

# Work Stress and Psychological Capital as Predictors of Turnover Intention: Mediating Role of Employee Engagement and Well-Being in ABC Company in Lipa City

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## Abstract

Turnover Intention has become a serious matter in organizations as excessive manpower departures increases operational instability and costs. This study analyses if work stress and psychological capital are predictors of turnover intention, and confirms if employee engagement and well-being mediates between the three. A quantitative, descriptive-correlational design was employed, with data gathered through a structured questionnaire from 133 non-managerial regular employees employed at least one year in ABC Company in Lipa City. Simple regression and mediation analyses were used to test the proposed relationships. Psychological capital was found to be a significant predictor of turnover intention, with higher levels of hope, self-efficacy, resilience and optimism associated with lower turnover intention, while work stress was found to be not significant. Well-being significantly mediated said relationship, indicating that employees with strong psychological capital tend to experience better well-being, which in turn reduces their intention to leave. This study contributes new insights by demonstrating that, in the current organizational context, work stress alone may no longer be a primary driver of turnover intention. Instead, internal psychological resources and employee well-being play a more critical role in influencing employees' decision to stay. The findings further reveal that well-being serves as a key mechanism through which psychological capital affects turnover intention, highlighting a shift from traditional stress-driven models toward a more resource- and well-being-centered perspective of employee retention. This research provides evidence-based information that can help personnel departments to create strategies to address employee turnover.

**Keywords:** Employee Engagement, Psychological Capital, Turnover Intention, Well-being, Work Stress

## 1. Introduction

### 1.1 Background of the study

Increasing rates of employee turnover continue to press concerns to organizations globally (Osta 2025). Turnover intention persists as a leading predictor of actual turnover which results in organizational instability. A recent meta-analysis reflected that turnover intention is increasing alarmingly high from 23% to over 90% with an over-all average of 45% increase (Liu, et al., 2024). Ideally, companies aim to recruit individuals in hopes that the candidates will stay and contribute to company growth (Duffy, et al., 2024). Hom et al. (2022) also mentioned that organizations assume that new employees will commit and

become assets of the organization. Even with all the efforts to ensure that the hiring process results in long-term employees, employee turnover continues to become a challenge to companies (Lin, et al., 2024).

Myint, et al. (2025) mentioned that turnover intention greatly varies depending on the industry, country and measurement approach. According to Paz (2025) of People Matters Global (2025), in South East Asia where turnover rates are nearly 19-21% the common reason of which is due to fast expansion of industries and talent shortage. Otoo (2022) emphasized that addressing turnover intention helps organizations reduce costs associated with employee replacement.

ABC is an established company providing leasing services in Lipa City. ABC Company has been resilient to this day, withstanding competition and changes in business trends keeping up with the challenges of times. Although the management has been innovating to support and continue the business over time and despite its retention initiatives, the efforts still remain fruitless in terms of retaining the employees over the years. Based on the Human Resources records, ABC recorded a turnover rate of 20.32% in 2022, which increased to 21.94% in 2023 and spiked to 22.94% in 2024. Although 2025 recorded 19.77%, the figures exceeded the acceptable 10% threshold in the last 4 years. The same records also indicated that the majority of the reason for leaving was work stress leading employees to look for better work opportunities. High turnover causes a big strain to the organization's bottom line with the cost implication and disruption in the operation of the businesses.

Given the high turnover rates of ABC Company, examining the factors which influence turnover intention may explain the employees' intention to leave. Among the many factors predicting turnover intention, this study determined the influence of work stress and psychological capital in particular. Existing literature indicates that turnover intention is often influenced by work stress and psychological capital to cope with the demands at work. As such, the study anchored its research on variables from empirical studies through the mediation of employee engagement and well-being.

Work stress is commonly acknowledged as a key factor influencing employees' intention to leave brought about by high job demands and work load pressures. Empirical studies indicated that employees who consider withdrawal from the organization were prompted by stressors that elevate psychological strain (Salama et al., 2022; Costin et al., 2023). Desiana et al. (2024) further noted that work stress weakens the employees' ability to cope with the demands of work, thereby resulting in turnover intention. Since ABC Company also indicates work stress as the primary reason of the majority of leavers, examining work stress as one of the predictors of turnover intention is both contextually and empirically justified.

Psychological capital is discovered as an important psychological resource that helps employees cope with work demands and reduces turnover intention. Studies position psychological capital as a recognizable predictor of turnover intention that complements the influence of work stress. In the context of ABC Company, examining psychological capital alongside work stress allows the study to account for both organizational pressures and employees' capacity to cope with such pressures.

Employee engagement and well-being are considered key mediating variables. Employee engagement reflects the employees' emotional, physical, cognitive and behavioural commitment to their work and to the organization. Recent studies mentioned that employee engagement mediates the link between work stress, psychological capital and turnover intention indirectly (Fu et al., 2022; Desiana et al., 2024). High level of work stress tends to lessen the employees' engagement level, while a strong psychological capital motivates the employees' involvement and commitment and reduces turnover intention

(Aggrawal et al., 2022). Furthermore, recent findings indicate that psychological capital positively influences engagement, which in turn reduces turnover intention, reinforcing engagement as a key explanatory pathway in retention models (Guo et al., 2022; Khan et al., 2025). This aligns with the Job Demands–Resources (JD-R) theory, which posits that job resources such as psychological capital stimulate engagement, while job demands such as work stress may weaken it, ultimately shaping employees' intention to stay or leave the organization.

Well-being is treated as a mediating variable that reflects the employees' overall psychological, emotional, mental and physical condition at work. Research conducted by Elsamani et al. (2023) and Illies et al. (2024) noted that work stress negatively affects well-being, while psychological capital enhances employees' capacity to cope with work-related challenges. Pandey et al. (2025) mentioned that employees with higher levels of well-being are less likely to conceptualize turnover intention. While work stress and psychological capital have been widely examined as direct predictors of turnover intention, recent literature emphasizes that their influence is often indirect and operates through employees' psychological and work-related experiences. Employees do not immediately decide to leave solely due to stress or limited psychological resources; rather, these factors first affect their level of engagement and overall well-being at work, which then shape their intention to stay or leave. Employee engagement reflects the extent to which employees remain emotionally and cognitively connected to their roles, while employee well-being captures their ability to function effectively under work demands. Thus, examining employee engagement and well-being as mediating variables allows the study to explain the underlying mechanisms through which work stress and psychological capital translate into turnover intention, providing a more comprehensive understanding of employee retention.

### **Review of related literature**

**Turnover Intention.** Turnover intention refers to the deliberate want of employees to leave their current job after some time (Zhang, et al., 2023; Ahmad Saufi et al., 2023) and usually arises in misalignment with the individual and organizational values (Zambrano - Chumo et al., 2024). Furthermore, studies show that turnover intention increases significantly when employees experience poor working conditions leading to low job satisfaction which poses challenges to their organizations (Sazili, et al., 2022). On the same note, Sari, et al. (2024) mentioned that a strong predictor of turnover intention is a weak organizational commitment, thereby making turnover intention a growing concern for management.

**Work Stress.** Work stress is referred to as the emotional, cognitive, behavioral reactions experienced by individuals when they are exposed to work demands that exceed their capacity (Roeters, 2023). Fatigue, burn-out, work overload or difficulty in coping with workload commonly manifests in employees with work stress, especially with high mental or executive demands (Jung, et al., 2023). In the study of Gautam, et al. (2024), it was stated that occupational stress aggravates the fervent want of employees to leave their current job. Desiana, et al. (2024) pointed out that turnover intention is affected by work stress as this adversely affects an employees' emotions and decision making skills. Work stress is said to impair an employees' emotional and cognitive functioning, contributing to the decision of leaving the job as clarified by Jogi, et al. (2024). High work stress is associated in an individual's perception to leave a company (Salama, et al. 2022). (Üngüren, et al., 2024)) further states that work stress leads to work burnout that can also lead to employee turnover. Both studies agree that there is a correlation of high level of work stress and turnover intention.

