

Job Insecurity and Turnover Intention: The Moderating Role of Psychological Capital among Nigerian Employees

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ABSTRACT

Objective: This study aimed to examine the relationship between job insecurity and turnover intention and to determine whether psychological capital moderates this relationship among employees in Nigeria.

Methods and Materials: A descriptive correlational design was employed with a sample of 410 full-time employees from diverse public and private organizations in Nigeria. The sample size was determined using Morgan and Krejcie's table to ensure adequate statistical power. Data were collected via standardized instruments: the Job Insecurity Scale, the Psychological Capital Questionnaire (PCQ-24), and the Turnover Intention Scale (TIS-6). Statistical analyses were performed using SPSS-27 for descriptive and bivariate correlation analyses and AMOS-21 for Structural Equation Modeling (SEM). Model fit was evaluated using χ^2/df , CFI, TLI, GFI, AGFI, and RMSEA indices.

Findings: Job insecurity was positively and significantly associated with turnover intention ($r = .56$, $p < .001$), while psychological capital was negatively correlated with both job insecurity ($r = -.41$, $p < .001$) and turnover intention ($r = -.48$, $p < .001$). SEM indicated good model fit ($\chi^2 = 124.87$, $df = 61$, $\chi^2/df = 2.05$, CFI = .96, TLI = .95, GFI = .94, AGFI = .91, RMSEA = .051). Job insecurity had a strong direct positive effect on turnover intention ($\beta = .53$, $p < .001$), while psychological capital showed a significant negative direct effect ($\beta = -.42$, $p < .001$). The interaction effect was significant ($\beta = -.16$, $p = .001$), confirming that higher psychological capital attenuates the impact of job insecurity on turnover intention.

Conclusion: These findings highlight the critical buffering role of psychological capital in reducing turnover intention under job insecurity. Developing employees' hope, resilience, optimism, and self-efficacy can serve as an effective retention strategy, especially in economically volatile environments.

Keywords: Job insecurity; turnover intention; psychological capital; structural equation modeling; Nigeria.

1. Introduction

Employee turnover intention—the conscious and deliberate willingness of employees to leave an organization—has become one of the most critical concerns for managers and policymakers because of its direct association with productivity loss, recruitment expenses, and knowledge drain (Le et al., 2022). Scholars emphasize that turnover intention acts as the most reliable proximal predictor of actual turnover and is deeply shaped by organizational and psychological factors (Ashraf & Khan, 2022; Yan et al., 2021). As global labor markets become increasingly dynamic and uncertain, understanding the antecedents of turnover intention has grown in strategic importance, particularly in emerging economies where economic and job stability are more volatile (Amjad et al., 2024; Obeng et al., 2021).

One of the most widely examined drivers of turnover intention is job insecurity, conceptualized as an employee's perceived threat of losing employment and the associated worry about the continuity of work (Harahap & Salendu, 2021; Syaharani, 2025). Job insecurity can result from organizational restructuring, technological disruption, economic turbulence, or leadership instability (Putri & Rahmawati, 2025; Xue et al., 2022). Persistent insecurity erodes an employee's sense of control and long-term identification with the organization, leading to decreased morale, withdrawal behaviors, and intentions to quit (Suganda, 2022; Wei, 2022). Recent studies confirm that the detrimental effects of job insecurity on turnover intention extend across contexts—from creative agencies (Syaharani, 2025) to manufacturing (Lai & Chen, 2024) and service industries (Tetteh et al., 2021). The psychological strain associated with fearing job loss also aligns with the Job Demands–Resources (JD–R) framework, which posits that high job demands (e.g., insecurity, technostress) deplete energy and increase the desire to leave (Sharma & Tiwari, 2023; Sharma et al., 2024).

While job insecurity is a critical antecedent of turnover intention, individual psychological resources can alter how employees react to such threats. Psychological capital (PsyCap)—a higher-order construct encompassing hope, efficacy, resilience, and optimism—has emerged as a potent personal resource buffering against workplace stressors (Ma et al., 2023; Zhang & Long, 2024). Employees high in PsyCap tend to reinterpret adversity, maintain self-efficacy in uncertain contexts, and visualize alternative positive futures, making them less likely to consider quitting (Gom

et al., 2021; Hermawan et al., 2024). For example, research among teachers found that psychological capital significantly reduced the effect of job-related stress on turnover intention (Ma et al., 2023), while investigations among Chinese nurses showed that PsyCap can mediate and moderate negative workplace experiences, diminishing exit inclinations (Xiao et al., 2022). PsyCap's capacity to enhance adaptability and reframe job insecurity aligns with Conservation of Resources (COR) theory, which suggests individuals strive to acquire and maintain valuable psychological resources to counterbalance potential losses (Ashraf & Khan, 2022; Yan et al., 2021).

