



AMERICAN JOURNAL OF HUMAN RESOURCES AND PUBLIC ADMINISTRATION (AJHRPA)

VOLUME 1 ISSUE 2 (2026)



PUBLISHED BY
E-PALLI PUBLISHERS, DELAWARE, USA

Occupational Stress and Organizational Support on Turnover Intention among Employees in Multipurpose Cooperatives in the Province of Bukidnon

Vashti Jael I. Naduma¹*, Ronel V. Sudaria²

Article Information

Received: March 04, 2026

Accepted: May 15, 2026

Published: July 14, 2026

Keywords

Cooperatives, Occupational Stress, Organizational Support, Philippines, Turnover Intention

ABSTRACT

Despite the strategic importance of multipurpose cooperatives to local economies in the Global South, employee retention dynamics in this sector remain underexamined relative to those in corporate and healthcare contexts. This study examined the influence of occupational stress and organizational support on turnover intention among 409 regular, full-time employees drawn from 11 multipurpose cooperatives in Valencia City and Malaybalay City, Bukidnon, Philippines, using a quantitative, descriptive-correlational design. Composite results indicated that employees experienced slightly stressful occupational conditions, moderately supportive organizational climates, and moderately likely turnover intention. Pearson correlation analyses revealed statistically significant positive associations between turnover intention and both occupational stress and organizational support. Among sub-dimensions, workload pressure and rewards and recognition emerged as the strongest correlates of withdrawal cognition. The comparatively stronger effect of organizational support over occupational stress positions perceived organizational care, rather than stressor reduction alone, as the primary leverage point for retention in resource-constrained cooperative settings. The study contributes sector-specific empirical evidence to advance retention and sustainability frameworks for multipurpose cooperatives in the Philippines and comparable contexts in the Global South.

INTRODUCTION

An organization's ability to retain a skilled, motivated workforce is a fundamental determinant of its long-term success, particularly in competitive environments. This consideration is especially critical in the multipurpose cooperative sector, which plays a vital role in local economies by delivering a diverse range of services and products to the community (Birchall, 2018). Despite its importance, rising occupational stress among cooperative employees can significantly compromise organizational retention efforts, while robust organizational support has been shown to buffer the adverse effects of workplace stressors, thereby enhancing employee satisfaction and commitment.

Occupational stress is a well-documented challenge affecting employees across sectors worldwide. Empirical evidence consistently demonstrates that sustained occupational stress reduces productivity, increases absenteeism, precipitates burnout, and elevates turnover intentions, all of which diminish organizational competitiveness (Chen *et al.*, 2022; World Health Organization, 2022). In the Philippine context, recent local studies have demonstrated that Filipino workers encountered occupational stress stemming from heavy workloads, ambiguous job responsibilities, and interpersonal difficulties inherent in hierarchical organizational structures (Angeles *et al.*, 2024; Cabrera *et al.*, 2022; Sison *et al.*, 2019). The Philippine Statistics Authority (2023) identified work-related stress as one of the leading contributing factors to mental health issues

and organizational inefficiency in the country.

Organizational support is widely acknowledged as a pivotal factor influencing employee well-being, engagement, and retention. Research demonstrates that perceived organizational support significantly reduces stress and turnover intention while simultaneously enhancing job satisfaction and organizational loyalty (Eisenberger *et al.*, 2020; Kurtessis *et al.*, 2017; Wang *et al.*, 2021). In the Philippines, studies conducted across diverse local industries have revealed that Filipino employees who perceived high levels of organizational support reported greater motivation, resilience, and organizational commitment (Tamundong, 2024; Tubay *et al.*, 2020).