Psychological Capital. Psychological capital is composed of hope, self-efficacy, resilience and optimism (Liu, et al., 2024). Zambrano-Chumo, et al. (2024) elaborated that psychological capital is having the confidence to face the challenges and to exert efforts to thrive, endure and overcome adversities due to possessing a positive outlook with the direction to succeed. Furthermore a high psychological capital is said to lower turnover intention (Zhu, et al., 2022) because it inhibits stress and suppresses an employees' desire to search for a new job and organization (Ahsan, et al., 2025).

Employee Engagement. Employee engagement is defined by Deepalakshmi, et al., (2024) as the emotional and intellectual commitment to contribute and stay committed toward organizational success. Bui D.H. (2023) defined employee engagement as the general physical, cognitive and emotional dedication of employees to their roles that contributes significantly to organizational goals. Aggarwal, et al. (2022), mentioned that engaged employees are more loyal and less possible to contemplate turnover. Desiana, et al. (2024) further states that there is evidence that employee engagement is one of the factors which reduce turnover intention in Indonesia. Both their study agrees that there is a correlation on high level of employee engagement and a reduction of turnover rates. Fu, et al. (2022) found out that work engagement, combined with social support can mitigate turnover intention.

Well-being. Pandey, et al. (2025) defined well-being as the overall quality of employees' experience at work which reflects how work conditions contribute to an employees' sense of fulfilment and function. Employee wellbeing at work is conceptualized by Bezzaa, et al. (2022) as a total physical, emotional and psychological state in the workplace. Das (2023) stated, well-being is conceptualized as emotional (hedonic), purposeful (eudaimonic) and physical influenced by negative factors such as job stress and sleep quality, thus, is not only job satisfaction but it is also considered as holistic feeling of employees and function at work, considering psychological, physical and social factors (Bautista, et al., 2023). Furthermore, it was stated in the official publication webpage (International Labour Organization, 2022) that employee well-being is not only associated with job satisfaction, but also with being healthy mentally and physically or having emotions of growth and happiness while doing the job. Moreover, recent study reflects that work experiences and employee strategies can improve well-being (Illies, et al., 2024). Higher employee well-being is importantly linked to positive outcomes since the employees' capacity to cope with the demands at work are being shaped (Elsamani, et al., 2023).

### **Gap statement**

Despite the number of literature which studies the relationships between work stress, psychological capital and turnover intention, recent studies remain limited in some areas. First, previous studies focus on direct relationships of employee engagement and well-being either as outcome or independent variables. Few studies examine their simultaneous roles as mediators between work stress, psychological capital and turnover intention. Second, most studies were conducted in foreign countries or at an industry specific contexts such as in hospitality, healthcare or manufacturing. This results in limited evidence within the Philippine service oriented organizations, particularly in leasing companies. Third, while work stress and psychological capital are often examined separately, there is a lack of integrated model that assesses both negative organizational demands and positive psychological resources within a single framework. Lastly, the understanding of the underlying psychological mechanisms through which these variables shape employees' intention to leave remains insufficient. To address these research gaps, the study examines work stress and psychological capital as predictors of turnover intention, with the mediation of employee engagement and well-being within the context of ABC Company in Lipa City.

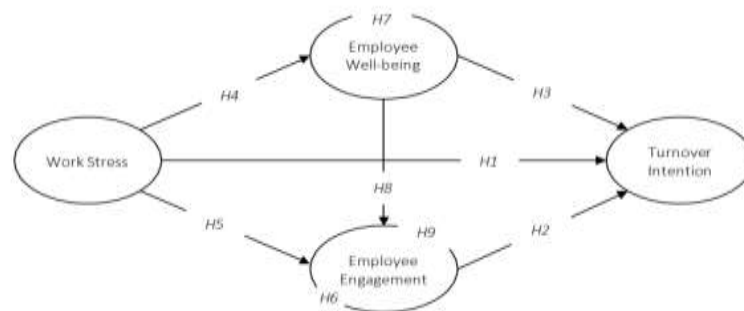
**Significance of the study**

As this study examined the influence of work stress and psychological capital to turnover intention with employee engagement and well-being as mediators in ABC Company in Lipa City, it provided a basis for viable solutions to alleviate the high turnover rate and may be a basis for viable solutions. Specifically, the study identified that psychological capital and employee engagement are key factors that significantly affect turnover intention, while work stress and employee engagement were found as not statistically significant, both remain relevant factors that affect employee experience. The study provides HR managers and organizational leaders with a sound, evidence-based perspective on the factors affecting the turnover intention that might minimize the turnover rate. The findings of the study may guide the development of HR policies and strategies to enhance and improve organizational performance.

Aligned with SDG number 8, this study addresses the promotion of fair labor practices and sustainable economic growth as the findings can help organizations develop strategic plans and implementation to address the influence of work stress, psychological capital and turnover intention for a sustained economic growth with higher levels of productivity. Since SDG 8 emphasizes decent work and sustainable employment, and high turnover intention reflects a lack of decent work conditions, this study contributes to the said SDG by identifying how work stress and psychological capital affect turnover intention. This is done by highlighting the role of employee engagement and well-being in creating healthier, more productive, and sustainable workplaces.

**1.2 Research framework**

This study was guided by the conceptual framework used by Desiana, et al (2024) in their study entitled, The Mediating Effect of Employee Engagement and Well-being to Turnover Intention in Indonesia, as seen in figure 1. Data was gathered from an online survey of 425 workers in different industries in Indonesia.



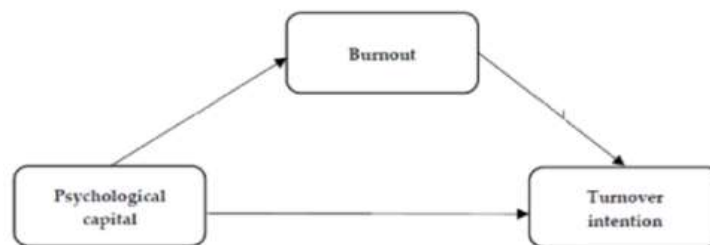
**Figure 1. Conceptual Framework**

Source: The Mediating Effect of Employee Engagement and Well-Being on Turnover Intention in Indonesia (Desiana, et al 2024)

Desiana, et al. (2024) defined work stress as the mental and physical strain that the employees feel whenever their job demands are being pressured. Employee well-being is the over-all employee mental, physical and emotional health. Employee engagement, on the other hand, was described as an employees’ passion to commit towards their task that is reflected in their motivation to contribute to the organization through active involvement. Lastly, turnover intention is perceived as an employees’ desire to leave their current job. Desiana et al. (2024) also reported that work-related stress positively influences employees’ intentions to leave, while higher levels of employee engagement are associated

with lower turnover intentions. In contrast, employee well-being was not found to directly affect turnover intention in a significant way. The study further showed that increased work stress reduces both employee engagement and well-being, whereas well-being contributes positively to engagement. Notably, employee engagement was identified as a significant mediator between work stress and turnover intention, as well as between well-being and turnover intention; however, well-being did not serve as a mediator in the relationship between work stress and turnover intention. Considering these findings, the current research seeks to explore whether these relationships hold true in the context of organizations in the Philippines.

The current research was additionally anchored on the research entitled Psychological Capital and Turnover Intention: The Mediating Role of Burnout among Healthcare Professionals (Zambrano-Chumo, et al. 2024).



