

African Journal for the Psychological Studies of Social Issues

Volume 28 Number 3, October/November, 2025 Edition

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Journal of the African Society for THE PSYCHOLOGICAL STUDY OF
SOCIAL ISSUES % DEPT OF Psychology, University of Ibadan, Nigeria

UNDERSTANDING TURNOVER INTENTIONS IN HIGH-PRESSURE WORK ENVIRONMENTS: A CASE STUDY OF THE STAFF OF MTN COMMUNICATION CENTER, LAGOS, NIGERIA

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ABSTRACT

In today's fast-evolving workplace, occupational stress is a persistent challenge across various sectors, including the telecommunications industry. Rapid technological advancements and increasing digital surveillance have intensified job-related pressure among employees, particularly in leading firms like MTN Nigeria. This study examined the impact of occupational stress and work-life balance on turnover intentions among MTN employees in Lagos, focusing on the mediating role of job satisfaction. The study is situated within the broader context of 2024 workplace realities, including intensified workloads and organisational restructuring aimed at boosting efficiency and competitiveness. Quantitative research design was adopted, using structured questionnaires distributed to 500 MTN staff members across departments in Lagos, and 312 valid responses were analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM) to test the relationships among occupational stress, work-life balance, job satisfaction and turnover intentions.

The findings reveal that occupational stress does not have a direct significant impact on employees' turnover intentions. A significant negative relationship exists between work-life balance and turnover intentions, employees with better work-life balance report a lower desire to leave the organisation. Job satisfaction emerged as a key mediating variable in the relationship between work-life balance and turnover intentions. Employees experiencing a healthy work-life balance tend to be more satisfied with their jobs, which in turn reduces their intention to quit. Occupational stress alone does not drive turnover directly, it negatively affects job satisfaction, which can eventually influence attrition indirectly. Implications for human resource professionals to craft strategies to mitigate pressure against intentions to quit were highlighted.

Keywords: Occupational stress; Work-life balance; Turnover intentions; Job satisfaction, Workplace pressure, MTN Nigeria

INTRODUCTION

Occupational stress, or workplace stress, is a popular expression in modern society. As a contemporary issue that challenges the performances of both employers and employees, workplace stress has become one of the most common causes of rising cases of mental and physical health problems that the present generation is encountering in their day-to-day work and non-work lives. Work is considered a necessity and a source of personal satisfaction and security for many people. However, we cannot overlook the fact that our work is slowly evolving into a source of everyday stress too. The realisation of this changing scenario is reaching everyone's consciousness, especially the employers and the employees, considering how the business and market dynamics have undergone a sea change in the past decade, thus putting more pressure on the current workforce.

The increase in the scope and number of stress-related studies is a testimonial to the above statement. Huda and Azad (2015) have rightfully stated in their research work that professional stress can turn out to be a potential "silent killer" when left unmanaged and unaddressed at its due time. It eventually affects employee performance and may result in burnout and the development of a negative self-image. Such prolonged exposure to an unpleasant work environment usually creates a spillover effect between the two most important domains of our lives, viz., work life and personal life. The spillover from one domain to another may be positive or negative. But previous studies have recorded that when an individual is faced with acute levels of stress at his or her workplace, the distressing situation takes a toll on him emotionally

and physically and renders him incapable of performing either his family responsibilities or his responsibilities at work. As a result, he reaches a stage of conflict in his work-life balance.

In recent times, many employees are not willing to work in organisations where the prevailing culture is not supportive and has led to many people quitting their jobs. Work life balance has become a subject of wide disciplines, from psychology to sociology, from management of human resources to organisation behaviour. High work pressure, lack of work flexibility and longer working hours are stressing out many Nigerian banking employees, resulting into reducing of their productivity as well as their performance. The pressure of work, for those in workplace has been increasing over the past years, and this has had an adverse effect on employee performance and the input at work becomes low. Negligence of work life balance has costs organisation, therefore the need to prioritize work life balance arises, and the need for organisations to help employees improve their productivity and performance in terms of increased job satisfaction, organisational commitment. Most banks have introduced programs to assist the employees in achieving a work life balance which includes flexible working hours, reduced work pressure and leave programs.