Extant studies increasingly demonstrate that PsyCap can act not only as a direct predictor of lower turnover intention but also as a buffering moderator in stressful contexts (Obeng et al., 2021; Zhang & Long, 2024). For example, Sharma and colleagues (Sharma et al., 2024) showed that employees with strong psychological resources reported significantly weaker relationships between technostress and turnover intention in knowledge-intensive jobs. Similarly, Harahap (Harahap & Salendu, 2021) found that psychological capital moderated the effect of job insecurity on turnover intention among Indonesian employees, indicating that resilience and optimism can mitigate perceived career threat. These findings echo Positive Organizational Behavior (POB) theory, which emphasizes the measurable, developable, and performance-enhancing nature of positive psychological states.

Moreover, PsyCap's moderating potential appears consistent across cultures and sectors. Studies among hotel employees revealed that transformational leadership fosters PsyCap, which in turn diminishes turnover intention, underlining the protective role of psychological resources (Gom et al., 2021). Lai (Lai & Chen, 2024) demonstrated that when occupational fatigue escalates, psychological capital acts as a mediator but also lessens the intensity of emotional exhaustion's link to quitting intentions. Such evidence encourages deeper exploration of PsyCap as a moderator in the job insecurity–turnover intention relationship, especially in socioeconomically uncertain contexts like Nigeria, where labor market volatility and limited employment alternatives amplify career concerns (Amjad et al., 2024; Rahmawati et al., 2023).

Another critical factor underlying turnover dynamics involves career growth and contract fulfillment perceptions, which interact with job insecurity and PsyCap. Studies indicate that unmet psychological contracts and stagnant career opportunities fuel turnover intention (Sharma & Kaur,

2024; Singh, 2023). Conversely, supportive work environments offering career development buffer against quitting by enhancing employee engagement and morale (Amjad et al., 2024; Rahmawati et al., 2023). However, even when organizations cannot fully control structural insecurity (e.g., economic downturns, technological layoffs), strengthening employees' internal resources such as PsyCap can compensate for these structural gaps and reduce turnover risk (Aditchere & Angmorte, 2024).

Importantly, modern turnover research highlights contextual and cultural differences. While some determinants of turnover intention appear universal, their intensity varies across regions and industries (Le et al., 2022; Tetteh et al., 2021). In emerging economies, high unemployment and informal work increase vulnerability to insecurity while simultaneously limiting actual mobility (Hermawan et al., 2024; Putri & Rakhmawati, 2025). Consequently, employees may remain but disengage emotionally, harming performance. PsyCap-driven interventions have been proposed to counteract this psychological withdrawal by fostering optimism and resilience (Syaharani, 2025; Zhang & Long, 2024). Such approaches are also cost-effective compared to broad structural changes, making them practical for organizations with limited resources (Obeng et al., 2021; Wei, 2022).

Additionally, digital disruption and technostress—the stress caused by rapid technology adoption—has amplified turnover risk by increasing job insecurity and emotional fatigue (Sharma & Tiwari, 2023; Sharma et al., 2024). Knowledge workers and service employees, in particular, face cognitive overload, blurred work-life boundaries, and constant upskilling demands (Yan et al., 2021). PsyCap again shows protective effects in these contexts: optimism and self-efficacy help employees navigate technological change, sustaining engagement and retention (Xiao et al., 2022; Xue et al., 2022). These findings position PsyCap as a cross-domain resilience mechanism valuable in modern workplaces experiencing volatility and technological upheaval.

Despite the growing body of evidence, research gaps remain. Much of the literature is geographically concentrated in Asia, leaving African contexts, especially Nigeria, underexplored (Amjad et al., 2024; Rahmawati et al., 2023). Nigeria's labor market faces unique challenges, including economic instability, high youth unemployment, and unpredictable organizational change, which can intensify job insecurity. Yet, few studies have systematically examined how Nigerian employees' psychological capital

interacts with job insecurity to predict turnover intention. Furthermore, while PsyCap has been studied as a mediator, its moderating role in job insecurity–turnover dynamics remains insufficiently tested in non-Western, developing economies (Gom et al., 2021; Harahap & Salendu, 2021).

