

INSECURITY, WORKLOAD AND EMPLOYEE TURNOVER INTENTIONS IN GOVERNMENT OWNED HOSPITALS IN NIGERIA: MODERATING ROLE OF INSTITUTIONAL DISTRUST

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Abstract:

The rate at which medical practitioners in Nigeria are abandoning their jobs is worrying, having a negative impact on the economy and citizens in a country with over 200 million people. This study investigates the effect of human insecurity and workload on the turnover intentions of employees in Nigerian government-owned hospitals, as well as how distrust in institutional policies might accentuate the relationship. The study uses survey and cross-sectional research designs. The population of nurses and medical doctors at government-owned hospitals in Nigeria is unknown. Consequently, the study used Cochran's estimate of sample size for an infinite/unknown population to calculate a sample size of 384. To account for non-response and incorrect questionnaire completion, 20% was added to the initial sample size of 384, resulting in 461 copies given to respondents. Respondents completed an online Google questionnaire as part of the study. The 407 valid data samples were subjected to preliminary analysis, including identifying missing values, outliers, normality, multicollinearity, and common method bias. The data was confirmed clean and suitable for further examination. The Structural Equation Model, namely smart-PLS, were used to assess the measurement and structural models. The study found that while human insecurity did not significantly predict employee turnover intentions, workload had a favourable and substantial impact on employee turnover intentions. Furthermore, distrust in institutional policies exacerbates the association between human insecurity, workload, and employee turnover intentions in Nigeria's government-owned hospitals. The findings advocated for significant government engagement in battling the pandemic of workload to ensure the psychological safety of these employees.

Keywords: *Human insecurity, Workload, Turnover intentions, Institutional distrust, Conservation of Resources Theory*



Introduction

Hospital as a service center for the community prioritizes quality and quality services for its main stakeholders, namely patients. In providing services, quality human resources are also needed. The role of health workers is crucial to achieving the success of the goals of the organization. The challenges faced by hospitals are also not easy, especially related to health workers (Soelistiyorini, 2025). Health worker migration from Nigeria poses significant challenges to the Nigerian health care sector and has far-reaching implications for health care systems globally (Omoniyi et al., 2025). With the population of Nigerians going abroad increasing every year, it could be argued that Nigeria needs more workforce to meet the increasing labour-force participation, especially in the health sector. As citizens continue to migrate in search of greener pastures, there have been significant concerns about able-bodied individuals leaving various sectors such as education, information technology, real estate, law, banking, engineering, and especially the healthcare sector, which has witnessed a significant exodus of doctors, nurses, community health extension workers (CHEWs), pharmacists, and lab scientists in recent years (Development Research and Projects Centre [DRPC], 2023).

Nigeria is the most populous country in Africa and has one of the largest supplies of health workers on the continent; however, the country has been particularly affected by the migration issue (Omiyi et al., 2025). It is estimated that 20,000 of the 72,000 Nigerian physicians educated in Nigeria were practicing abroad in 2008 (Amorha et al., 2022). This number represents 28% of the physician workforce trained in Nigeria and is significantly higher than the proportion for any other African country (Falase et al., 2022). As a result, Nigeria has a fragile health system that is unable to effectively deliver quality health services to its populace, this includes increased workload for the remaining health workers, decreased access to health care services, and compromised quality of care (Ojo et al., 2023). Also, this 'brain drain' has weakened the healthcare system, leading to shortages, increased workloads for remaining staff and compromised quality of healthcare (Omiyi et al., 2025). The global crisis in human resources for health has been described as one of the most pressing issues facing the health sector and is now widely acknowledged as a global priority (Poon et al., 2022).

An organization is a collection of people with different abilities who depend on one another to achieve common goals by utilizing various resources (Putra et al., 2020). Organizations must obtain, develop and maintain quality human resources as planners, participants, and determinants of organizational goals. The strength of any organization is its people (Jasri & Annisa, 2023). The most crucial and important aspect for a company is the employees themselves (Ngoc et al., 2024). The foundation of healthcare is quality of care (Qureshi et al., 2020). The quality of care is determined by how well health services are provided to residents and their communities, increasing the likelihood of desired health outcomes while adhering to established ethical standards and being safe, effective, timely, equitable, and people-centred (Al-Mugheed & Bayraktar, 2020). Nigeria has faced numerous security challenges recently, significantly impacting its citizens' migration patterns (Ezeabasili, 2025). The negative impact caused by turnover intention is reflected in the challenge of maintaining workforce quality when replacing employees who leave or resign (Maulana & Septyarini, 2024). A high employee turnover rate indicates an unstable work environment, which can hinder organizational productivity and reduce the creative potential of human resources (Yuliani et al., 2021). The Boko Haram insurgency in the Northeast, conflicts between farmers and herders in the Middle Belt region, and other forms of violence have all contributed to significant

population displacement and migration, both within the country and internationally (Ezeabasili, 2025) leading to employee turnover.

However, employee turnover intention is a major concern for leaders and managers throughout the organization (Ugboaku, 2025). Employee turnover intention signifies the inclination or desire to seek alternative employment opportunities, yet it has not yet materialized into actual job transition (Rahmansyah & Indiyati, 2024). This concept holds significant importance in the realms of organizational behavior and human resource management as it directly impacts both employee retention and overall organizational performance (Rahmansyah & Indiyati, 2024). Employees tend to have the intention to voluntarily leave their jobs or move from one job to another based on their own decisions (Periyadi et al., 2024). According to (Soelistiyorini, 2025) turnover intention is a more dangerous problem than turnover, because employees who experience turnover intention has a loss of work motivation, lack of work focus and work loyalty so that it impacts on employee and company productivity.