**Figure 2. Conceptual Framework**

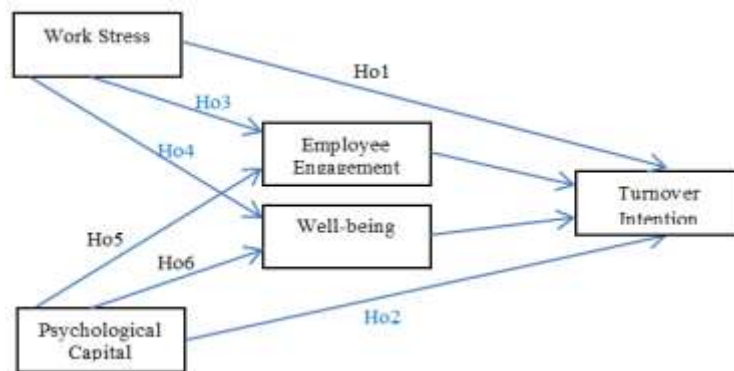
Source: Psychological Capital and Turnover Intention:

The Mediating Role of Burnout among Healthcare Professionals. Zambrano-Chumo, et al. (2024)

As illustrated in figure 2, Zambrano-Chumo, et al. (2024) indicated that psychological capital, as an independent variable, has a significant and negative effect on burnout that results in turnover intention. Hope, self-efficacy, resilience and optimism makes up Psychological Capital and are important qualities an employee should possess to curb the negative feelings towards work stress. They reinforced that, the higher the psychological capital of an employee, the less likely they would want to leave their organization.

In this framework of Zambrano-Chumo et al. (2024), burnout is referred to as a stress-related outcome, reinforcing its dependence on work stress. To avoid conceptual overlap and model redundancy, burnout will not be studied in this research as recent literature noted burnout is a result of work stress (Salama et al., 2022; Purwanti et al., 2022; Üngüren et al., 2024). Findings supported that aside from emerging from work stress, burnout contributes to turnover intention and reduces well-being and a conceptual overlap will be created if both variables are studied simultaneously (Zeng et al., 2024; Di Mario et al., 2024). As such, the study focused on work stress and psychological capital as independent variables to capture the root organizational condition influencing employee attitudes and behaviours.

While the study of Desiana, et al. (2024) was done in different areas of Indonesia, this study was conducted in Lipa City, Philippines, specifically in ABC Company. This study was guided by the operational framework presented in figure 3 to determine the influence of work stress and psychological capital on turnover intention with the mediation of employee engagement and well-being among the employees of ABC Company in Lipa City.



**Figure 3. Operational Framework**

Work stress refers to the level of mental, physical and emotional strain among the employees of ABC Company in Lipa City when pressed with operation and work pressure. Psychological capital is the employees’ ability to stay motivated, resilient and being optimistic despite work challenges. On the other hand, employee engagement is a measure of work immersion level with a feeling of meaning and purpose. Well-being is the employees’ general physical, mental and emotional wellness within the specific work environment, which manifests in the level of job satisfaction, work-life balance and emotional resilience despite work demands. Turnover intention is the perception of the employee to look for an alternative organization with a fervent want of leaving the company. While previous studies had been done on the variables, not much study was able to prove the influence of work stress and psychological capital to turnover intention and the mediating roles of employee engagement and well-being between the psychological capital on turnover intention. This study tested the mediation paths within a group of companies in a local setting.

Burnout was not included as a variable in this study, as recent literature suggests that burnout is conceptually and empirically overlapping with work stress, particularly within the framework of the Job Demands–Resources (JD-R) model. Studies have shown that burnout is often considered a prolonged outcome or manifestation of chronic work stress rather than a distinct antecedent variable (Bakker, Demerouti, and Sanz-Vergel, 2023; Maslach and Leiter, 2022). Moreover, recent research indicates that including both work stress and burnout in the same model may introduce redundancy and multicollinearity, as both constructs capture similar strain-related experiences in the workplace (Koutsimani, Montgomery, and Georganta, 2022). Thus, the study focused on work stress as a more immediate and actionable predictor of turnover intention, while avoiding conceptual duplication in the model.

### 1.3 Objectives of the study

In general, the study examines the effect of work stress and psychological capital on turnover intention with employee engagement and well-being as mediators in ABC Company in Lipa City. Specifically, the study determines:

1. The predictive effect of work stress on turnover intention
2. The predictive effect of psychological capital to turnover intention
3. If employee engagement mediates between work stress and turnover intention
4. If well-being mediates between work stress and turnover intention
5. If employee engagement mediates between psychological capital and turnover intention
6. If well-being mediates between psychological capital and turnover intention

7. To develop a strategic intervention (Capstone Plan) based on the study's findings to address turnover intention and enhance employee retention in the organization.

#### 1.4 Hypotheses

The following null hypotheses were tested:

$H_0^1$ : Work stress does not significantly predict turnover intention.

$H_0^2$ : Psychological capital does not significantly predict turnover intention

$H_0^3$ : Employee engagement does not mediate between work stress and turnover intention

$H_0^4$ : Well-being does not mediate between work stress and turnover intention

$H_0^5$ : Employee engagement does not mediate between psychological capital and turnover intention

$H_0^6$ : Well-being does not mediate between psychological capital and turnover intention

## 2. Materials and Methods

This study investigated factors that influence employees' turnover intention, particularly focusing on work stress, psychological capital, employee engagement, and well-being among non-managerial employees of ABC Company in Lipa City. Using a quantitative descriptive correlational design, the research not only expressed employee experiences but also studied the relationship. Validated survey instruments were used to gather data from 133 employees and analyzed using statistical tools to provide meaningful insights.

### 2.1 Research design

The research employed the quantitative descriptive research design as it describes work stress, psychological capital, employee engagement, well-being and turnover intention of the employees of ABC Company in Lipa City. Further, the study is correlational and utilizes predictive and mediation analysis to examine whether work stress and psychological capital significantly predict turnover intention, and to determine whether employee engagement and well-being mediate these relationships.

### 2.2 Locale of the study

The study was conducted in ABC Company located in Lipa City, Batangas, Philippines. ABC Company is engaged primarily in leasing and service-oriented operations and employs a diverse workforce across its affiliate units. Lipa City serves as a strategic business hub in the CaLaBaRZon region, making it a relevant setting for examining organizational issues such as work stress, psychological capital, employee engagement, well-being, and turnover intention. The selection of ABC Company as the locale is appropriate due to its consistently high turnover rates over recent years, providing a suitable organizational context for studying the predictors and mediators of turnover intention.

### 2.3 Respondents of the study

Initially, 141 respondents participated in the data gathering but the cleaned data after removing incomplete answers, comprised 133 respondents. The respondents of the study were the current non-managerial employees of ABC Company who have obtained regular or permanent status and employed with the company at least 1 year at the time of the conduct of the survey. This is to ensure that respondents have sufficient tenure in their positions to obtain reliability of their responses (Deng et al., 2024). Managers were excluded in the study since the Human Resource records showed that there is a low turnover rate in the managerial level employees in ABC Company.

### 2.4 Sampling design

The sample size of 129 was determined through G \* Power (version 3.1.9.7) analysis, with an effect size of ( $f^2$ ) = .15; Alpha ( $\alpha$ ) error probability = .05; power [ $1-\beta$ ] = 0.95 and the number of predictors=4. The

target population of the study consists of 150 non-managerial employees of ABC Company who have at least one year of tenure in the organization. Given the manageable size of the population, the study employed a total population sampling approach. Data gathering was conducted with the intention of obtaining at least the minimum required sample size of 129 respondents, as determined by the G\*Power analysis.