A second gap concerns the need for robust quantitative models, such as structural equation modeling (SEM), to verify the complex interplay between these constructs. Many previous studies relied primarily on regression analysis, which may not capture indirect or buffering mechanisms adequately (Aditchere & Angmorte, 2024; Zhang & Long, 2024). SEM allows simultaneous assessment of direct and moderated effects, providing more comprehensive evidence of PsyCap's protective value against job insecurity's negative impact on retention (Ma et al., 2023; Xiao et al., 2022). Moreover, combining SEM with descriptive and correlational analysis can help organizations design targeted interventions.

Given these conceptual and contextual gaps, this study focuses on examining the relationship between job insecurity and turnover intention among Nigerian employees, with particular emphasis on the moderating role of psychological capital. By integrating insights from the JD-R and COR frameworks and addressing an underrepresented geographical context, this research contributes theoretically to turnover literature and offers practical implications for HR professionals seeking low-cost but high-impact retention strategies.

The present study aims to investigate the predictive relationship between job insecurity and turnover intention among employees in Nigeria and to examine whether psychological capital moderates this relationship.

2. Methods and Materials

2.1. Study Design and Participants

This study adopted a descriptive correlational design to examine the relationship between job insecurity and turnover intention, as well as the moderating role of psychological capital among employees. The target population comprised employees working across various public and private sector organizations in Nigeria. A total of 410 participants were recruited using a simple random sampling technique, and the sample size was determined based on Morgan and Krejcie's (1970) table, ensuring an adequate number of respondents for statistical power. Inclusion criteria required participants to be full-time employees with at least one year of work experience, while

incomplete or inconsistent responses were excluded from the final analysis. Data were collected using a structured self-administered questionnaire distributed both physically and electronically to increase accessibility and response rate.

2.2. Measures

Turnover intention was measured using the Turnover Intention Scale (TIS-6) developed by Bothma and Roodt (2013). This concise and widely applied instrument consists of 6 items that assess an individual's conscious and deliberate willfulness to leave their current job. Responses are provided on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), with higher scores indicating stronger intention to quit. The TIS-6 has been extensively validated across occupational contexts, showing excellent internal consistency (Cronbach's alpha typically above 0.80) and strong construct and criterion-related validity in predicting actual turnover behavior in subsequent studies.

Job insecurity was assessed using the Job Insecurity Scale originally developed by De Witte (2000). This scale evaluates an employee's perceived threat of job loss and concerns about the continuity of their current employment. The standard version contains 4 items rated on a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), with higher scores representing greater perceived job insecurity. The scale is unidimensional and has demonstrated robust psychometric properties, including high internal reliability (Cronbach's alpha commonly between 0.80 and 0.90) and confirmed factorial validity in multiple cross-cultural studies.

Psychological capital was measured using the Psychological Capital Questionnaire (PCQ-24) developed by Luthans, Youssef, and Avolio (2007). This instrument captures four core positive psychological resources: hope, efficacy, resilience, and optimism. It consists of 24 items distributed equally across the four subscales, with responses scored on a 6-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree). Higher scores indicate

greater overall PsyCap. The PCQ-24 has been widely validated in diverse organizational and cultural contexts, with reported Cronbach's alpha coefficients typically above 0.90 for the total scale and acceptable reliability for each subscale. Its construct, convergent, and discriminant validity have been supported in numerous empirical studies.

2.3. Data Analysis

Data were analyzed using SPSS version 27 and AMOS version 21. First, descriptive statistics (means, standard deviations, frequencies, and percentages) were computed to summarize participants' demographic characteristics and study variables. Pearson correlation coefficients were calculated to explore the bivariate relationships between job insecurity, turnover intention, and psychological capital. Subsequently, a Structural Equation Model (SEM) was performed to test the hypothesized relationships and the moderating effect of psychological capital on the association between job insecurity and turnover intention. Model fit was evaluated using multiple indices, including the Chi-square/degrees of freedom ratio (χ^2/df), Comparative Fit Index (CFI), Tucker-Lewis Index (TLI), Goodness-of-Fit Index (GFI), Adjusted Goodness-of-Fit Index (AGFI), and the Root Mean Square Error of Approximation (RMSEA).