Workload also plays an important role in turnover intention (Khoirunnisa, 2024). It pertains to the tasks and duties assigned to an employee to be accomplished within a set timeframe (Rahmansyah & Indiyati, 2024). Excessive workload, both in terms of quantity and quality, can cause physical and mental fatigue in employees. Employees who feel burdened with too many or too complex tasks can experience stress and fatigue, which can ultimately encourage employees to look for or move to other, more balanced jobs (Khoir et al., 2024). It encompasses a range of activities designated for an organizational unit or individual position, systematically evaluated through job analysis methods, workload analysis techniques, and other managerial approaches (Rahmansyah & Indiyati, 2024). Excessive workload can cause stress in employees which makes employees commit turnover intention (Arnas et al., 2024).

The human security situation in Nigeria has recently become more challenging than ever (Osisanwo, 2025). Human insecurity is a pervasive issue affecting various sectors in Nigeria, including education, healthcare, and, significantly, agriculture (Ioryue et al., 2024). It is not only a state of fear and vulnerability but also encompasses the existence of threats and actual harm within a collective social environment (Berebon, 2025). Moreover, insecurity creates an environment that discourages investment and infrastructure development, which are essential for growth (Ioryue et al., 2024). Fear of attacks forces schools, businesses, and healthcare facilities to close or limit their operations (Ioryue et al., 2024). These insecurities often arise from pervasive inequalities, ethno-religious conflicts, weak security systems, and a loss of communal values, leading to destructive activities such as terrorism and violent crimes (Berebon, 2025).

The employee expectations of the institution are likely based on experiences and exposure to the institution or individuals directly associated with it (Carlsson et al. 2024). Kramer (1999) captured institutional distrust as a lack of confidence in the organization, a concern that the other may act to do harm, or does not care about one's welfare and/or is hostile. Employees can have specific reasons for distrusting organizations, and distrust may be a sensible response to potential dangers (Larson, 2004). Distrust in the workplace may lead to lower employee contributions (e.g., performance and attendance), lower job satisfaction and greater turnover intentions (Dirks and Ferrin, 2002).

Understanding the intricacies of employee turnover is more critical than ever, as the factors influencing an employee's decision to leave have become increasingly multifaceted and interconnected (Chukwudi et al., 2022). High levels of turnover intention not only signal

dissatisfaction with the work environment but also pose significant challenges for organizations, including increased recruitment costs, loss of talent, and disruptions to team dynamics (Wicaksana, 2024). High turnover rates can signify underlying issues within an organisation, such as dissatisfaction among employees, inadequate retention strategies, or mismatches between organisational culture and employee expectations (Jiang & Jiang, 2024). Furthermore, high turnover rates can damage employer branding, making it challenging to attract and retain top talent in the future, thereby perpetuating a cycle of turnover and instability (Maduabuchi & Udeh, 2024).

Previous empirical studies reveal mixed or inconsistent findings regarding the insecurity, workload - employee turnover intention relationship, necessitating a clearer understanding of this association. For example, Khoirunnisa (2025); Ulvina (2025); Maharani and Santosa (2025) Setyani et al., (2025); Sartika et al., (2025); Widiahandayani et al., (2025); Anwar (2025); Ambarwati & Wahyun, (2025); (Ugboaku, 2025) and Syuryani et al., (2025) among others discovered significant association between insecurity, workload and turnover intention while Rezeki and Diwyarthi, (2022); Rahmansyah and Indiyati (2024); Putri and Ariyanto, (2023); Anastasia et al., (2022); Elvianita and Muchtar, (2023) found no substantial/negative correlation among the variables. Hence, the conflicting results emphasize the importance of investigating the complex effect of institutional distrust on the insecurity, workload - employee turnover intention relationship, correlation. This study attempts to fill that gap by investigating the moderating influence of institutional distrust on the connection between insecurity, workload and employee turnover intention.

To the best of the researchers' knowledge, no study examined the direct relationship between human insecurity and employees' intention to leave in government owned hospitals, which represents a gap in the literature. To bridge this gap, the current study aimed to investigate the impact of human insecurity, workload on their intention to leave jobs. The study also delved into the indirect relationship of human insecurity, workload and intention to leave while considering institutional support as a moderator on this relationship.

Review of Related Literature

This section reviews related literature on employee turnover intention, human security, workload, empirical review and theoretical review.

Concept of Employee Turnover Intention

According to Aguke (2025), employee turnover is the underlying desire to quit a job. Turnover Intention is the desire of employees to leave their company either voluntarily or involuntarily which is triggered by certain reasons (Soelistiyorini, 2025). Turnover intention is an employee's desire to leave or stay in the company (Rizqita & Mulamukti, 2024). Employee turnover refers to the rate at which employees leave an organisation and need to be replaced (Dogru et al., 2023). As cited by Wijesekara (2023), employee dissatisfaction with a particular aspect of their workplace, such as benefits and pay, poor career development opportunity, job design, coworkers, or job characteristics (promotions, or working conditions), or an organization's dissatisfaction with a particular employee, such as subpar performance or inconsistent attendance, can both contribute to employee turnover. Employee turnover refers to the rate at which employees leave an organisation over a specific period, often expressed as a percentage of the total workforce (Olufayo & Akinbo, 2022). Brause (2021) defines turnover

intention as an individual's perceived propensity to stay with or leave their current organization. Turnover intention is an action that has not been taken but is being considered by employees to continue or stay at the same company or look for opportunities that are more profitable for the employees themselves (Prisillya & Turangan, 2020). As a result, this study defines turnover intention as an employee's perceived likelihood or intention to leave a job often due to dissatisfaction, lack of opportunities or other factors.