Elevated occupational stress is frequently identified as a central predictor of increased turnover intention, as employees who face excessive workloads, unclear role expectations, or persistent interpersonal conflicts are more likely to consider voluntarily leaving their positions (Al Janabi & Al-Somaidae, 2024; Gautam & Gautam, 2024; Huang *et al.*, 2021). Multipurpose cooperatives fulfill diverse organizational functions, and understanding how workload pressure, role ambiguity, interpersonal conflict, organizational rewards, access to learning opportunities, and compensation influence turnover intention is particularly important because cooperatives frequently contend with unique management challenges, including limited resources and heightened expectations for social responsibility (Cuevas, 2017; International Labour Organization, 2019; Pascual & Banaag, 2021).

¹ Learning and Development Unit, Office of Human Resource Management, Central Mindanao University, Musuan, Maramag, Bukidnon, Philippines

² Department of Business Administration, College of Business and Management, Central Mindanao University, Musuan, Maramag, Bukidnon, Philippines

* Corresponding author's e-mail: vashtinaduma@gmail.com

Although occupational stress, organizational support, and turnover intention have been extensively examined across industries, a significant gap remains in research focused specifically on these constructs within multipurpose cooperatives in the Philippines. Most existing studies focus on corporate or healthcare contexts and often overlook the specific stressors and support needs prevalent in cooperative settings (De Leon *et al.*, 2023; Tubay *et al.*, 2020). This study addressed that gap by examining the relationships between occupational stress and organizational support and their respective effects on turnover intention among employees of multipurpose cooperatives in the Province of Bukidnon, Philippines.

Specifically, this study aimed to:

- (1) describe the demographic profile of the respondents.
- (2) determine the degree of occupational stress experienced by employees.
- (3) examine employees' perceptions of organizational support.
- (4) assess the level of turnover intention
- (5) determine the relationship among occupational stress, organizational support, and turnover intention.

LITERATURE REVIEW

Theoretical Framework

This study was grounded in four established theoretical frameworks. The Job Demands–Resources (JD–R) Model, initially proposed by Demerouti *et al.* (2001) and subsequently refined and expanded by Bakker and Demerouti (2017) and Bakker *et al.* (2023), provided a foundational conceptual basis for this investigation. The model posits that job demands, including workload pressure, role ambiguity, and interpersonal conflicts, elevate occupational stress and may culminate in burnout and turnover intentions. Conversely, job resources, such as organizational support, training, and compensation, serve to mitigate the adverse effects of these demands, thereby promoting employee engagement and organizational retention. The JD–R model has been validated across diverse cultural and industry contexts and is widely applied to understand the antecedents of turnover intention.

Organizational Support Theory, introduced by Eisenberger *et al.* (1986) and comprehensively reviewed by Eisenberger *et al.* (2020) and Kurtessis *et al.* (2017), posits that employees develop generalized perceptions regarding the extent to which their organization values their contributions and is concerned about their well-being, a construct conceptualized as perceived organizational support. Higher levels of perceived support are associated with greater organizational commitment, reduced occupational stress, and diminished turnover intention. This theoretical framework has been substantiated by extensive meta-analytic evidence linking supportive organizational practices, including rewards, recognition, and professional development, to positive employee outcomes and improved retention (Wang *et al.*, 2021).

The Theory of Planned Behavior (TPB), originally

developed by Ajzen (1991) and subsequently validated in numerous empirical studies, asserts that turnover intention is shaped by an employee's attitudes toward leaving, subjective norms, and perceived behavioral control, that is, the individual's belief in his or her capacity to change employment. This theory elucidates how both personal evaluations and organizational factors, such as stressors and support mechanisms, interact to influence behavioral intentions, including the decision to remain with or depart from an organization. The TPB has been empirically validated across diverse cultural and organizational settings, including cooperative contexts (Armitage & Conner, 2001).

The Transactional Model of Stress and Coping, formulated by Lazarus and Folkman (1984) and further supported by subsequent empirical work (Biggs *et al.*, 2017), offers an additional conceptual lens for understanding occupational stress in this study. This model posits that stress does not arise solely from external events but emerges from the dynamic transaction between individuals and their environment, mediated by cognitive appraisals. Primary appraisal involves evaluating whether a situation constitutes a threat, harm, or challenge, such as workload pressure or role ambiguity experienced by cooperative employees, while secondary appraisal pertains to the individual's assessment of available coping resources, including perceived organizational support.