3. Findings and Results

Among the 410 participants, 256 (62.44%) were male and 154 (37.56%) were female. The respondents' ages ranged from 22 to 56 years, with 98 participants (23.90%) aged 20–30 years, 134 (32.68%) aged 31–40 years, 112 (27.32%) aged 41–50 years, and 66 (16.10%) aged 51 years and above. Regarding educational attainment, 212 participants (51.71%) held a bachelor's degree, 148 (36.10%) a master's degree, and 50 (12.19%) a doctoral degree. In terms of work experience, 74 participants (18.05%) reported 5 years or less, 108 (26.34%) had 6–10 years, 126 (30.73%) had 11–15 years, and 102 (24.88%) had more than 15 years of work experience. This distribution shows adequate heterogeneity in demographic characteristics.

Table 1

Descriptive Statistics for Study Variables (N = 410)

Variable	M	SD
Job Insecurity	3.42	0.76
Psychological Capital	4.11	0.68
Turnover Intention	3.27	0.83

As shown in Table 1, participants reported a moderate level of job insecurity ($M = 3.42$, $SD = 0.76$) and turnover intention ($M = 3.27$, $SD = 0.83$). The mean score for psychological capital was moderately high ($M = 4.11$, $SD = 0.68$), suggesting that, on average, respondents possessed relatively strong positive psychological resources compared with their perceived job instability.

Prior to the main analyses, statistical assumptions for correlation and SEM were examined and met. Normality was assessed through skewness and kurtosis values, which ranged from -0.71 to $+0.89$ and -0.56 to $+1.03$, respectively, remaining within the acceptable ± 2 range. Linearity was verified by inspecting scatterplots between independent and

dependent variables, confirming approximately linear patterns. Homoscedasticity was supported as residuals were randomly distributed around zero in the standardized residual plots. Multicollinearity tests indicated acceptable tolerance values (0.67 – 0.81) and variance inflation factor (VIF) scores below 3.00, well under the recommended threshold of 5. Additionally, Mahalanobis distance values did not exceed the critical chi-square cutoff ($\chi^2 = 18.47$, $df = 3$, $p < .001$), confirming the absence of significant multivariate outliers. These results indicate the dataset satisfied the core assumptions for Pearson correlation and SEM.

Table 2

Correlations Between Main Study Variables (N = 410)

Variable	1	2	3
1. Job Insecurity	—		
2. Psychological Capital	-.41** ($p < .001$)	—	
3. Turnover Intention	.56** ($p < .001$)	-.48** ($p < .001$)	—

As shown in Table 2, AI anxiety correlated strongly and positively with technostress ($r = .63$, $p < .001$), confirming that higher anxiety about AI technologies is associated with greater stress from digital work. Growth mindset correlated

negatively with both technostress ($r = -.42$, $p < .001$) and AI anxiety ($r = -.47$, $p < .001$), suggesting that a stronger growth orientation is associated with lower psychological strain and AI-related fears.

Table 3

Fit Indices for the Structural Equation Model (N = 410)

χ^2	df	χ^2/df	GFI	AGFI	CFI	TLI	RMSEA
124.87	61	2.05	0.94	0.91	0.96	0.95	0.051

The SEM demonstrated good fit to the data: $\chi^2(61) = 124.87$, $\chi^2/df = 2.05$, GFI = .94, AGFI = .91, CFI = .96, TLI = .95, and RMSEA = .051. All indices met recommended

thresholds ($\chi^2/df < 3$, CFI and TLI $> .90$, RMSEA $< .08$), indicating that the hypothesized model adequately represents the observed data.

Table 4

Direct, Indirect, and Total Effects in the Structural Model (N = 410)

Path	b	S.E.	β	p
Job Insecurity \rightarrow Turnover Intention (Direct)	0.61	0.07	0.53	<.001
Psychological Capital \rightarrow Turnover Intention (Direct)	-0.47	0.06	-0.42	<.001
Job Insecurity \times Psychological Capital \rightarrow Turnover Intention (Interaction)	-0.18	0.05	-0.16	.001
Job Insecurity \rightarrow Turnover Intention (Indirect via PsyCap)	-0.19	0.04	-0.17	.002
Total Effect of Job Insecurity on Turnover Intention	0.42	0.08	0.37	<.001