Concept of Human Insecurity

Human insecurity is the anxiety and vulnerability experienced when individuals feel unsafe due to attacks or threats from terrorist agents or groups (Berebon, 2025). Insecurity is a state of being subject to fear, terror, war, threat, danger, coercion, molestation, intimidation, harassment, extortion and so forth—has been hyped by the activities of bandits, terrorists, kidnappers, criminals, herdsmen, robbers, rapists, ritualists, among others (Osisanwo, 2025). Insecurity can be understood as the state of being unsafe, which often results from threats like terrorism, banditry, kidnapping, herder-farmer conflicts, and other forms of violence (Ioryue et al., 2024). Human insecurity is a complicated and multifarious problem affecting people's feelings of safety, mental health, and general well-being by including both psychological discomfort and physical dangers (Ojeleye & Mustapha, 2024). It is said to be a multifarious phenomenon with psychological and bodily aspects wherein people feel less secure and more anxious depending on outside hazards (Salami, 2024). Additionally, it is observed that human insecurity influences socioeconomic stability and personal well-being, thereby reflecting a larger background of hazards undermining personal security and quality of life (Alo, 2023). Human insecurity is the spectrum of hazards and weaknesses compromising people's safety and well-being (Ojeleye et al., 2022). Olulowo et al. (2021) also underlined that while people struggle with continuous dangers and uncertainties, human insecurity affects mental health and everyday life significantly. Based on the preceding conceptualizations, human insecurity is defined as a state of uncertainty, anxiety or vulnerability that threatens an individual's sense of safety, well-being or dignity often related to their emotional, physical or psychological needs.

Concept of Workload

Setyani et al., (2025) defined workload as the number of tasks that exceed the available time or a high level of job difficulty. Turnover intention refers to the state where an employee contemplates or expresses willingness to depart from their current position (Rahmansyah & Indiyati, 2024). Workload is several activities that require processes or mental abilities that must be completed physically and psychic over a certain period of time (Arnas et al., 2024). According to Adiputra and Milleny, (2024) workload is a collection of activities that demand mental processes or talents to be done in a specific amount of time, both physically and psychologically. Workload refers to the number and complexity of tasks that must be accomplished by an individual or group within a given period of time (Hermawan, 2024). A workload is some activities that must be completed within a certain period (Jayasri & Annisa, 2023). Workload is a situation that workers must face with conditions where employees must carry out work according to a previously determined time (Situmorang & Wardhani, 2022). Based on the definitions mentioned above, this study defines workload as the amount of work,

tasks and responsibilities assigned to an individual or team, measured in terms of time, effort and resources required to complete them.

Concept of Institutional distrust

Drishiti et al., (2025) study opined that institutional distrust reveals a dynamic interplay between socio-economic disparities and public confidence in institutions. The study highlights the critical need for targeted policy measures to mitigate inequality of opportunities and rebuild institutional trust, which could fundamentally reshape public beliefs and foster equitable growth. Institutional distrust can be described as an employee's pessimistic expectation about an institution's performance of a particular action when the employee has to decide about how to act (Kassahun et al., 2021). Distrust, like trust, is a grounded judgment based on reasons/affections that require some familiarity with the target of the judgment (Emborg et al., 2020). Distrust is not the absence of trust, but an attitude in itself. It is an actual expectation that another actor cannot be relied upon, and will engage in harmful behaviour (Van De Walle & Six, 2014). While trust consists of 'confident positive expectations regarding another's conduct', distrust consists of confident negative expectations regarding another's conduct (Van De Walle & Six, 2014). Based on the definitions provided above, this study defines institutional distrust as a lack of confidence or faith in an institution often due to perceived unfairness, dishonesty or failure to meet expectations.

Human insecurity and Employee turnover intention

A growing body of research supports the significant impact of job insecurity on employees' turnover intentions. Widiahandayani et al. (2025), Anwar (2025), and Ambarwati & Wahyun (2025) consistently found that insecurity directly increases employees' likelihood of intending to leave their jobs. Ugboaku (2025) and Syuryani et al. (2025) further reinforced this relationship, demonstrating through regression analyses that perceived insecurity is a strong predictor of turnover intention. Similarly, Gunawan et al. (2025) highlighted that insecurity reduces job satisfaction, indirectly heightening employees' desire to quit.

Additional studies have explored different dimensions of insecurity. Prasetyo (2024) linked heightened burnout and insecurity to increased turnover intention, while Mutiara and Ajheng (2025) confirmed insecurity's positive influence on turnover intention. Muddangala et al. (2024) expanded on this by identifying three key dimensions of insecurity—threats to job features, total job loss, and feelings of powerlessness—all of which positively correlate with faculty members' turnover intentions. Susanto (2023) further emphasized a strong, unidirectional relationship between job insecurity and turnover intention.