With the digitalisation of work and emerging remote/hybrid modalities, maintaining work-life balance has become a prominent challenge. Employees often struggle to navigate boundaries between personal and professional responsibilities. Consequently, organisations are witnessing a rising trend in turnover intentions, often linked to stress and the inability to achieve balance. It becomes critical to understand how occupational stress and work-life balance influence turnover intentions and how job satisfaction plays a mediating role in this relationship. This study therefore, was designed to examined the impact of occupational stress and work-life balance on turnover intentions among MTN employees in Lagos, focusing on the mediating role of job satisfaction.

Literature Review

Job Satisfaction and Turnover Intentions

Job satisfaction impacts a person's motivation to quit the company (Ayunda, 2010). At this point, the individual will assess his options and existing position. The cognitive stage transforms into a desire to leave if he or she has selected which alternative career they would accept (Rosser, 2004). According to Nouri *et al.* (2013) when employees believe that their firm provides them with benefits, they will commit and leads to lower turnover intentions. In other words, if the individual does not perceive an opportunity outside of the group where he or she is now seeking refuge, he or she will have the option to survive. However, because turnover intentions is the most important predictor of turnover, the factors that drive turnover indirectly affect turnover intentions as well.

Turnover is influenced by a variety of factors that are complicated and interconnected. According to Christopher *et al.* (2017), particular features of the workplace, such as opportunities for interactions, interpersonal relationships between colleagues, and managerial support, were associated with an increased intention to turnover. Organisational variable is one of these variables. Achieving job satisfaction is an important goal for many individuals in their careers. It is essential to feel content and fulfilled in one's work, as this can lead to a greater sense of purpose and overall happiness. Factors that contribute to job satisfaction may differ from person to person, but some common elements include a supportive work environment, opportunities for growth and development, and a sense of accomplishment in one's responsibilities. By prioritising job satisfaction, individuals can improve their overall well-being and achieve greater success in their professional lives. According to Ayunda (2010), job satisfaction affects turnover rates. She discovered that the more unsatisfied a person is with his or her employment, the more likely they are to quit. Furthermore, various ideas have been submitted to explain the link between job satisfaction and turnover. Elmi (2017) shows that the aspect of satisfaction with supervision and promotion has the greatest contribution on the

dimensions of turnover intentions compared to other indicators. In the service period category, employees with more than 2 years of service have a high tendency of turnover intentions. Sheraz *et al.* (2014) found that job satisfaction is significantly negatively related to turnover intentions.

Occupational Stress and Turnover Intentions

Occupational stress is described as a person's reaction to stressful working environment (Jamal, 2005). Employees are frequently confronted with demanding managers, lengthy work hours, an unfavourable work atmosphere, greater targets and/or goals, and demanding customers. Occupational stress must be controlled carefully since it can hurt both the individual and the organisation. According to Gibson *et al.* (2012), occupational stress has a behavioural impact on contentment, accomplishment, absence, attrition, mishap, drug use, and healthcare bills. Inability to make decisions, impatience, diminished concentration, indifference, and forgetfulness are all cognitive effects of stress (Henderson *et al.*, 2012). Stress will also have an impact on specific physiological conditions such as blood pressure and coronary heart disease (Khayyam-Nekouei *et al.* 2013). A recent study recognises the positive impact of occupational stress on turnover intentions. This finding is confirmed by Sheraz *et al.* (2014) and Duraisingam *et al.* (2009). Occupational stress is connected with high levels of turnover intentions, and employees that showed high levels of pressure will also have a high level of turnover intentions.

Work-life Balance and Turnover Intentions

Work-life balance is defined as an employee's capacity to manage work, home, and other responsibilities (Soomro *et al.*, 2018). Work-life balance is crucial for attaining mental and emotional equilibrium in employees, which increases productivity. Work-life balance conflict is characterised as employees' incapacity to split time between personal and professional life, resulting in fatigue and stress. Poor work-life balance harms employee health and well-being as well as organisational performance (Shaffer *et al.*, 2016). As a result, an imbalance between work and personal life causes stress (Kumara and Fusana 2018) and may result in employee unhappiness. Employees' intentions to quit are said to be influenced by work-life balance. Employees who feel more balanced in their work and personal life are less likely to consider quitting (Gachter *et al.* 2013). According to Surienty *et al.* (2014), work-life balance has a detrimental influence on the desire to leave.

