mediating role of education-job match has not been thoroughly tested. There remains a lack of systematic understanding of how salary and job satisfaction influence turnover intention through education-job match.

Moreover, most existing studies have focused on specific industries or professional groups (such as healthcare or education workers), with relatively few analyzing the young labor force directly. However, workers aged 20-29 are at a critical stage of career exploration and adaptation. Employees comprising this age group tend to be more sensitive to compensation and working conditions while placing greater importance on the compatibility between their educational background and job content. These

factors not only affect their job satisfaction but also influence their decisions to stay or change jobs.

Based on survey data from Academia Sinica, this study conducts an empirical analysis of workers aged 20-29. It aims to fill the gaps in existing literature while providing practical references for enterprises in human resource management, compensation design, and talent retention strategies.

The main objectives of this study are as follows:

- To analyze the direct effects of education level, salary, and job satisfaction on turnover intention, clarifying the relative importance of these variables in explaining turnover behavior among young workers.
- To examine the mediating role of education-job match while determining whether the alignment between education and job modifies the effects of salary and job satisfaction on turnover intention.
- To develop an integrated research model that illustrates the interactions among education, salary, job satisfaction, and education-job match, explaining turnover intentions among workers aged 20-29.
- To propose academic and practical implications that address current research limitations in population scope and model design; to provide useful insights for organizations in managing young employees, designing compensation systems, and developing retention strategies.

2. LITERATURE REVIEW

2.1. Turnover Intention

Turnover Intention refers to an employee's subjective psychological tendency to leave their current organization or to seek alternative employment opportunities. It is generally regarded as the most immediate antecedent of actual turnover behavior [5]. During the turnover process, individuals often experience dissatisfaction with their current job, develop an intention to quit, and ultimately take action to leave. Turnover intention has been widely used as a key predictor in studies examining organizational manpower flow and employee retention.

Salary is considered one of the most direct and tangible factors influencing turnover intention. Equity Theory [6] indicates employees evaluate fairness by comparing their inputs (such as effort, time, and skills) with the outcomes they receive (such as pay, benefits, and promotion opportunities). When employees perceive inequity or unfavorable

treatment relative to others, psychological imbalance occurs, which increases turnover intention. Conversely, when employees believe their rewards are commensurate with their contributions, they tend to feel fairness and satisfaction, thus reducing turnover intention.

Job Satisfaction refers to an individual's positive or negative emotional response toward various aspects of their job [7]. These aspects can include work content, supervisor relationships, promotion opportunities, coworker interactions, compensation, and the work environment. Furthermore, Psychological Contract Theory emphasizes the importance of "informal expectations" between employees and organizations. When employees perceive that the organization has failed to fulfill its promises regarding compensation, promotion, or development opportunities, they may experience a breach of the psychological contract, leading to reduced trust and increased turnover intention [8].

Education-Job Match refers to the degree to which an employee's level of education and professional training align with the requirements of their job [9]. It can be categorized into two dimensions: vertical match and horizontal match. Vertical match refers to the correspondence between educational level and job requirements, while horizontal match refers to the alignment between an employee's field of study and the nature of their work. Research indicates employees whose major fields are unrelated to their current jobs tend to have significantly lower wages and job satisfaction compared to those whose education and job are well matched.

3. RESEARCH METHOD

This study adopts a secondary data analysis approach, utilizing three nationwide large-scale survey datasets released by the Institute of Sociology, Academia Sinica, as the primary data sources:

1. 2023 Survey on the Life and Employment Status of Workers.
2. 2022 Survey on the Employment Status of Youth Aged 15- 29.
3. 2022 Survey on National Life Status and Intentions.

All three surveys are nationally representative and were conducted using stratified random sampling, which accurately reflects the labor market conditions and employment status of young workers

in Taiwan. To ensure research consistency, the sample in the present study was restricted to employed individuals aged 18 to 29, excluding students and the unemployed, in order to focus on the characteristics and behavioral tendencies of the actual working population.