However, some studies present contrasting findings. Putri and Ariyanto (2023) and Anastasia et al. (2022) reported a positive but statistically insignificant effect of insecurity on turnover intention. Meanwhile, Elvianita and Muchtar (2023) found a negative yet significant relationship among employees at Andalas University Hospital, suggesting contextual variations in how insecurity influences turnover intentions.

Overall, the majority of recent literature underscores a significant positive relationship between job insecurity and turnover intention, though contextual and organizational factors may moderate this effect. This study intends to explore these discrepancies to better understand the

conditions under which insecurity most strongly impacts employee retention. Studies on human insecurity in organizational behavior research is scarce; however, this study intends to fill this gap. Hence, this study hypothesized that:

H_{1a}: Human insecurity has significant impact on employee turnover intentions among government owned hospitals in Nigeria.

Workload and Employee turnover intention

Extensive research supports the notion that workload significantly influences employees' turnover intentions. Khoirunnisa (2025) found that workload partially affects turnover intention, while Ulvina (2025) and Maharani & Santosa (2025) demonstrated a positive and significant relationship among Gen Z employees in D.I. Yogyakarta. Similarly, Setyani et al. (2025) observed that workload increases turnover intention at PT Sansan Saundratex Jaya, and Sartika et al. (2025) reinforced this with evidence of a substantial positive effect.

Multiple studies across different organizational settings further validate this trend. Arnas et al. (2024), Adiputra & Milleny (2024), and Khoir et al. (2024) confirmed that excessive workload significantly elevates turnover intention, though contextual factors may moderate its impact. Mauludi et al. (2024) and Rahmadani et al. (2023) also reported a strong positive correlation, suggesting that employees facing unmanageable work demands are more likely to consider leaving their jobs.

A broader review of literature, including Hakro et al. (2022), Situmorang & Wardhani (2022), Nursanti et al. (2022), and Sarbullah & Atika Putri (2022), consistently highlights workload as a key driver of turnover intention. Medika Aditya et al. (2021) provided deeper insight, revealing that excessive workload leads to mental, physical, and emotional exhaustion, further intensifying employees' desire to quit. These findings align with Jayasri & Annisa (2023) and Al Hadi et al. (2023), who also found a significant positive effect.

However, some studies present contrasting results. Rezeki & Diwyarthi (2022) reported a negative and insignificant effect of workload on turnover intention, while Rahmansyah & Indiyati (2024) found no substantial impact. These discrepancies suggest that organizational culture, employee resilience, or job characteristics may buffer the adverse effects of workload in certain contexts.

The majority of studies indicate that high workload significantly increases turnover intention, primarily due to stress and burnout. However, the relationship may vary depending on individual and organizational factors, warranting further research to identify moderating variables that mitigate or exacerbate this effect. Hence, this study hypothesized that:

H_{1b}: Workload has significant effect on employee turnover intention among government owned hospitals in Nigeria.



Institutional distrust as a moderator

Trust in institutions plays a critical moderating role in shaping individual attitudes and behaviors across various domains. Dantas & Gomes (2025) found that institutional trust positively moderates the relationship between dispositional and active dimensions, suggesting that trust enhances engagement when personal dispositions align with institutional expectations. Similarly, Ivanov (2023) demonstrated that trust in institutions mitigates the effect of economic insecurity on populist voting, indicating that higher institutional confidence reduces political discontent.

In the public health sector, Koban et al. (2023) revealed that trust in health institutions strengthens the link between vaccine confidence and intentions to vaccinate or encourage others to do so. Conversely, Sisson (2024) highlighted the multidimensional nature of institutional distrust, showing that dissatisfaction and cynicism lead to service disengagement and avoidance. This aligns with Binsaeed et al. (2023), who found that distrust negatively moderates the relationship between customer relationship management (CRM) capabilities and customer engagement, weakening organizational effectiveness.

Within organizational settings, Ozyilmaz (2018) and Trussell (2015) demonstrated that high trust buffers negative outcomes—such as reducing turnover intentions when employees have low self-efficacy or high exhaustion. These findings suggest that institutional trust acts as a stabilizing force, counteracting factors that might otherwise lead to disengagement or attrition.

Despite these insights, research on institutional distrust remains limited, leaving gaps in understanding its broader implications. This study aims to fill this gap. Hence, the study hypothesised that:

H_{2a}: Institutional distrust moderates the relationship between human insecurity and employee turnover intention among government owned hospitals in Nigeria.

H_{2b}: Institutional distrust moderates the relationship between workload and employee turnover intention among government owned hospitals in Nigeria.

The Conservation of Resources (COR) Theory

The COR Theory, proposed by Hobfoll, (1989) emphasizes that individuals strive to obtain, retain, and protect their valuable resources, which can include personal assets, energy, time, and social support. According to this theory, people are motivated to minimize resource loss, as losses have a more significant psychological impact than gains of the same magnitude. The theory posits that resource loss can lead to stress and negative psychological outcomes, prompting individuals to engage in behaviors aimed at resource conservation or recovery. Furthermore, the COR theory suggests that individuals facing resource depletion may become more vulnerable to stressors, as they lack the necessary resources to cope effectively. Consequently, the preservation and enhancement of resources are central to understanding how individuals navigate challenges and stress in their environments.