Table 4 shows that job insecurity had a significant positive direct effect on turnover intention ($b = 0.61$, $\beta = 0.53$, $p < .001$). Psychological capital had a strong negative direct effect on turnover intention ($b = -0.47$, $\beta = -0.42$, $p <$

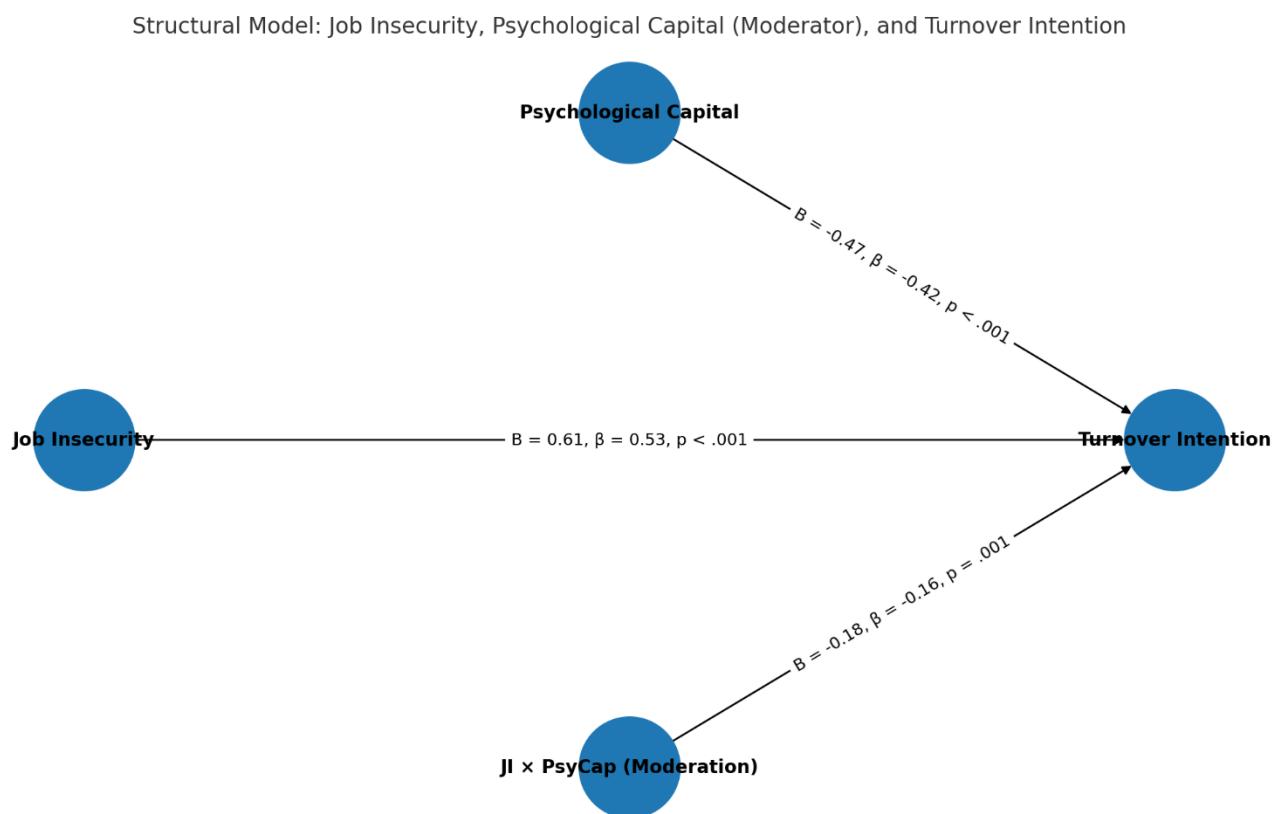
.001). The interaction term (Job Insecurity \times PsyCap) was significant ($b = -0.18$, $\beta = -0.16$, $p = .001$), confirming the moderating role of PsyCap in weakening the insecurity–turnover link. The indirect effect of job insecurity on

turnover intention through PsyCap was also significant ($b = -0.19$, $\beta = -0.17$, $p = .002$). Overall, the total effect of job insecurity on turnover intention remained positive but was

substantially reduced when PsyCap was considered ($b = 0.42$, $\beta = 0.37$, $p < .001$), demonstrating the buffering effect of psychological resources.