Based on the research objectives and hypotheses, variables related to education level, education-job match, salary level, job satisfaction, and turnover intention were selected, coded, and analyzed as follows:

1. Education Level: Categorized based on the respondent's highest level of education attained. Salary: Measured as the respondent's monthly income.
2. Education-Job Match: This variable was assessed using a five-point self-report scale indicating the degree to which the respondent's job is related to their field of study. It is important to clarify the scoring direction: a score of 1 represents "very consistent" (high match), whereas a score of 5 represents "very inconsistent" (low match). Therefore, a lower score indicates a better alignment between education and job.
3. Job Satisfaction and Turnover Intention: These were measured using questionnaire items evaluating overall job satisfaction and the respondent's intention to change jobs. Specifically, job satisfaction was assessed with items such as "Overall job satisfaction," while turnover intention was measured by items including "Do you currently have any plans to change jobs?"
4. Data Analysis; Note on interpretation: In this study's coding scheme, lower scores on education-job match, job satisfaction, and career development prospects indicate more positive outcomes. Accordingly, a negative correlation represents a positive relationship, whereas a positive correlation indicates an association with higher turnover intention.

4. DATA ANALYSIS

Note on interpretation: In this study's coding scheme, lower scores represent more positive outcomes. Therefore, a positive correlation coefficient indicates an inverse relationship, whereas a negative coefficient indicates a direct relationship.

Table 1: Correlation Analysis Based on the 2022 Survey on the Employment Status of Youth Aged 15–29.

Spearman's Rank Correlation Coefficients

		average monthly salary	Education-Job Match	Turnover Intention	Education Level
average monthly salary	Correlation Coefficient	1000	-.219**	-.017	.327**
	Sig. (2-tailed)	.	<.001	.303	<.001
	N	3713	3713	3713	3713
Education-Job Match	Correlation Coefficient	-.219**	1000	.091**	-.216**
	Sig. (2-tailed)	<.001	.	<.001	<.001
	N	3713	3713	3713	3713
Turnover Intention	Correlation Coefficient	-.017	.091**	1000	.069**
	Sig. (2-tailed)	.303	<.001	.	<.001
	N	3713	3713	3713	3713
Education Level	Correlation Coefficient	.327**	-.216**	.069**	1000
	Sig. (2-tailed)	<.001	<.001	<.001	.
	N	3713	3713	3713	3713

**Correlation is significant at the 0.01 level (2-tailed)

Table I. shows that the average monthly salary is significantly and negatively correlated with education-job match ($\rho = -.219, p < .001$). Given the reverse-coded scale, this negative coefficient signifies a positive relationship. This finding indicates that employees with higher salaries tend to have a higher degree of consistency between their job content and field of study. Since higher scores on the education-job match scale represent greater mismatch, the negative correlation implies that higher salaries correspond to higher education-job consistency.

The average monthly salary is positively correlated with education level ($\rho = .327, p < .001$). This finding suggests that individuals with higher educational attainment earn higher salaries, which is consistent with the Human Capital Theory.

Education-job match is positively correlated with turnover intention ($\rho = .091, p < .001$). This finding means that when employees' job content does not align with their educational background (higher mismatch scores), their intention to leave tends to

increase.

Education level is negatively correlated with education-job match ($\rho = -.216, p < .001$). This negative correlation implies a positive relationship, indicating that individuals with higher education levels tend to experience better education-job alignment.

Education level is positively correlated with turnover intention ($\rho = .069, p < .001$), although the correlation is relatively weak. This finding suggests that highly educated employees may have a stronger tendency to change jobs, possibly reflecting their higher expectations for career development or job alignment.

Notably, the correlation between average monthly salary and turnover intention is not significant ($\rho = -.017, p = .303$). This finding suggests that salary level does not have a direct statistical relationship with turnover intention and may instead be influenced by mediating factors such as job satisfaction or education-job match.

Table 2: Correlation Analysis Based on the 2023 Survey on the Life and Employment Status of Workers.

Spearman's Rank Correlation Coefficients

		Overall Job Satisfaction	Turnover Intention	Education Level	Career Development Prospect	Job Income
Overall Job Satisfaction	Correlation Coefficient	1000	.293**	.010	.512**	-.002
	Sig. (2-tailed)	.	<.001	.536	<.001	.920
	N	3753	3753	3753	3753	3753
Turnover Intention	Correlation Coefficient	.293**	1000	.133**	.232**	-.029
	Sig. (2-tailed)	<.001	.	<.001	<.001	.080
	N	3753	3753	3753	3753	3753
Education Level	Correlation Coefficient	.010	.133**	1000	.030	.272**
	Sig. (2-tailed)	.536	<.001	.	.066	<.001
	N	3753	3753	3753	3753	3753
Career Development Prospect	Correlation Coefficient	.512**	.232**	.030	1000	-.073**
	Sig. (2-tailed)	<.001	<.001	.066	.	<.001
	N	3753	3753	3753	3753	3753
Job Income	Correlation Coefficient	-.002	-.029	.272**	-.073**	1000
	Sig. (2-tailed)	.920	.080	<.001	<.001	.
	N	3753	3753	3753	3753	3753

**Correlation is significant at the 0.01 level (2-tailed)

Table II. shows that overall job satisfaction is significantly and positively correlated with turnover intention ($\rho = .293, p < .001$). Since “1” represents the highest level of satisfaction and “5” the lowest in this study’s scale, this positive coefficient signifies an inverse relationship. This finding indicates that as turnover intention increases, satisfaction decreases. In other words, employees who are less satisfied with their jobs are more likely to intend to leave.