**2.5 Data gathering procedure**

Before the onset of data gathering procedure, ethical clearance was obtained from the Research Ethics Review Council of De La Salle Lipa. Company’s consent was reviewed and signed by the esteemed signatories of the institution and the organization. The data collection process was carried out over the course of ten days– from February 18 to 28, 2026. Data was gathered using two options, a pen and paper survey handed out to the target respondents and through an online Google Form that gave options and convenience to the respondents. Pen and paper survey was conducted following the orientation on ethical consideration and explanation of each question and the data was gathered from the HR representative, who manually encoded the results with anonymity. Links to Google Form were sent via group chats that were created for the respondents who are not capable of using the pen and paper survey format. Google Form was directly accessible online for analysis.

**2.6 Research tools and instruments**

The survey questionnaire found in Appendix B was used in the study. The questions about the work stress, employee engagement, well-being and turnover intention came from Desiana, et al (2024) and the questions on psychological capital will come from the study of Zambrano-Chumo, et al. (2024) as indicated in Table 1.

**Table 1: Questionnaire Specification**

Variable	Source of Questionnaire	No. of Questions	Response Category
<b>Demographics</b>		4	Age, Sex, Position, Tenure
<b>Work Stress</b>	Desiana, et al (2024)	11	(1)Strongly Disagree to (4) Strongly Agree
<b>Psychological Capital</b>	Zambrano-Chumo, et al (2024)	12	
<b>Employee Engagement</b>	Desiana, et al (2024)	17	
<b>Well-being</b>	Desiana, et al (2024)	18	
<b>Turnover Intention</b>	Desiana, et al (2024)	4	

Empirical studies proved the validity of these instruments. The instrument on Psychological Capital, validated by Zambrano-Chumo et al. (2024) by reliability and validity testing through McDonald’s omega ( $\omega = 0.868$ ), is considered appropriate for latent constructs within SEM and exceeded the 0.70 recommended threshold. Convergent validity was also proven after the confirmatory factor analysis (CFA) reflected acceptable model fit indices, with retained items and average variance extracted (AVE) above 0.50. Likewise, Desiana, et al (2024) validated the instruments for work stress, employee engagement, well-being and turnover intention using CFA under an SEM framework, establishing construct validity through factor loadings of at least 0.50 and convergent validity through Variance Extracted (VE) values ranging from 0.39 to 0.58, which were deemed acceptable due to Construct

Reliability (CR) values between 0.84 and 0.92. Overall, prior empirical evidence confirms that the adapted instruments demonstrate acceptable reliability, construct validity, and convergent validity.

The questionnaire was composed of 66 questions divided into 6 parts namely, demographics with 4 questions, work stress with 11 items, psychological capital with 12 items, employee engagement with 17 items, well-being with 18 items, and turnover intention with 4 items. Prior to the main statistical analyses, reliability testing was conducted using pilot responses from 33 employees from service industry prior to the full survey to determine the internal consistency of the measurement instruments used in the study. Reliability was assessed using Cronbach’s alpha coefficient. The Cronbach’s alpha values for the study variables are presented in Table 2. The reliability coefficients obtained were as follows: Work Stress ( $\alpha = 0.860$ ), Employee Engagement ( $\alpha = 0.900$ ), Employee Well-being ( $\alpha = 0.962$ ), Turnover Intention ( $\alpha = 0.832$ ), and Psychological Capital ( $\alpha = 0.940$ ).

**Table 2 : Cronbach’s  $\alpha$  Reliability Results (for n=33)**

Variables	No. of Items	Cronbach’s $\alpha$
Work Stress	11	0.860
Employee Engagement	17	0.900
Well-being	18	0.962
Turnover Intention	4	0.832
Psychological Capital	12	0.940

\*Acceptable is 0.800 and above.

According to previous studies, values of 0.70 indicate acceptable reliability, while coefficients of 0.80 and above reflect good internal consistency, demonstrating that the items measure the same underlying construct (Steingraber et al., 2025; Prakash et al., 2025; Chen et al., 2024).

### 2.7 Data analysis and interpretation

The data gathered from 133 respondents were analyzed using Jamovi statistical software. Descriptive statistics, particularly mean, frequency and percentage distribution were used to summarize the profile of the respondents. Mean and standard deviation were used to summarize the respondents’ level of agreement on work stress, psychological capital, turnover intention, employee engagement and well-being. The interpretation of mean scores followed the equal interval ranges derived from the four-point Likert scale with an interval width of 0.75 as seen in Table 3.

**Table 3 : Mean Score , Agreement and Interpretation**

Mean Score	Agreement	Interpretation
3.26-4.00	Strongly Agree	Very High
2.51-3.25	Agree	High
1.76-2.50	Disagree	Low
1.00-1.75	Strongly Disagree	Very Low

Simple regression analysis was used to determine whether work stress and psychological capital significantly influence turnover intention. Furthermore, mediation analysis was performed to determine

if employee engagement and well-being mediate between work stress and turnover intention, as well as psychological capital and turnover intention.

**2.8 Statistical treatment of data**

This study used Jamovi for data analysis. Accordingly, this employed descriptive statistics to present the data summary and provide an overview of the respondents’ demographic information. Simple linear regression was employed to examine the predictive effect of work stress and psychological capital on turnover. Furthermore, the study used mediation analysis to better understand how employee engagement and well-being influence the relationships in the model. Specifically, it examined whether these factors help explain how work stress leads to turnover intention, as well as how psychological capital affects employees’ intention to stay or leave.

**2.9 Ethical considerations**

The study was conducted in full compliance with the research ethics established by the research ethics review committee of De La Salle Lipa by application for ethics clearance to proceed based on the parameters set by the research and publication ethics office. The informed consent was the first part of the questionnaire indicating that the respondent participated voluntarily and may withdraw and discontinue answering without penalty and confirming the confidentiality of the individual’s data. Respondents were also informed the research report will be deposited in the University Learning Resource Center. A drop box was provided for the survey responses to ensure data privacy. Additionally, to avoid conflict of interest, the respondents answered the survey questionnaires in anonymity ensuring that the identity of the respondents remained unknown. The researcher took the core responsibility to ensure that all the details were explained, in appropriate detail to the respondents. Only the researcher has access to the raw data via a password secured file. Data with participant identifiers, if any, will be discarded as soon as the study is published. Anticipated potential biases will be addressed ethically based on Table 4.

**Table 4 : Potential Bias and How it Was Addressed**

Potential Bias	How the potential biases were addressed
Social desirability bias	Anonymity and no identifying information; email addresses will not be recorded
Response bias	Clear instructions; voluntary participation
Power imbalance (Researcher is part of HR)	No direct supervision over respondents
Common method bias	Clear construct separation; validated scales
Non-response bias	Multiple reminders, secure buffer sample size, discard survey with incomplete responses

**3. Results and Discussion**

**3.1 Descriptive statistics**

Profile of the respondents

The demographic profile of the respondents (n = 133) is presented in Table 5 in terms of age, gender, position, and tenure. These categories present an overview of the backgrounds of the respondents which

helps contextualize the interpretation of the variables.