In the context of the study on human insecurity, workload, and employee turnover intentions in government-owned hospitals in Nigeria, the Conservation of Resources (COR) Theory provides a valuable framework for understanding the dynamics at play. As employees face high workloads and the pervasive threat of human insecurity, they experience a depletion of crucial

resources, such as mental and emotional energy, job satisfaction, and a sense of safety. Institutional distrust compounds this issue, as it undermines employees' faith in the government's ability to provide necessary support and protection. According to COR theory, the perception of resource loss prompts employees to seek ways to protect their remaining resources, leading to increased turnover intentions as they consider leaving their positions to escape an environment where they feel unsupported and vulnerable. This theoretical lens highlights the critical interplay between resource loss and the decision-making processes of employees in challenging work conditions.

Methodology

The study employed a quantitative research approach utilizing survey and cross-sectional research designs to investigate the relationship between human insecurity, workload, institutional distrust and employee turnover intentions among medical employees specifically medical doctors and nurses—of government-owned hospitals in the Northwest geopolitical zone of Nigeria. The population for the study included all medical employees in these hospitals. To determine an appropriate sample size, Cochran's formula was applied for an infinite or unknown population, resulting in an estimated sample size of 384. Following the recommendations of Israel (2013) to increase the sample size by 10% to 30% to account for potential non-responses and incomplete questionnaires, the study opted for a 20% increase, culminating in a final sample size of 461. This adjustment ensured robustness in the data collection process. The questionnaire was distributed online via Google Forms, employing a combination of snowball sampling and convenience sampling techniques to reach the target respondents. Ultimately, a total of 407 completed questionnaires were returned and deemed suitable for analysis in the study, providing valuable insights into the factors influencing employee turnover intentions within this context.

Measures

Validated instruments from previous studies were employed to measure the study constructs on 5-point Likert scale of 1 strongly disagree to 5 strongly Agree. Human security was measured using a 10-item human insecurity scale developed by Ziadni et al. (2011) with a reported Cronbach's alpha of 0.77. A sample item is "I often fear for my safety". Turnover intention was measured using Lambert and Hogan (2025), 5-item turnover intention scale. Sample of item is "I often think about quitting my job" with reported Cronbach's alpha of 0.72. workload was measured 9-item De Bruin and Taylor (2005) workload scale. Sample of item is "I have no energy left at the end of the working day" with reported Cronbach's alpha of 0.93. Lastly, institutional distrust was measured using 13-item Burns (2023) institutional trust scale. Since institutional distrust was measured, the words were negatively coded to measure distrust. For instance, sample of original item is "I have confidence in the federal government's decision-making" but was reverse phrased as "I have no confidence in the federal government's decision-making" with reported Cronbach's alpha of 0.96. The alpha coefficients showed that the scales are deemed appropriate for this study.

Data Analyses and Presentation

Data were analysed using structural equation model specifically Smart-PLS version 4.0.3.3 for measurement and structural model.