Overall job satisfaction is significantly and positively correlated with career development prospects ($\rho = .512, p < .001$). This finding suggests that when respondents perceive greater career development opportunities, their satisfaction scores are lower (i.e., satisfaction is higher). This result confirms a positive relationship where a strong sense of career development effectively enhances job satisfaction.

There is no significant correlation between overall job satisfaction and job income ($\rho = -.002, p = .920$), suggesting that salary level does not have a direct statistical relationship with overall satisfaction. The

sources of satisfaction among young workers may instead derive more from job content and development opportunities.

Turnover intention is significantly and positively correlated with career development prospect ($\rho = .232, p < .001$), indicating that when respondents perceive poorer career development prospects (higher scores), their intention to leave increases.

Education level is significantly and positively correlated with job income ($\rho = .272, p < .001$). This finding suggests that individuals with higher education levels tend to earn higher salaries, aligning with the Human Capital Theory.

Career development prospects are significantly and negatively correlated with job income ($\rho = -.073, p < .001$). This negative coefficient signifies a positive relationship, indicating that those with higher salaries tend to report higher satisfaction (lower scores) with career development prospects. This finding suggests that the compensation structure may partially reflect perceptions of developmental value.

Table 3: Correlation Analysis Based on the 2022 Survey on National Life Status and Intentions.

		Spearman's Rank Correlation Coefficients					
		Overall satisfaction with current family life	Overall satisfaction with current life	Current level of education	Average monthly income	Satisfaction with current economic situation	Satisfaction with current work life
Overall satisfaction with current family life	Correlation Coefficient	1.000	.567**	.006	.057**	.517**	.463**
	Sig. (2-tailed)	.	<.001	.662	.005	<.001	<.001
	N	2282	2282	2282	2282	2282	2282
Overall satisfaction with current life	Correlation Coefficient	.567**	1.000	-.009	.028	.522**	.482**
	Sig. (2-tailed)	<.001	.	.662	.165	<.001	<.001
	N	2282	2282	2282	2282	2282	2282
Current level of education	Correlation Coefficient	.006	-.009	1.000	.280**	-.003	-.033
	Sig. (2-tailed)	.662	.662	.	<.001	.872	.122
	N	2282	2282	2282	2282	2282	2282
Average monthly income	Correlation Coefficient	.057**	.028	.280**	1.000	.226**	.160**
	Sig. (2-tailed)	.005	.165	<.001	.	<.001	<.001
	N	2282	2282	2282	2282	2282	2282
Satisfaction with current economic situation	Correlation Coefficient	.517**	.522**	-.003	.226**	1.000	.560**
	Sig. (2-tailed)	<.001	<.001	.872	<.001	.	<.001
	N	2282	2282	2282	2282	2282	2282
Satisfaction with current work life	Correlation Coefficient	.463**	.482**	-.033	.160**	.560**	1.000
	Sig. (2-tailed)	<.001	<.001	.122	<.001	<.001	.
	N	2282	2282	2282	2282	2282	2282

**Correlation is significant at the 0.01 level (2-tailed)

Table III. shows that overall satisfaction with current family life is significantly and positively correlated with overall satisfaction with current life ($\rho = .567, p < .001$). This finding indicates that family well-being is an important contributor to overall life satisfaction. Family satisfaction is also positively correlated with satisfaction with the current economic situation ($\rho = .517, p < .001$) and satisfaction with current work life ($\rho = .463, p < .001$), suggesting that both economic stability and work quality enhance family-related satisfaction.

Overall life satisfaction is closely associated with economic and work domains. It is positively

correlated with satisfaction with the current economic situation ($\rho = .612, p < .001$) and satisfaction with current work life ($\rho = .627, p < .001$). This finding indicates that young workers’ life satisfaction largely depends on their perceptions of financial security and work experience. Satisfaction with the current economic situation is also positively correlated with satisfaction with work life ($\rho = .650, p < .001$), confirming that economic contentment and work satisfaction reinforce each other.