**Table 5 : Demographic Profile of the Respondents (n=133)**

Demographic Profile	Frequency	Percentage	Mean (SD)
<b>Age</b>			34.14 (8.939)
<b>Gender</b>			
<b>Female</b>	60	45.11	
<b>Male</b>	73	54.89	
<b>Position</b>			
<b>Administration</b>	10	7.2	
<b>Teaching</b>	22	16.54	
<b>Operations</b>	44	33.08	
<b>Sales and Marketing</b>	36	27.07	
<b>Back Office</b>	21	15.79	
<b>Tenure</b>			5.82 (5.449)

Majority of the non-managerial employees of ABC Company belong to the 26-30 year age bracket between 26-30. (28.5%); while 20.30% are aged 41-45 years ; 17.29% are within the age of 36-40 years and the 15.79% of the respondents are aged 21-25 years. There are more male non- managerial employees, wherein 73 are male and 60 are female. Majority of the respondents come from Operations Department followed by those from Sales and Marketing Department. This relates to the study of Chinyarmudi and Mashavira (2024) which reflected that service-oriented organizations are composed mainly of personnel from operations and customer-facing roles. In terms of tenure, average length of service is 5.82 years (SD = 5.449), with the majority (64.66%) having worked in the organization for 1 to 5 years.

Overall, the profile of the respondents indicates a workforce largely composed of young to mid-career employees with diverse functional roles and organizational tenure. This demographic composition provides a relevant context for examining the relationships among work stress, employee engagement, employee well-being, psychological capital, and turnover intention within the organization.

**The variables of the study**

Table 6 presents the descriptive statistics of the major variables included in the study, namely work stress, psychological capital, employee engagement, employee well-being, and turnover intention among the non-managerial employees of ABC Company in Lipa City (n = 133). Work stress obtained a mean score of 2.81 (SD = 0.830). Psychological capital recorded a mean score of 3.28 (SD = 0.610). Employee engagement presents a mean score of 3.23 (SD = 0.544). Employee well-being yielded a mean score of 3.12 (SD = 0.624). Turnover intention obtained a mean score of 1.73 (SD = 0.634). Employees have a high work stress level, but a very low turnover intention. It should be noted likewise that they have very high psychological capital as well as high employee engagement and well-being.

**Table 6 : Level of Employee Engagement, Psychological Capital, Turnover Intention, Well-being, and Work Stress among ABC Non-managerial Employees (n=133)**

Variables	Mean	SD	Agreement	Interpretation
Work Stress	2.81	0.830	Agree	High
Psychological Capital	3.28	0.610	Strongly Agree	Very High
Employee Engagement	3.23	0.544	Agree	High
Well-being	3.12	0.624	Agree	High
Turnover Intention	1.73	0.634	Strongly Disagree	Very Low

This suggests that although employees experience work demands, they possess psychological capital giving the ability to manage stressful work demands. Very high psychological capital comprises hope, self-efficacy, resilience and optimism. This is in line with the study of Bakker and Demerouti (2023), which mentioned that job resources like that of psychological capital, employee engagement and well-being can reduce the negative impact of work stress, thereby reducing perception to leave the company. Recent studies further support that employees with high psychological capital are more resilient and capable of reframing stressful situations, thereby reducing withdrawal intentions (Yusuf, 2023; Abbas et al., 2023). This explains why, despite high stress levels, employees in ABC Company reported low turnover intention. It indicates that stress alone may not necessarily lead to turnover when supported by strong internal psychological resources and positive work experiences.

### 3.2 The Result of the Regression Analysis

#### The Predictive Effect of Work Stress on Turnover Intention

As presented in Table 7, work stress does not significantly predict intention to leave the company. This is proven with the p value of 0.327. The very small R<sup>2</sup> value (0.007) indicates that work stress is less than 1% of the variance in turnover intention, suggesting that work stress alone was not an important predictor of employees' intention to leave the company.

**Table 7 : Effect of Work Stress on Turnover Intention**

Model	B	SE	β	Confidence	Interval	t	p	Interpretation
				Lower	Upper			
Intercept	1.917	0.195		1.532	2.302	9.845	<0.001	Significant
Work Stress	-0.065	0.066	-0.086	-0.197	0.066	-0.984	0.327	Not significant

$$R^2=0.007, \quad F(1,131) = 0.968, \quad p = 0.327$$

This may indicate that employees perceive stress as a normal part of their work rather than as a reason to resign. While this contradicts with the reference study from Desiana, et al. (2024) , which stated that work stress significantly affects turnover intention, previous studies have also suggested that when employees possess strong psychological resources and organizational support, work stress does not necessarily lead to withdrawal behaviours such as turnover intention (Benítez-Núñez, 2024; Wirtadipura et al. 2025). Employees may normalize stress as part of their job, particularly in service-oriented industries, and rely on coping mechanisms rather than immediately forming intentions to leave. This

supports Salanova et al. (2022), who argued that stress does not automatically lead to turnover when employees have sufficient resources to manage it. Thus, the non-significant finding does not invalidate prior theories but instead reflects evolving workplace dynamics where stress alone is no longer a sufficient predictor of turnover intention.

**The predictive effect of psychological capital on turnover intention**

Table 8 revealed that psychological capital was a highly significant predictor of turnover intention ( $\beta = -0.461$ ,  $t=-5.947$ ,  $p < 0.001$ ), accounting for 21.3% of the variance in turnover intention. With a  $\beta = -0.461$ , this indicates that as psychological capital increases, intention to leave the company decreases. Thus, a high psychological capital was found to be a significant predictor of turnover intention. Employees with high levels of hope, self-efficacy, resilience and optimism were less likely to perceive turnover intention.

**Table 8 : Effect of Psychological Capital on Turnover Intention**

Model	B	SE	B	Confidence Interval		t	P	Interpretation
				Lower	Upper			
Intercept	3.301	0.268		2.771	.832	12.309	<0.001	Significant
Psychological Capital	-0.479	0.081	-0.461	-0.638	0.319	-5.947	<0.001	Significant

$$R^2=0.213, \quad F(1,131) = 35.363, \quad p = <0.001$$

The significant and negative effect mentioned above aligns with the study of Zambrano-Chumo et al. (2024) which indicated that psychological capital, as an independent variable, has a significant and negative effect. This relates to the principles of Positive Organizational Behaviour, which stresses that psychological capacities help employees maintain motivation and commitment even in demanding work environments (Luthans and Youssef-Morgan, 2022). Consistent with this view, recent studies have shown that employees with stronger psychological capital are better able to cope with workplace challenges and therefore demonstrate lower turnover intention (Yusuf, 2023). Ahsan et al., (2025) and Guo et al., (2022) emphasized psychological capital as a key internal resource that enhances employee commitment and reduces withdrawal behaviors. Accordingly, psychological capital functions as a personal resource that enables employees to cope with demands and maintain motivation, thereby lowering turnover intention (Bakker & Demerouti, 2023).

**Employee engagement as mediator between work stress and turnover intention**

Data from 133 ABC employees were analyzed to explore whether there was statistical support for the hypothesis that the relationship between work stress and turnover intention is mediated by employee engagement. Within the full regression model 14.9% of the variance ratings of turnover intention was explained by the combination of work stress and employee engagement. This represents a significant amount of variance explained ( $F(2,130) = 11.396$ ,  $p < .001$ ,  $\Delta R^2 = 0.1418$ ) with employee engagement significantly influencing turnover intention ( $\beta = -0.378$ ,  $p < .001$ ).

However, the indirect effect was not significant, providing statistical support for the argument that mediation is not present ( $\beta = -0.026$ ,  $p = 0.507$ ). Although employee engagement showed a significant

negative relationship with turnover intention, it is indicated that employee engagement did not significantly mediate between work stress and turnover intention as seen in Table 9.