Assessment of Measurement Model

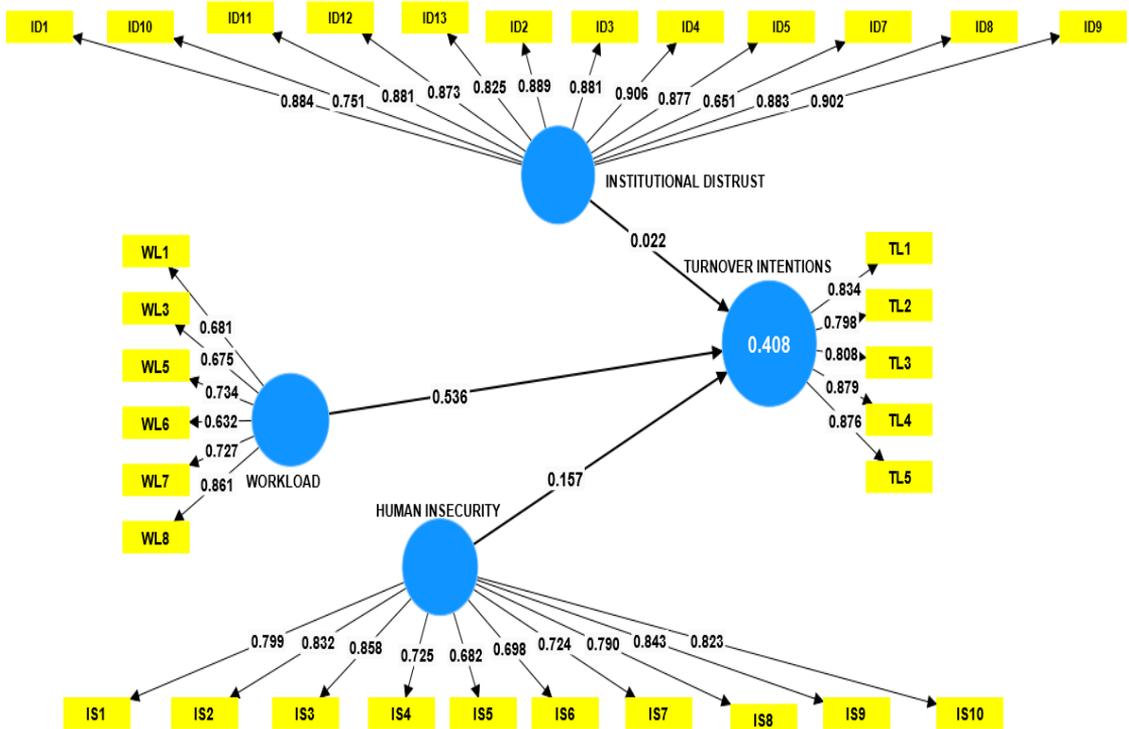


Figure 1: Measurement model

The measurement model was utilized to evaluate the credibility of the item loadings, as well as the reliability and validity of the research instrument. In line with the recommendation of Hair et al. (2017), item loadings of 0.70 and above are considered ideal, while loadings below this threshold may be considered for deletion. However, Hair et al. (2021), suggested that loadings ranging from 0.40 and 0.70 may be retained depending on their impact on the overall reliability and convergent validity of the construct. Furthermore, Hulland (1999), recommended the retention of loadings of 0.5 and above. Based on this guideline, item loadings of 0.50 and above were retained for this study, while items ID6, WL2, WL4, and WL9 were deleted for falling below the 0.50 threshold. The composite reliability values for all constructs exceeded the 0.70 benchmark, confirming the internal consistency and reliability of the scales, as presented in Table 1. Furthermore, the Average Variance Extracted (AVE) values, used to assess convergent validity, were all above the acceptable minimum threshold of 0.50, also shown in Table 1. Additionally, the coefficient of determination (R^2), which indicates the proportion of variance in the endogenous variable explained by the exogenous variables (institutional distrust, workload and insecurity), was 0.408, signifying a moderate explanatory power.

Table 1: Outer Loadings, Reliability and Convergent Validity



Constructs	Items	Loadings	Composite Reliability	AVE	Decision
Institutional Distrust	ID1	0.884	0.949	0.608	Accepted
	ID10	0.751			
	ID11	0.881			
	ID12	0.873			
	ID13	0.825			
	ID2	0.889			
	ID3	0.881			
	ID4	0.906			
	ID5	0.877			
	ID7	0.651			
Human Insecurity	IS1	0.799	0.989	0.728	Accepted
	IS10	0.823			
	IS2	0.832			
	IS3	0.858			
	IS4	0.725			
	IS5	0.682			
	IS6	0.698			
	IS7	0.724			
	IS8	0.790			
	IS9	0.843			
Turnover Intentions	TL1	0.834	0.911	0.705	Accepted
	TL2	0.798			
	TL3	0.808			
	TL4	0.879			
	TL5	0.876			
Workload	WL1	0.681	0.836	0.522	Accepted
	WL3	0.675			
	WL5	0.734			
	WL6	0.632			
	WL7	0.727			
	WL8	0.861			

Source: Smart-PLS output (2025).

Furthermore, the study assessed discriminant validity using the Heterotrait-Monotrait (HTMT) ratio of correlations. According to Henseler et al. (2015), an HTMT value below 0.90 is



acceptable for confirming discriminant validity when the constructs are conceptually similar, while Kline (2011), recommends a more conservative threshold of less than 0.85 for construct that are conceptually different. In alignment with these benchmarks, all HTMT values reported in Table 2 fall below the 0.85 cut-off point, thereby providing strong evidence that the constructs in the model are empirically distinct from one another and that discriminant validity is adequately established.

Table 2: Heterotrait-Monotrait (HTMT) Ratio

Constructs	Insecurity	Institutional Distrust	Turnover Intentions	Workload
Insecurity				
Institutional Distrust	0.419			
Turnover Intentions	0.416	0.294		
Workload	0.523	0.442	0.690	

Source: Smart-PLS output (2025).