Occupational Stress and Job Satisfaction

Robbins (2006) explained that occupational stress is a dynamic situation in which a person is presented with possibilities, challenges, or demands that are connected to their goals however, the result is uncertain. Furthermore, workplace stress does not necessarily have a negative influence on the organisation; in fact, it may have a positive benefit (Bui *et al.*, 2021). Employees are required to be able to do a job as well as feasible with a particular degree of stress. Workers who are under stress at work will modify their conduct. These modifications arise as a result of an attempt to alleviate work-related stress. Occupational stress has been linked to employee job satisfaction and overall performance in several studies (Usman *et al.*, 2011). This is because most organisations want their employees to enhance their work performance. Antoniou *et al.* (2003) observed that when stress levels rise, the job satisfaction will tend to low. Employees with low occupational stress are more satisfied with their jobs than those with high occupational stress (Sweeney & Quirin, 2009). Sheraz *et al.* (2014) discovered a negative correlation between occupational stress and job satisfaction. Furthermore, Bemana (2013) states that a low level of stress will significantly affect the achievement of high employee job satisfaction, implying that occupational stress has a significant negative effect on employee job satisfaction.

Job Satisfaction Mediates Occupational Stress to Turnover Intentions

Employee job satisfaction is a state in which workers or employees are happy with the work they do, and this has a beneficial impact on their productivity (Mathis & Jackson, 2011).

Employees who are stressed may exhibit a variety of symptoms, including difficulties in concentrating, a diminished appetite, a lack of excitement, and difficulty interacting with others (Mofatteh, 2020). According to Hakim *et al.* (2018), the job satisfaction does not influence the turnover intentions in banking industry, which the salary is considered sufficient. The results of a research conducted by Faqihudin and Gunistiyo (2009) in the banking industry showed that job satisfaction had a significant and negative implication on the intention to depart the organisation. High satisfaction will make employees remain with the organisation and continue to work as much as possible to achieve organisational goals. Occupational stress has a significant and positive influence on the intention to leave the organisation. The existence of this influence indicates that the higher level of stress felt by employees during their work, the higher their desire to leave the organisation. Occupational stress effects employee satisfaction, which leads to low accomplishment and the desire to leave the company (Applebaum *et al.*, 2010).

Job satisfaction mediates work-life balance to turnover intentions

The desire for employees to retire is mostly affected by their work-life balance. The worklife balance variable, which is mediated by the job satisfaction variable, will result in a better work-life balance and a lower desire to quit. The likelihood of exiting through work-life balance as mediated by job satisfaction will be minimal. In the banking industry, employees have the potential for turnover intention, due to work-life imbalance problems, as well as dissatisfaction with salaries, promotions, supervisors, co-workers, and workload in the banking industry (Nafiudin, 2015). The outcome of this research showed that the work-life balance factor which in this study consists of work-life conflict and job satisfaction which consists of satisfaction with salary, promotions, supervisors, co-workers, and work itself simultaneously affects turnover intentions. Sismawati and Lataruva (2020) conducted research in the Syariah banking industry and stated that job satisfaction variable is proven to intercede the relationship between work-life balance and turnover intentions. That is, the perceived job satisfaction of employees can affect the relationship between work-life balance and turnover intentions. Work-life balance affects job satisfaction and job satisfaction affects turnover intentions. If in work-life balance, employees are dissatisfied with co-workers, promotions, salaries, supervision, or the work itself, it can cause employees to want to leave the company.

METHODS

Research Design

This research employed an expo facto design using a structured questionnaire to explore the relationships among occupational stress, work-life balance, job satisfaction and turnover intentions. The study was conducted among MTN Nigeria employees in Lagos State, a hub of telecommunication activities in Nigeria. A total of 500 questionnaires were distributed across departments, and 312 valid responses were received and analysed. The instrument comprised four constructs measured on a 5-point Likert scale: Occupational Stress (OS), Work-Life Balance (WLB), Job Satisfaction (JS), and Turnover Intentions (TI). The items were adapted from validated instruments in previous studies. Partial Least Squares Structural Equation Modelling (PLS-SEM) was employed using SmartPLS 4.0 to analyse the data and test hypotheses. This method was selected due to its robustness in handling complex path models and small-to-medium sample sizes.

Factor loadings above 0.7 were retained, and constructs were evaluated for convergent validity using Average Variance Extracted (AVE > 0.5) and Composite Reliability (CR > 0.7). Discriminant validity was established using the Fornell-Larcker criterion. The final measurement model included 8 items for OS, 7 for WLB, 4 for JS, and 3 for TI. The research model was shown in Figure 3.1.