**Table 9 : Employee Engagement as a Mediator between Work Stress and Turnover Intention**

Path	Effect	Estimate	SE	95 % CI		$\beta$	Z	P	Interpretation
				Lower	Upper				
a	WS → EE	0.045	0.065	-0.077	0.175	0.068	0.692	0.489	Not significant
b	EE → TI	-0.440	0.097	-0.609	-0.222	-0.378	-4.522	<0.001	Significant
c'	Direct: WS → TI	-0.046	0.072	-0.189	0.100	-0.060	-0.631	0.528	Not Significant
a*b	Indirect: WS → EE → TI	-0.020	0.030	-0.086	0.032	-0.026	-0.663	0.507	Not Significant
c	Total: WS → TI	-0.065	0.080	-0.218	0.096	-0.086	-0.821	0.411	Not Significant

Full Model Effect:  $R^2 = 0.1492$ ,  $F(2,130) = 11.396$ ,  $p = <0.001$ ,  $\Delta R^2 = 0.1418$

This finding implies that employees who exhibit higher levels of employee engagement are less likely to have turnover intentions which are coherent with previous studies by (Bakker and Demerouti (2023) and Kim and Park (2022), which indicate that engaged employees tend to show stronger emotional attachment and commitment to their organization, thus easing the probability of intentions to leave. While employee engagement significantly influenced turnover intention directly, its inability to serve as a mediator suggests that engagement may not be the primary mechanism through which these variables affect turnover in the current context. Recent studies indicate that while engagement reduces turnover intention, it does not always function as a mediator, particularly when stronger psychological or well-being factors are present (Suganda, 2022; Khan et al., 2025). This may reflect a shift in employee priorities, where engagement alone is insufficient to explain retention decisions. Instead, employees may remain engaged in their work but still evaluate their overall well-being and life satisfaction more heavily when considering whether to stay or leave. Thus, the absence of mediation highlights that engagement remains important but may operate independently rather than as an explanatory pathway in this model.

**Well-being as mediator between work stress and turnover intention**

Result from Table 10 indicates that well-being does not significantly mediate the relationship between work stress and turnover intention. The statistical outputs show that the indirect effect from work stress to turnover intention was not significant ( $\beta = -0.071$ ,  $p = 0.206$ ), nor the direct effect ( $\beta = -0.014$ ,  $p = 0.868$ ). Nevertheless, the full regression model indicates that 27.90% of the variance in turnover intention was explained by the combination of work stress and well-being ( $F(2,130) = 25.155$ ,  $p < .001$ ,  $\Delta R^2 = 0.2717$ ) with well-being significantly influencing turnover intention ( $\beta = -0.526$ ,  $p < .001$ ).

**Table 10 : Well-being as a Mediator between Work Stress and Turnover Intention**

Path	Effect	Estimate	SE	95 % CI		$\beta$	z	P	Interpretation
				Lower	Upper				
a	WS → WB	0.102	0.076	-0.051	0.249	0.135	1.338	0.181	Not significant
b	WB → TI	-0.534	0.102	-0.727	-0.326	-	-	<0.001	Significant

						0.526	5.220		
<b>c'</b>	Direct: WS → TI	-0.011	0.066	-0.133	0.119	-0.014	-0.167	0.868	Not significant
<b>a*b</b>	Indirect: WS → WB → TI	-0.054	0.043	-0.149	0.026	-0.071	1.265	0.206	Not significant
<b>c</b>	Total: WS → TI	-0.065	0.084	-0.238	0.097	-0.086	0.777	0.437	Not significant

Full Model Effect:  $R^2=0.2790$  ,  $F(2,130) = 25.155$ ,  $p = <0.001$ ,  $\Delta R^2=0.2717$

These contradicting results suggest that well-being does not always function as a mediator, especially when work stress is perceived as manageable or when employees possess strong coping mechanisms. This relates to earlier studies that suggest that work stress negatively impact well-being, thereby indicating that this relationship is not always consistent, particularly in organizations with strong support systems and psychological resources (Wirtadipura et al., 2025; Salahudin, 2025; Al Farabi (2025); Benítez-Núñez, 2024).

**Employee engagement as mediator between psychological capital and turnover intention**

Mediation analysis in table 11 reveals that though the full regression model is significant ( $R^2 = 22.8%$ ,  $F(2, 130) = 19.202$ ,  $p < 0.001$ ,  $\Delta R^2 = 0.0155$ ), employee engagement does not significantly mediate the relationship between psychological capital and turnover intention ( $\beta = -0.097$ ,  $p = 0.232$ ). However, psychological capital significantly predicts employee engagement ( $\beta = 0.614$ ,  $p < 0.001$ ) and turnover intention ( $\beta = -0.086$ ,  $p = 0.013$ ).

**Table 11 : Employee Engagement as a Mediator between Psychological Capital and Turnover Intention**

Path	Effect	Estimate	SE	95 % CI		$\beta$	Z	P	Interpretation
				Lower	Upper				
<b>a</b>	PC → EE	0.547	0.093	0.372	0.740	0.614	5.878	<0.001	Significant
<b>b</b>	EE → TI	-0.184	0.144	-0.419	0.137	-0.158	1.274	0.203	Not significant
<b>c'</b>	Direct: PC → TI	-0.378	0.153	-0.684	-0.364	-0.086	2.477	0.013	Not significant
<b>a*b</b>	Indirect: PC → EE → TI	-0.101	0.084	-0.260	0.068	-0.097	1.196	0.232	Not significant
<b>c</b>	Total: PC → TI	-0.479	0.111	-0.686	-0.255	-0.461	4.312	<0.001	Significant

Full Model Effect:  $R^2=0.2281$  ,  $F(2,130) = 19.207$ ,  $\Delta p = <0.001$ ,  $R^2=0.0155$

Although the findings indicate that psychological capital significantly affects employee engagement and psychological capital predicts turnover intention, the results state that employee engagement does not significantly mediate between psychological capital and turnover intention. This is in coordination with the studies of Suganda (2022), Yusuf (2023) and Zambrano-Chumo, et al., (2024), indicating the significant relationship between psychological capital to turnover intention through other mediators and

moderators other than employee engagement. Recent studies support this explanation, emphasizing that psychological capital can directly influence turnover intention by strengthening employees’ resilience, optimism, and coping capacity, without necessarily requiring engagement as an intermediary (Guo et al., 2022; Ahsan et al., 2025). Moreover, contemporary research highlights that well-being has become a more central mediating variable in the relationship between psychological resources and turnover intention, as employees increasingly prioritize their overall mental and emotional state over their level of engagement alone (Khan et al., 2025; Illies et al., 2024). This shift may explain why employee engagement, although significant as an outcome of psychological capital, did not function as a mediating pathway in this study. Therefore, the absence of mediation suggests that employee engagement operates as an important but independent factor.

**Well-being as Mediator between Psychological Capital and Turnover Intention**

Results from the mediation analysis in table 12 shows that the full regression model is significant ( $R^2 = 28.0\%$ ,  $F(2, 130) = 25.280$ ,  $p < 0.001$ ,  $\Delta R^2 = 0.0675$ ) with well-being significantly mediating the relationship between psychological capital and turnover intention ( $\beta = -0.398$ ,  $p < 0.001$ ). The coefficients table also indicated that psychological capital had a negative but non-significant direct effect on turnover intention ( $\beta = -0.063$ ,  $p = 0.635$ ). These results suggest that the relationship between psychological capital and turnover intention is fully mediated by well-being.