Assessment of Structural Model

The structural model was employed to analyse the hypothesized relationship

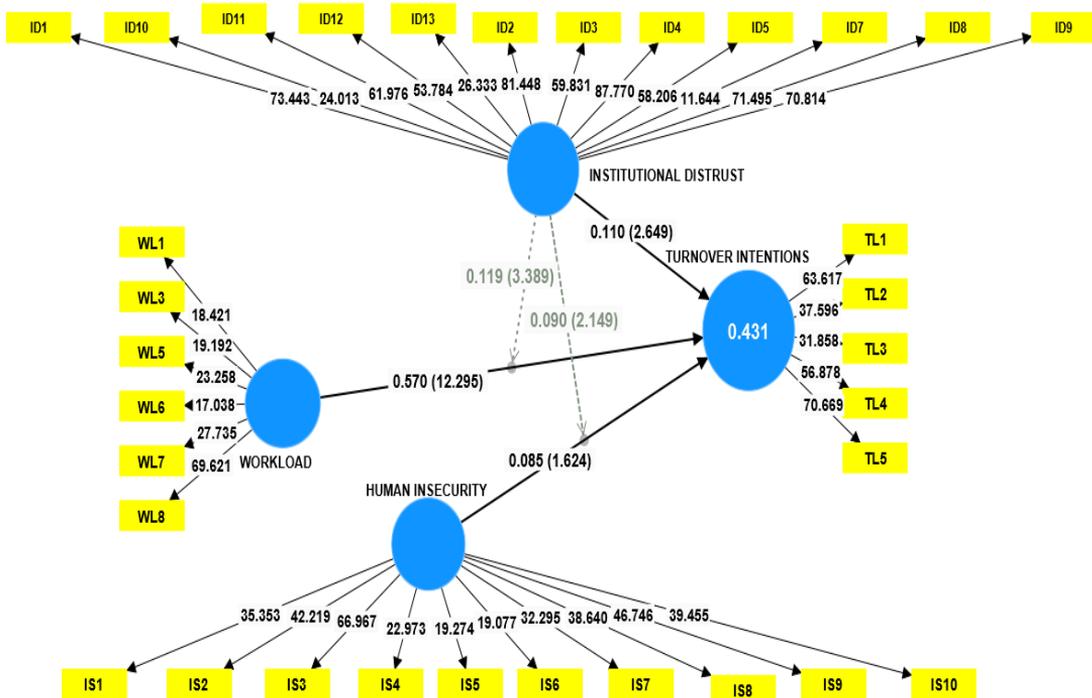


Figure 2: Structural model

Table 4: Hypothesised Relationship

Hypotheses	Relationship	Beta	STDEV	T Statistics	P values	f^2	Decision
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<i>H1a</i>	Human Insecurity -> Turnover Intentions	0.085	0.052	1.624	0.104	0.080	Not-Supported
<i>H1b</i>	Workload -> Turnover Intentions	0.570	0.046	12.295	0.000	0.362	Supported
<i>H2a</i>	Institutional Distrust x Workload -> Turnover Intentions	0.119	0.035	3.389	0.001	0.019	Supported
<i>H2b</i>	Institutional Distrust x Insecurity -> Turnover Intentions	0.090	0.042	2.149	0.032	0.009	Supported

$Q^2=0.275$

Source: Smart-PLS output (2025).

The results presented in Table 4 provide insights into the hypothesized relationships among human insecurity, workload, institutional distrust, and turnover intentions. Hypothesis *H1a*, which proposed a direct positive effect of human insecurity on turnover intentions, was not supported, as the path coefficient ($\beta = 0.085$, $p = 0.104$) did not reach statistical significance at the 0.05 level. This suggests that, although there is a slight positive association, human insecurity alone does not significantly predict employees' intention to leave in this context. In contrast, Hypothesis *H1b* was strongly supported, showing a significant and substantial positive effect of workload on turnover intentions ($\beta = 0.57$, $p < 0.001$). This indicates that as workload increases, so does the likelihood that employees will consider leaving their jobs. The large effect size ($f^2 = 0.362$) further emphasizes the critical role of workload as a strong predictor of turnover intentions.

Moreover, the moderation hypotheses *H2a* and *H2b* revealed significant interaction effects. Specifically, Hypothesis *H2a* found that institutional distrust significantly strengthens the relationship between workload and turnover intentions ($\beta = 0.119$, $p = 0.001$), suggesting that employees experiencing high workload are more likely to consider leaving when they also distrust the institution. Similarly, Hypothesis *H2b* showed that institutional distrust also moderates the relationship between human insecurity and turnover intentions ($\beta = 0.09$, $p = 0.032$), albeit with a smaller effect size. These findings highlight the amplifying role of institutional distrust, which exacerbates the impact of both workload and human insecurity on employees' desire to exit the organization. The predictive relevance of the model, as indicated by the Stone-Geisser's Q^2 value of 0.275, confirms that the exogenous variables have moderate predictive power in explaining variations in turnover intentions.

Discussions

The findings from the study highlighted that human insecurity, although prevalent in many parts of Nigeria due to armed banditry, kidnapping, and other security threats, does not have a significant direct influence on employees' intentions to leave government-owned hospitals. The finding is in tandem with previous studies of e.g., Putri and Ariyanto, 2023; Anastasia et al., 2022 which reported that human insecurity has positive and insignificant effect on turnover intentions. Meanwhile, the finding is contrary to previous studies of e.g., Widiandayani et al., 2025; Ambarwati & Wahyun, 2025; Mutiara and Ajheng, 2025 which reported a positive and significant effect on insecurity on turnover intentions. This suggests that while insecurity creates a hostile working environment, it may not independently compel healthcare workers to

consider exiting their jobs. It is possible that these professionals have developed a form of resilience or have limited alternative employment options, thus enduring the insecurity despite the risk (Widiahandayani et al., 2025). However, the presence of insecurity cannot be dismissed entirely, especially when considering its interaction with other variables.

Workload emerged as the most dominant factor influencing turnover intentions among employees in government-owned hospitals. The finding is consistent with previous studies of e.g., Khoirunnisa, 2025; Ulvina, 2025; Maharani & Santosa, 2025; Sartika et al., 2025 identifying workload as significant predictor of turnover intentions. However, the finding contradicts the previous studies of e.g., Rezeki & Diwyarthi, 2022; Rahmansyah & Indiyati, 2024 which found a negative and insignificant effect of workload on employee turnover intention. Healthcare workers are often overwhelmed by the volume and intensity of their responsibilities, which could be linked to staffing shortages, limited resources, or inefficient work processes (Khoirunnisa, 2025). When employees consistently experience excessive workloads without corresponding support or relief, they are more likely to feel burnt out, dissatisfied, and inclined to seek other job opportunities (Maharani & Santosa, 2025; Setyani et al., 2025). This finding underscores the need for health sector reforms that focus on balancing workloads, ensuring fair job distribution, and improving working conditions for hospital staff.

The study further revealed that institutional distrust significantly strengthens the relationship between workload and turnover intentions. In contexts where employees lack confidence in the management or governing structures of their institutions, the stress from workload becomes even more burdensome. When healthcare workers feel that their concerns are ignored, their welfare is neglected, or leadership lacks transparency and fairness, they are more likely to interpret heavy workloads as exploitative rather than as part of their professional duty. This erosion of trust exacerbates dissatisfaction and fuels the desire to leave, indicating that efforts to reduce turnover must also focus on rebuilding institutional credibility and responsiveness.