Figure 1

Model with Beta Coefficients



4. Discussion and Conclusion

The present study examined the association between job insecurity and turnover intention among Nigerian employees and tested whether psychological capital (PsyCap) moderated this relationship. The results confirmed two major findings. First, job insecurity was positively and significantly related to turnover intention, indicating that employees perceiving a threat to the stability of their employment are more likely to consider leaving. Second, psychological capital significantly moderated this relationship, such that employees with higher levels of hope, efficacy, resilience, and optimism exhibited a weaker link between job insecurity and turnover intention. These findings extend existing theoretical models of turnover and provide actionable insight for organizations operating in dynamic labor markets.

The positive association between job insecurity and turnover intention found here aligns strongly with prior evidence across diverse occupational settings. Previous studies have consistently documented that employees who feel uncertain about the continuity of their employment show greater emotional exhaustion, disengagement, and withdrawal intentions (Harahap & Salendu, 2021; Wei, 2022). For example, Harahap (Harahap & Salendu, 2021) observed that job insecurity directly predicts turnover intention among employees experiencing organizational change, while Suganda (Suganda, 2022) emphasized that lack of job stability leads to decreased organizational commitment, indirectly pushing employees toward departure. Our findings echo these patterns and further confirm that such effects extend to the Nigerian context, where macroeconomic instability and limited employment protection amplify perceived career vulnerability (Amjad et

al., 2024; Rahmawati et al., 2023). This supports the Job Demands–Resources (JD–R) model, which posits that job demands like insecurity act as energy-draining stressors, fostering disengagement and intention to quit (Sharma & Tiwari, 2023; Sharma et al., 2024).

Importantly, the significant moderating role of psychological capital highlights the protective capacity of positive psychological resources against workplace stressors. Employees who scored high on PsyCap reported substantially weaker associations between job insecurity and turnover intention, suggesting that they can reframe threatening situations, maintain confidence in their coping abilities, and envision constructive paths forward. This pattern mirrors evidence from other cultural and industrial contexts. Zhang (Zhang & Long, 2024) conceptualized PsyCap as a key personal asset buffering against the depletion of resources triggered by job demands, while Ma (Ma et al., 2023) found that teachers with higher PsyCap levels remained engaged and less turnover-prone even under high work-related stress. Similarly, studies among service and hospitality employees showed that PsyCap mediates and moderates turnover processes by enhancing resilience and hope (Gom et al., 2021; Tetteh et al., 2021). Our results extend these insights to Nigeria's unique labor market, confirming PsyCap's generalizability as a resilience mechanism even in contexts with heightened economic unpredictability.

The moderating role of PsyCap also supports the Conservation of Resources (COR) theory, which argues that employees strive to acquire and maintain valuable resources to protect themselves against stress and potential loss (Ashraf & Khan, 2022; Yan et al., 2021). In our study, employees with robust psychological resources (optimism and resilience) could better cope with the anxiety of potential job loss, thereby reducing their motivation to quit. These findings are consistent with Sharma and colleagues (Sharma et al., 2024), who reported that psychological capital mitigated the impact of technostress on turnover intention in Indian knowledge workers, and with Xiao (Xiao et al., 2022), who demonstrated that Chinese nurses with strong PsyCap experienced less desire to leave despite high emotional demands.

Another noteworthy implication of our findings concerns career growth and psychological contract perceptions. Prior literature shows that unmet psychological contracts and limited career development opportunities increase vulnerability to insecurity and strengthen turnover intentions (Sharma & Kaur, 2024; Singh, 2023). Although our study

primarily focused on insecurity and PsyCap, the Nigerian participants' turnover patterns may also reflect broader issues such as stagnant advancement pathways or breaches in perceived employer obligations. Past research suggests that when external conditions cannot be easily changed, bolstering internal personal resources remains an effective way to maintain employee stability (Aditchere & Angmortey, 2024). Our moderation results reinforce this view: even when objective career growth prospects are limited, employees with high PsyCap are less destabilized by insecurity.

Our findings also integrate with emerging work on technological change and turnover dynamics. The rise of automation, digital transformation, and new work models has contributed to perceived job instability worldwide (Sharma & Tiwari, 2023). Lai (Lai & Chen, 2024) reported that occupational fatigue and digital pressures significantly increase turnover intention unless employees maintain psychological resources to manage emotional exhaustion. This trend likely influences Nigerian workplaces as digitalization accelerates; our data suggest that strengthening PsyCap may be a practical strategy for sustaining engagement in technology-intense environments. Xue (Xue et al., 2022) similarly noted that job satisfaction and psychological resources moderate the stress–turnover relationship, implying that internal resilience complements structural job design interventions.