**Table 12 : Well-being as a Mediator between Psychological Capital and Turnover Intention**

Path	Effect	Estimate	SE	95 % CI		$\beta$	Z	P	Interpretation
				Lower	Upper				
<b>a</b>	PC → WB	0.856	0.066	0.709	0.970	0.837	12.886	<0.001	Significant
<b>b</b>	WB → TI	-0.482	0.136	-0.746	-0.196	-0.475	-3.559	<0.001	Significant
<b>c'</b>	Direct: PC → TI	-0.066	0.139	-0.336	0.202	0.065	-0.475	0.635	Not Significant
<b>a*b</b>	Indirect: PC → WB → TI	-0.413	0.120	-0.662	-0.174	0.398	-3.436	<0.001	Significant
<b>c</b>	Total: PC → TI	-0.479	0.109	-0.684	-0.246	0.461	-4.375	<0.001	Significant

Full Model Effect:  $R^2=0.2800$ ,  $F(2,130) = 25.280$ ,  $p = <0.001$ ,  $\Delta R^2=0.0675$

The result indicates that well-being fully mediates between psychological capital and turnover intention. This further relates to the studies of Han (2024), Wirtadipura (2025 and Aprilia (2025) which emphasized that psychological capital significantly predicts well-being which significantly reduces turnover intention. The results reflected full mediation, suggesting that indirect effect was significant while the direct effect was not. The presence of full mediation highlights that well-being is a necessary mechanism, meaning that psychological capital alone is not sufficient unless it translates into improved well-being. This strengthens the role of well-being as a central factor in employee retention.

An imperative observation from the findings is the difference between the very low turnover intention reported by respondents in this study and the historically high turnover rate experienced by ABC

Company in the past four years. Several factors may explain this discrepancy such as turnover intention reflects employees' current attitudes and psychological state at the time of the survey, whereas the historical turnover rate reflects events that occurred in previous years. Past turnover may have been influenced by factors such as organizational restructuring, economic conditions, or post-pandemic disruptions that may no longer be affecting employees during the period of this study. (Hom, Lee, Shaw, & Hausknecht, 2017; updated discussions in Hom et al., 2022). Past turnover may have been driven by factors such as organizational restructuring, economic uncertainty, and post-pandemic disruptions, which have been widely recognized as major contributors to employee turnover during and immediately after the COVID-19 pandemic period (OECD, 2023; Gallup, 2023).

In contrast, more recent workplace developments such as improved organizational support, flexible work arrangements, and increased focus on employee well-being have been shown to significantly reduce employees' intention to leave (Deloitte, 2023; World Health Organization (WHO), 2022). Additionally, the current workforce composition may reflect a survivorship effect, wherein employees who were more vulnerable to stress or dissatisfaction have already exited the organization, leaving behind a group of more resilient and psychologically resourceful employees (Koutsimani et al., 2022; Rudolph et al., 2023). This aligns with the concept of survivorship bias, where observed outcomes are based only on those who remain, potentially overlooking those who left due to adverse work conditions.

Furthermore, recent studies emphasize that organizational interventions such as enhanced employee support systems, well-being programs, and leadership initiatives can significantly strengthen psychological capital, engagement, and overall well-being, thereby reducing turnover intention (Bakker, et al., 2023; Abbas et al., 2023). These improvements may have positively influenced employees' current perceptions and experiences, explaining why turnover intention is presently low despite previously high turnover rates.

Overall, these suggest that turnover intention is influenced not only by work stress but also by employees' psychological resources and work experiences. Consistent with the Job Demands–Resources (JD-R) Theory, job resources such as psychological capital, engagement, and well-being can help employees manage job demands and remain committed to their organization (Bakker and Demerouti, 2023). This perspective provides a possible explanation for why employees in ABC Company report low turnover intention even though they experience work stress in their daily work.

### 3.3 Conclusion

This study examined the influence of work stress and psychological capital on turnover intention, with employee engagement and well-being as mediating variables among non-managerial employees of ABC Company in Lipa City. The study showed that employees reported high levels of work stress, employee engagement, and well-being and a very high level of psychological capital while turnover intention was reported very low.

Notably, the findings diverge from earlier studies and early post-pandemic studies such as that of Desiana, et al., (2024), which identified work stress as a strong predictor of turnover intention and employee engagement as a key mediating factor. Compared to the height of the immediate aftermath of the pandemic, organizations have since adopted more flexible work arrangements, improved work systems and stronger employee-centered policies (OECD, 2023). The presence of high psychological capital and wellbeing among the respondents may have buffered the negative effect of workstress, therefore weakening the turnover intention, which is aligned with the findings that suggest the psychological capital can mitigate the adverse effect of job stress on employee outcomes (Karatepe, et

al, 2022), thereby perceiving stress as manageable or normal part of work demands rather than primary reason to leave (Salanova, et al, 2022).

Further, the non-significant mediating role of employee engagement may indicate a shift in employee priorities in the current work environment. Emerging studies from Bakker, et al., (2023) and WHO (2022), suggest that while employee engagement has traditionally been emphasized as a central turnover driver, well-being through psychological capital has become a more central mechanism that influences turnover decisions. In a post pandemic context, employees increasingly place greater value on mental health, work-life balance and over-all well-being than solely on engagement activities at work (Deloitte, 2023; Gallup, 2023).

Table 13 presents the summary of the study’s hypothesis testing, highlighting the relationships among work stress, psychological capital, employee engagement, well-being, and turnover intention. The results reveal a mixed pattern of findings, where certain variables demonstrate significant predictive or mediating effects while others do not. Specifically, psychological capital emerged as a significant predictor of turnover intention, whereas work stress did not. In terms of mediation, employee engagement showed no significant mediating role in any of the examined relationships. Conversely, well-being was found to significantly mediate the relationship between psychological capital and turnover intention, but not between work stress and turnover intention. These findings provide a clearer understanding of which factors meaningfully influence employees’ intention to leave and the mechanisms through which these effects occur.

**Table 13 : Summary of Hypothesis Testing**

Hypothesis		The Study
<b>Ho1</b>	Work stress does not significantly predict turnover intention	Failed to Reject
<b>Ho2</b>	Psychological capital does not significantly predict turnover intention	Rejected
<b>Ho3</b>	Employee engagement does not mediate between work stress and turnover intention	Failed to Reject
<b>Ho4</b>	Well-being does not mediate between work stress and turnover intention	Failed to Reject
<b>Ho5</b>	Employee engagement does not mediate between psychological capital and turnover intention	Failed to Reject
<b>Ho6</b>	Well-being does not mediate between psychological capital and turnover intention	Rejected

The study failed to reject Ho1 because work stress did not significantly predict turnover intention. While this finding appears to contradict earlier studies, recent literature suggests that in post-pandemic work environments, the direct impact of work stress on turnover intention may be weakened by the presence of organizational support systems and individual coping resources (Salanova et al., 2022; OECD, 2023). Employees may perceive stress as a manageable and expected component of work rather than a primary driver of resignation, particularly when supported by adequate psychological and organizational resources. This supports the validity of the null finding, indicating that work stress alone may no longer be a sufficient predictor of turnover intention in evolving workplace contexts.

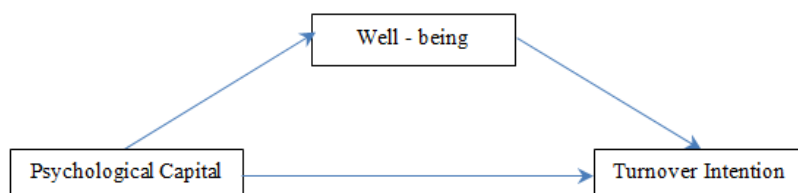
Contrary to this, Ho2 was rejected as psychological capital was found to significantly reduce turnover intention as the results of the study found that psychological capital significantly reduce turnover intention. This indicated that employees with higher levels of hope, self-efficacy, resilience and optimism are less likely to consider leaving the organization (Karatepe et al., 2022; Abbas et al., 2023). Psychological capital serves as a critical internal resource that enhances employees’ capacity to remain committed despite job demands.