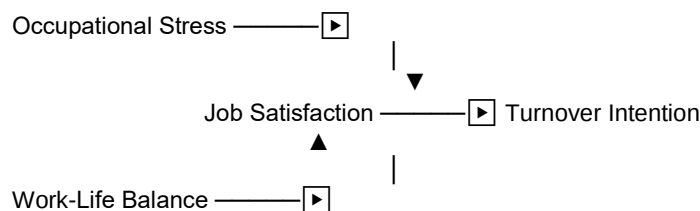


Figure 1: Conceptual Model of Relationships

Description:

This model in Figure 1 illustrates how occupational stress and work-life balance influence turnover intentions among MTN employees in Lagos. Both Occupational Stress and Work-Life Balance affect Job Satisfaction, which in turn impacts Turnover Intention. Job Satisfaction serves as a mediating variable between the independent factors (stress and balance) and the dependent outcome (intention to quit).

RESULTS AND DISCUSSION

The section provides how the analyses were carried out and a details interpretation of each table and discussion of the findings.

Measurement Model Assessment Stage in Structural Equation Modeling (PLS-SEM)

Table1 shown the measurement model evaluation to demonstrates how well the indicators (survey items) for each construct measure the same concept. It reports Average Variance Extracted (AVE) and Composite Reliability (CR), which are **outputs of model validation** after data collection.

Table 1: Convergent Validity and Composite Reliability

Construct	Average Variance Extracted (AVE)	Composite Reliability (CR)
Occupational Stress (OS)	0.587	0.909
Work-Life Balance (WLB)	0.520	0.883
Job Satisfaction (JS)	0.617	0.865
Turnover Intention (TI)	0.806	0.926

Note: AVE > 0.5 and CR > 0.7 indicate acceptable convergent validity and reliability (Hair et al., 2014).

Table 2 assessed whether each construct is statistically distinct from others. It tests the **quality of the measurement model** based on empirical data.

Table 2: Discriminant Validity (Fornell-Larcker Criterion)

Construct	JS	OS	TI	WLB
JS	0.785			
OS	-0.459	0.766		
TI	-0.418	0.240	0.898	
WLB	0.575	-0.454	-0.341	0.721

Note: Diagonal values (bolded) represent the square root of AVE; off-diagonal elements are inter-construct correlations.

Table 3 indicated the **predictive power** of independent variables over the dependent ones. This was computed **after running the PLS model**. The R^2 values indicated the proportion of variance in the dependent variables explained by the model. An R^2 of 0.191 for turnover intention means that approximately 19.1% of the variation in employees' intention to leave

MTN Nigeria is explained by occupational stress, work-life balance, and job satisfaction. Similarly, an R^2 of 0.380 for job satisfaction suggests that 38.0% of its variation can be accounted for by occupational stress and work-life balance. These values reflect moderate explanatory power, especially for job satisfaction, indicating that while the model is useful, other external factors may also influence turnover intention.

Table 3: R^2 Values

Endogenous Variable	R^2 (Coefficient of Determination)
Turnover Intention (TI)	0.191
Job Satisfaction (JS)	0.380

Interpretation: 19.1% of the variance in turnover intention and 38% in job satisfaction are explained by the model.

Table 4 showed the F^2 effect size analysis, the analysis revealed the strength of influence each independent variable exerts on its respective outcome variable. Occupational stress has a small effect on job satisfaction ($F^2 = 0.079$) but almost no effect on turnover intentions ($F^2 = 0.001$), suggesting its impact is largely indirect. In contrast, work-life balance shows a medium effect on job satisfaction ($F^2 = 0.273$) and a small effect on turnover intentions ($F^2 = 0.016$), indicating its relatively stronger and more consistent role in shaping employee attitudes. Job satisfaction itself has a small but meaningful effect on turnover intention ($F^2 = 0.080$), supporting its role as a partial mediator.