From a theoretical standpoint, this study adds to the cross-cultural validation of Positive Organizational Behavior (POB) by showing that PsyCap's protective effects operate similarly across different economies and sectors. While most prior studies were conducted in Asia (Ma et al., 2023; Zhang & Long, 2024) or Western contexts (Le et al., 2022), our Nigerian evidence suggests that PsyCap is a robust, portable psychological asset. This expands the universality of PsyCap frameworks and strengthens their applicability for talent management strategies in developing countries where economic turbulence and employment precarity are pronounced.

Moreover, our use of structural equation modeling (SEM) enhances the methodological rigor of this field. Earlier turnover studies frequently relied on simple regression, limiting the capacity to test moderation and indirect pathways (Aditchere & Angmortey, 2024; Zhang & Long, 2024). By applying SEM, we captured the nuanced interplay between insecurity and PsyCap, offering stronger empirical backing for targeted HR interventions.

Finally, our results have important implications for organizational resilience during economic and social disruptions. In contexts where job security cannot be fully guaranteed—such as during recessions, organizational restructuring, or technology-driven transformations—investing in PsyCap development may reduce psychological withdrawal and attrition. This aligns with suggestions from Hermawan (Hermawan et al., 2024) and Syaharani (Syaharani, 2025), who emphasize cost-effective psychological development programs (e.g., resilience training, optimism enhancement) as retention tools when structural stability is difficult to ensure.

5. Limitations & Suggestions

Despite its contributions, this study is not without limitations. First, the cross-sectional design restricts causal inference; while job insecurity and PsyCap predicted turnover intention, longitudinal data are necessary to confirm temporal precedence and examine potential reciprocal effects (e.g., whether contemplating turnover influences perceived insecurity). Second, the study relied on self-reported measures, which can introduce common method variance and social desirability bias. Future research might benefit from multi-source data, such as supervisor ratings or organizational HR records of actual turnover. Third, the sample was limited to Nigerian employees and, although reasonably heterogeneous across sectors, may not represent all cultural and industrial contexts within Africa. Job insecurity and retention mechanisms can vary between public and private organizations, formal and informal employment, and urban versus rural labor markets. Finally, while psychological capital was measured as a single higher-order construct, exploring each dimension (hope, efficacy, resilience, optimism) separately could provide more granular understanding of which resource is most protective.

Future studies could build on these findings in several ways. Longitudinal research should track employees over time to better determine how job insecurity translates into turnover intention and whether PsyCap's buffering role persists or evolves. Experimental and intervention-based designs would also be valuable to test the efficacy of PsyCap-enhancing programs (e.g., resilience workshops, coaching) in reducing turnover intention under insecurity. Comparative cross-country research could explore how cultural values, economic stability, and labor regulations shape the job insecurity–turnover link and PsyCap's moderating strength. Additionally, scholars could

investigate boundary conditions, such as leadership style, organizational support, or family support, which may work alongside PsyCap to create multi-level buffers. Finally, future models could integrate other positive constructs, such as thriving at work or meaning in life, to create a more holistic understanding of psychological defenses against turnover under precarious employment.

For practitioners and HR professionals, the findings underscore the need to address turnover intention both structurally and psychologically. While improving job stability and career growth pathways remains ideal, organizations operating under uncertain economic conditions can proactively develop employees' psychological capital through targeted training, coaching, and supportive leadership practices. Managers should communicate transparently about organizational changes to reduce uncertainty and foster trust. Embedding resilience and optimism training into onboarding and professional development can help employees reinterpret adversity and maintain commitment. In parallel, monitoring job insecurity levels and employee morale can provide early warning signals of turnover risk, enabling timely retention interventions. By combining supportive workplace practices with PsyCap-building initiatives, organizations can better navigate volatility while sustaining a motivated, stable workforce.

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Declaration of Interest

The authors of this article declared no conflict of interest.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants.

Transparency of Data

In accordance with the principles of transparency and open research, we declare that all data and materials used in this study are available upon request.

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Authors' Contributions

All authors equally contributed in this article.

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