Additionally, institutional distrust was found to amplify the influence of human insecurity on turnover intentions. Although human insecurity on its own did not have a significant direct effect, when combined with a lack of trust in the institution, it contributes meaningfully to employees' intentions to resign. This means that in situations where staff perceive their employers as indifferent or incapable of ensuring their safety, the psychological toll of insecurity increases. Hence, institutional trust acts as a critical buffer or risk factor depending on its presence or absence. Government-owned hospitals must therefore take deliberate steps to establish trust through clear communication, staff engagement, and visible commitment to employee safety and welfare if they are to retain experienced health workers amidst ongoing security and operational challenges.

Implications

In terms of practice, the study offers policymakers and healthcare administrators in Nigeria's public health system vital information. In government-owned hospitals, staffing issues, resource allocation, and employee welfare must be addressed immediately in light of the substantial impact that workload has on turnover intentions. Effective workload management requires human resource departments to put methods into place for proper hiring, job redistribution, and burnout avoidance. Furthermore, the results highlight how important

institutional trust is. Retaining healthcare workers requires restoring confidence via open governance, responsive leadership, and a clear commitment to employee well-being, particularly in areas where insecurity endures. Stakeholders may lower turnover rates, increase worker stability, and eventually improve patient care results by addressing both workload and institutional distrust.

The study theoretically supports and expands on the Conservation of Resources (COR) assertions, which holds that people work to acquire, hold onto, and safeguard resources and that stress arises when these resources are endangered or run out. Personal resources including time, energy, and emotional fortitude are all severely depleted by workload. This outflow intensifies and increases turnover intentions when combined with institutional mistrust, which stands for a perceived lack of organisational support. Although turnover intentions were not independently predicted by human insecurity, the COR theory's claim that stress increases in the face of cumulative resource threats is supported by its relationship with institutional mistrust. Therefore, the results support the applicability of COR theory in describing employee behaviour in high-stress, low-resource settings, such as the public hospital system in Nigeria.

Conclusion and Recommendations

This study highlights the intricate relationship between human insecurity, workload, and employee turnover intentions in government-owned hospitals in Nigeria, with a particular focus on the moderating role of institutional distrust. The results show that while human insecurity alone does not significantly influence turnover intentions, excessive workload is a major factor driving healthcare workers to consider leaving their jobs. Moreover, institutional distrust intensifies the negative impact of both workload and insecurity by heightening employees' sense of vulnerability and lack of organizational support. Grounded in the Conservation of Resources (COR) Theory, the study emphasizes the importance of protecting and replenishing employees' resources such as safety, trust, and manageable workloads to reduce stress and turnover. The findings underscore the urgent need for targeted interventions that go beyond improving physical working conditions to also include rebuilding trust in public health institutions. Creating a secure, supportive, and trustworthy work environment is crucial for retaining skilled professionals and maintaining effective healthcare delivery within Nigeria's public health system.

Based on the study findings, the following recommendations were advanced:

1. Hospital management should assess and optimize workloads to prevent employee burnout. This can involve redistributing tasks, hiring additional staff, or utilizing technology to streamline processes, thereby reducing stress and improving job satisfaction.
2. Efforts should be made to rebuild trust in government institutions by promoting transparency and accountability. Regular communication about initiatives aimed at improving employee welfare and safety, as well as involving employees in decision-making processes, can help restore faith in institutional integrity.
3. Establish comprehensive support programs that include mental health resources, counseling services, and employee assistance programs. These initiatives can help employees cope with stress and insecurity, enhancing their resilience and overall job satisfaction.

Limitations and Suggestions for Further Studies

This study has several limitations that warrant consideration. Firstly, the reliance on survey and cross-sectional research designs limits the ability to establish causal relationships, as data was collected at a single point in time. Additionally, while the study utilized an infinite population model, the actual population of government-owned hospitals in Nigeria is finite, which may affect the generalizability of the findings. The study focused on four government-owned hospitals in each of the six states (Zamfara, Jigawa, Kaduna, Katsina, Sokoto, Kebbi, and Kano), which may not provide a comprehensive representation of the entire Northwest geopolitical zone. Furthermore, the use of non-probabilistic sampling techniques, specifically snowball and convenience sampling, may introduce biases and limit the ability to generalize findings to a broader population; future studies should consider employing probabilistic sampling methods to enhance the robustness of their results. Although institutional distrust was examined as a moderating variable, the study did not explore workload as a potential mediator in the relationship between human insecurity and employee turnover intentions. Other relevant mediating variables, such as job estrangement, emotional exhaustion, and burnout, were also not included, which could provide deeper insights into the underlying dynamics. Additionally, ease of employment was not considered as a potential moderator that could weaken the relationships among the constructs. Future studies should explore how distrust develops, its varying dimensions, and its moderating effects across different cultural and institutional contexts. Enhancing this body of knowledge could inform strategies to rebuild trust and mitigate its adverse consequences in governance, public health, and organizational management. Finally, the focus on turnover intentions rather than actual turnover may lead to discrepancies, as intentions do not always translate into actual turnover behavior, which could impact the conclusions drawn from the study.

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