The mediation analysis further examined the role of employee engagement and well-being in the relationship between work stress and turnover intention. The results showed that employee engagement did not significantly mediate the relationship between work stress and turnover intention, and well-being also did not significantly mediate this relationship. Thus, the study failed to reject Ho3 and Ho4. These results may be explained by recent findings suggesting that engagement and well-being do not always function as mediators in high-stress environments, particularly when employees possess sufficient psychological resources to directly manage stress (Bakker et al., 2023). This indicates that the absence of mediation does not imply irrelevance, but rather suggests that the relationship between stress and turnover intention may operate through alternative or more complex pathways.

Finally, the study examined the mediating roles of employee engagement and well-being in the relationship between psychological capital and turnover intention. The study failed to reject Ho5 as employee engagement did not significantly mediate this relationship. However, well-being was found to significantly mediate the relationship between psychological capital and turnover intention, indicating that employees with strong psychological capital tend to experience better well-being, which in turn reduces their intention to leave, thus rejecting Ho6. Recent studies support this mechanism, emphasizing that well-being has become a central pathway linking psychological resources to retention outcomes in the modern workplace (WHO, 2022; Gallup, 2023). This highlights a shift in employee priorities, where overall well-being plays a more critical role than engagement alone in influencing turnover decisions.

The null hypothesis findings which this study failed to reject are not indicative of weak relationships but rather reflect the changing dynamics of the workplace, where internal psychological resources and well-being play a more dominant role than traditional stress and engagement factors in shaping turnover intention.

Figure 4 reflects the empirical results of the study highlighting the effect of psychological capital on turnover intention with well-being as a mediator.



**Figure 4. Empirical Findings Framework**

This summarizes that psychological capital has a strong positive relationship on well-being indicating that employees who are more hopeful, resilient, optimistic, and confident tend to experience better overall well-being in the workplace. On the contrary, well-being has a significant negative effect on

turnover intention thereby indicating that employees who feel better physically, mentally, and emotionally are less likely to think about leaving the organization. Overall, the figure demonstrates that psychological capital influences turnover intention indirectly through well-being.

### 3.4 Recommendations

Referring to the findings of this study, a capstone plan presented in Appendix 2, has been developed as a practical and strategic guide to translate the study's findings into a structured 12-month implementation roadmap. This plan focuses on sustaining and strengthening the variables, psychological capital and employee well-being that showed a significant effect on turnover intention. The plan outlines targeted interventions such as Psychological Capital development programs that sustain hope, resilience, optimism, and self-efficacy through continuous training and coaching, alongside an expanded, data-driven well-being system that integrates mental, physical, financial, and emotional health support. These include policies such as mental health days, access to on-demand counseling, and departmental well-being scorecards to ensure accountability and continuous monitoring. In addition, while work stress and employee engagement were found to be not statistically significant in directly influencing turnover intention in this study, they remain operationally critical. Thus, the Capstone Plan still recommends proactive initiatives such as stress audits, workload rebalancing, role clarity, employee voice mechanisms, and job enrichment activities. These interventions are positioned as preventive and enabling strategies that support the overall ecosystem in which psychological capital and well-being can thrive, ensuring a more holistic and sustainable approach to employee retention.

For the sales and leasing industry, the result emphasized the importance of investing beyond traditional performance evaluation and focusing more on people-centered methods to help employees cope with the high pressure and target-driven nature of work. Organizations are recommended to prioritize initiatives that would develop psychological capital and implement structured well-being programs. Redesigned activities that would pose more meaningful alignment with employee purpose and growth and managing work stress through clearer work expectations and realistic targets remain important even if not directly linked to turnover intention in this study.

Scholars may further examine other variables that could explain the employee's turnover intention such as leadership style, organizational culture, compensation satisfaction, opportunities for career advancement and other factors that may provide additional insights into employee retention. Future studies may also consider using longitudinal research designs or expanding the investigation to other industries and organizational contexts. Doing so may help provide a deeper understanding of how organizational and psychological factors interact in shaping turnover intention.

### 3.5 Limitations of the Study

Despite the contributions of this study, certain limitations are acknowledged. The study focused on selected variables such as work stress, psychological capital, employee engagement, and well-being, which, while strongly supported in recent literature, do not fully capture the multifaceted nature of turnover intention that may also be influenced by factors such as leadership, compensation, and external labor conditions. In addition, the study was not conducted longitudinally, as data were collected at a single point in time, limiting the ability to observe changes in relationships over time. Despite these limitations, the study was able to generate robust and meaningful findings, particularly in establishing the significant role of psychological capital and the full mediating effect of well-being on turnover intention, contributing to the growing emphasis on resource- and well-being-centered models of employee retention.

### **3.6 Declaration**

This study was granted approval by the Research Ethics Review Council of De La Salle Lipa. In the preparation of this research, the author utilized OpenAI as a language-support tool to refine selected sentences. All generated suggestions came from well-thought prompts and the outcome was carefully reviewed and further edited by the author to ensure clarity, coherence, and adherence to the study and the academic integrity standards. However, the majority of the content presented in this research was independently developed and written by the author.

### **Acknowledgement**

Above all, I offer my deepest gratitude to the Lord for the gift of the Holy Spirit, whose guidance, wisdom, and strength sustained me throughout the completion of this study. In moments of difficulty and uncertainty, His presence provided the clarity, perseverance, and courage needed to continue this academic journey.

I would like to express my profound appreciation to the Family Ku for granting me the opportunity to pursue a Master of Business Administration through their generous full scholarship. Their belief in the value of education and leadership development has opened doors that made this achievement possible. My sincere gratitude is extended to my immediate superior and the company president, Dr. Gwendolyn K. Wong, DBA, for her trust and confidence in my leadership as head of the Academic, Human Resources, and Operations departments. Her constant encouragement, guidance, and belief in my capabilities have greatly inspired me to grow both professionally and academically.

I am also deeply grateful to my management team members for their encouragement, cooperation, and unwavering support throughout this journey. Their camaraderie and motivation have been invaluable. Special thanks are extended to my Human Resources staff, whose dedication and support made each workday lighter, allowing me to devote my evenings to completing this thesis. I am particularly grateful for their assistance in the data-gathering process and for their willingness to contribute to the success of this research. My appreciation also goes to all the members of the ABC team who willingly participated in this study and generously shared their time and insights.

I would like to express my heartfelt gratitude to the mentors and faculty members of the Graduate School who generously shared their knowledge and guidance. In particular, I thank my thesis adviser, Dr. Lilian Villanueva, for her invaluable insights, patience, and continuous guidance; Dr. Sheila Maloles, Research Instructor, for her support and direction in the research process; and Dr. Iezyl Torino, Statistician, for her expertise and assistance in data analysis. I am also sincerely grateful to my thesis panel members, Dr. Raquel Inciong, Dr. Jaylen Fampo, and Dr. Odessa Tropicales, for their valuable insights, constructive feedback, and thoughtful recommendations that significantly strengthened this research. I also extend my appreciation to Dr. Jasmin Silva, Dean of the College of Business, Economics, Accountancy, and Management, and Dr. Erick Martinez, Graduate Program Chairperson, for their leadership, encouragement, and continued support throughout this academic endeavor. My appreciation is extended to the De La Salle Lipa Research Ethics Committee for granting ethical clearance that allowed this study to proceed, as well as to Dr. Analiza Resurreccion of ELSP, for their valuable assistance throughout the research process. I would also like to thank my classmates who became a strong support system throughout this program. The shared experiences, collaboration, and meaningful friendships we built made this academic journey truly memorable.

Finally, To my beloved husband, Michael, and my children, Alfred Von Miguel, Verlin Andre, John Paul Michael, Patric Josef, and Tricia Michaella, I extend my deepest love and gratitude. Your constant encouragement, patience, and belief in me have been my greatest source of strength and motivation. Thank you for cheering me on every step of the way.

To everyone who contributed to the completion of this thesis, whether directly or indirectly, I extend my heartfelt gratitude.

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