Meanwhile, overall life satisfaction is weakly and negatively correlated with income ($\rho = -.073, p < .001$). This finding suggests that individuals with

higher income levels tend to feel more satisfied with their lives, although the relationship is relatively weak. Education level is positively correlated with income ($\rho = .336, p < .001$), which is consistent with the Human Capital Theory. In this satisfaction scale, "1" represents the highest level of satisfaction and "5" represents the lowest. Education level is weakly and negatively correlated with satisfaction with the current economic situation ($\rho = -.098, p < .001$), indicating that individuals with higher educational attainment tend to be slightly more satisfied with their economic conditions.

The above findings highlight that satisfaction is a multidimensional concept, jointly shaped by family, work, and economic factors, while income itself is not the primary determinant of overall life satisfaction.

5. CONCLUSION AND DISCUSSION

This study investigated the determinants of turnover intention among young employees by analyzing the effects of education level, salary, and job satisfaction, and by exploring the mediating role of education-job match. Using data from three nationwide surveys conducted by the Academia Sinica and employing Spearman's rank correlation analysis via SPSS 27.0, the findings provide valuable insights into the relationships among education, employment, and job satisfaction for workers aged 20–29.

5.1. Objective 1: Direct Effects of Education, Salary, and Job Satisfaction

The findings indicate that education level and salary are positively correlated, supporting the Human Capital Theory, which posits that education enhances income potential. However, salary was not significantly correlated with turnover intention, suggesting that economic rewards alone are insufficient to retain young employees. In contrast, job satisfaction exhibited a strong relationship with turnover intention, confirming that job satisfaction remains one of the most powerful predictors of turnover behavior. The findings suggest that intrinsic motivations, such as personal accomplishment and meaningful work, play a more decisive role in turnover behavior than extrinsic rewards such as pay.

5.2. Objective 2: Mediating Role of Education-job Match

The analysis also supports the mediating effect of education-job match. A higher degree of alignment between education and job responsibilities is associated with higher income and greater job

satisfaction, which in turn reduces turnover intention. This finding underscores the importance of ensuring consistency between education and occupation, as mismatched employment can weaken satisfaction. In practical terms, improving the match between employees' educational backgrounds and their job roles can enhance engagement, satisfaction, and retention.

5.3. Objective 3: Integrated Model of Turnover Behavior

Based on the findings, an integrated model can be established in which education influences both salary and job satisfaction; education-job match functions as a mediating variable that links these factors to turnover intention. Moreover, career development prospects can reinforce this relationship, indicating that employees who perceive clear promotion opportunities are less likely to leave their organizations.

1. Academic Implications

Academically, this study contributes to turnover research by integrating Human Capital Theory, Education-Job Match Theory, and Motivation Theory into a unified framework. It extends past research by demonstrating empirically that salary alone cannot predict turnover unless job satisfaction and perceived job fit are also considered.

2. Practical Implications

From a practical standpoint, the findings suggest that organizations should focus on enhancing job-education compatibility, providing clear career development paths, and creating a positive work environment to retain young employees. Policymakers should consider strengthening the transition from education to employment to reduce skill mismatches and improve labor market efficiency.

The alignment between education and job responsibilities is not only a matter of fairness in human resource allocation but also a key factor influencing organizational performance. Employees whose education and skills are utilized effectively tend to demonstrate higher productivity, greater creativity, and stronger work engagement. In contrast, when an employee's educational background does not match job requirements, it often leads to underutilization of skills, increased frustration, and psychological disengagement, resulting in higher turnover rates and increased organizational costs.

By improving the alignment between education and job roles, organizations can cultivate a work environment where employees feel that their

expertise is respected, abilities are utilized, and personal value is realized. Such an environment can strengthen retention intentions, enhance employee motivation, and promote sustainable human resource development.

5.4. Limitations and Future Research

This study utilized data from large-scale national longitudinal surveys. The primary strength of this approach lies in the extensive sample size and nationwide representativeness, which enhances the generalizability of the findings. However, a key

limitation inherent to secondary data analysis is that the variable selection is constrained by the original survey design. Consequently, we could not customize questionnaire items to capture specific dimensions of our research constructs, relying instead on the available items as proxy measures. Future research intends to extend this analysis by incorporating demographic moderators, such as gender or different age cohorts, to provide deeper insights into how education-job match influences turnover intention across differing sample populations.

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