Table 4: F^2 Effect Size

Predictor → Outcome	F^2
OS → JS	0.079
OS → TI	0.001
WLB → JS	0.273
WLB → TI	0.016
JS → TI	0.080

Table 5 showed the direct effects testing confirms that job satisfaction significantly reduces turnover intentions ($T = 4.565$, $p < 0.001$), meaning that more satisfied employees are less likely to consider leaving. Work-life balance also significantly reduces turnover intentions ($T = 2.044$, $p = 0.021$), showing that better balance between work and personal life lowers the desire to quit. Conversely, occupational stress does not have a statistically significant direct impact on turnover intentions ($T = 0.563$, $p = 0.287$), suggesting its influence may be more indirect. Both occupational stress ($T = 4.895$) and work-life balance ($T = 9.395$) significantly affect job satisfaction, reinforcing the idea that stress undermines satisfaction while balance enhances it.

Table 5: Hypotheses Testing (Direct Effects)

Hypothesis	Path	T-Stat	p-value	Conclusion
H ₁	JS → TI	-0.324	4.565	0.000
H ₂	OS → TI	0.027	0.563	0.287
H ₃	WLB → TI	-0.142	2.044	0.021
H ₄	OS → JS	-0.249	4.895	0.000
H ₅	WLB → JS	0.462	9.395	0.000

Table 6 showed the indirect effect tests reveal important mediation paths. Occupational stress has a significant indirect impact on turnover intention through job satisfaction ($T = 3.332$, $p < 0.001$), meaning that stress leads to dissatisfaction, which in turn contributes to the desire to leave. Similarly, work-life balance indirectly influences turnover intention by improving job satisfaction ($T = 4.311$, $p < 0.001$). These results underscore the central mediating role of job satisfaction and affirm that improving employee satisfaction could mitigate the negative effects of stress and balance-related challenges on turnover.

Table 6: Hypotheses Testing (Indirect Effects)

Hypothesis	Indirect Path	Indirect Effect	T-Stat	p-value	Conclusion
H ₆ a	OS → JS × JS → TI	0.104	3.332	0.000	Supported
H ₆ b	WLB → JS × JS → TI	-0.150	4.311	0.000	Supported

DISCUSSION

The present study explored how occupational stress and work-life balance influence turnover intentions among employees of MTN Nigeria, with job satisfaction acting as a mediating variable. The results offer important insights into employee retention dynamics within the high-pressure environment of the Nigerian telecommunications sector. First, the finding that occupational stress does not directly predict turnover intentions is consistent with previous studies that have found indirect or mediated effects of stress. For instance, Sheraz *et al.* (2014) and Jaramillo *et al.* (2006) observed that while job stress reduces employee morale and satisfaction, it often affects turnover intentions indirectly through job dissatisfaction rather than exerting a direct effect. This study reinforces this conclusion by showing that occupational stress significantly reduces job satisfaction, which then elevates the risk of turnover — a relationship also supported by the work of Gachter *et al.* (2013), who found that job dissatisfaction, more than stress itself, predicts actual intent to leave.

The strong positive association between **work-life balance and job satisfaction**, and the negative link between work-life balance and turnover intentions, aligns with the findings of Sismawati and Lataruva (2020) and Yadav and Dabhade (2013). These studies emphasized that employees with better balance between work and personal responsibilities experience greater job satisfaction and are less likely to consider leaving their jobs. This reflects a broader trend in HRM research highlighting **work-life policies as strategic tools** for improving retention and engagement. Furthermore, the study confirms the **mediating role of job satisfaction**, a finding supported by Berber *et al.* (2022), who emphasized that job satisfaction serves as a **critical pathway** through which flexible work arrangements and organisational support affect turnover. Similarly, the work of Hair *et al.* (2014) provides methodological backing for using Partial Least Squares Structural Equation Modeling (PLS-SEM) to establish such mediation effects with empirical rigor.

Conclusion

These findings imply that employee retention strategies should focus more on enhancing job satisfaction and enabling a supportive work-life balance. Human resource professionals in MTN Nigeria and similar organisations should invest in employee wellness programs, flexible working hours, and organisational culture reforms to boost satisfaction and reduce attrition. Conclusively, the current study contributes to existing literature by **reaffirming the central role of job satisfaction** as a mechanism through which both workplace stress and work-life balance influence turnover. It offers a Nigeria-specific empirical contribution to global research on employee retention, especially within fast-paced sectors like telecommunications.

Implication for Future Research

Future research should expand the scope beyond Lagos to include other regional branches of MTN Nigeria or other telecommunications firms for broader generalisability. Moreover, qualitative methods could provide deeper insights into the personal experiences behind the statistical relationships observed in this study.

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