Occupational Stress

Occupational stress is broadly conceptualized as the psychological and physiological strain that individuals experience when job demands exceed their available coping resources, leading to adverse outcomes such as reduced job satisfaction, diminished performance, and increased turnover intentions (Gautam & Gautam, 2024; World Health Organization, 2022). Contemporary literature consistently identifies excessive workloads, role ambiguity, interpersonal conflicts, and insufficient organizational resources as among the most pervasive antecedents of occupational stress across industries and cultural contexts (Agina *et al.*, 2023; Chen *et al.*, 2022). The consequences of unmanaged occupational stress extend beyond the individual employee, with research demonstrating that sustained workplace stressors increase rates of absenteeism, presenteeism, burnout, and voluntary turnover, each of which diminishes an organization's competitive capacity (Chen *et al.*, 2022; Freitas *et al.*, 2023).

Among the sub-dimensions, workload pressure has been consistently identified as one of the most prevalent and impactful job stressors. When employees are chronically exposed to high workload conditions, they commonly report feelings of overwhelm, cognitive fatigue, and difficulty maintaining work quality, all of which increase the likelihood of burnout and turnover intentions (Bhat *et al.*, 2024; Lin *et al.*, 2024). In the Philippine cooperative sector, workload pressure is further exacerbated by staffing limitations and the inherently diverse service

mandates of multipurpose cooperatives (De Leon *et al.*, 2023).

Role ambiguity arises when employees lack clear information about their job responsibilities, expectations, or the scope of their authority. This uncertainty can create confusion, hinder effective performance, and increase anxiety (Bakker & Demerouti, 2007; Ganster & Rosen, 2013), and is especially problematic in organizations undergoing rapid change or restructuring (Sison *et al.*, 2019; World Health Organization, 2020). Interpersonal conflict, defined as friction, disagreements, or incompatibilities between coworkers or between employees and supervisors, disrupts teamwork and diverts cognitive and emotional resources away from productive work tasks. When left unresolved, interpersonal conflicts escalate psychological distress and contribute substantially to job dissatisfaction and turnover intention (Asfahani, 2022; Kundi & Badar, 2021; Somaraju *et al.*, 2022). Jalees *et al.* (2023) demonstrated that interpersonal conflict significantly and positively predicted turnover intention, with work stress serving as a mediating mechanism. Recent evidence further suggests that integrating HR analytics with emotional intelligence and leadership psychology can support proactive conflict resolution and reduce employee withdrawal behaviors (Alam, 2026).

Organizational Support

Organizational support is defined as employees' general perceptions of the extent to which their organization values their contributions and is genuinely concerned about their well-being (Eisenberger *et al.*, 2020; Kurtessis *et al.*, 2017). Grounded in Social Exchange Theory and Organizational Support Theory, this construct holds that when employees perceive high levels of organizational support, they are more likely to reciprocate with increased effort, commitment, and loyalty, thereby reducing their intention to leave (Eisenberger *et al.*, 2020; Galanis *et al.*, 2024). Kurtessis *et al.* (2017), in a meta-analysis of 558 studies, demonstrated that perceived organizational support was negatively correlated with turnover intention ($\rho = -.50$) and predicted higher affective commitment and job satisfaction. The protective role of organizational support has also been documented across Philippine industries (Dela Cruz *et al.*, 2023; Tamundong, 2024; Tubay *et al.*, 2020).

Rewards and recognition constitute a primary mechanism through which organizations signal appreciation for employee contributions. Research consistently shows a positive link between effective recognition practices and employee retention, with non-financial recognition proving particularly influential in contexts where monetary rewards are constrained (Caredo *et al.*, 2022; Khadim *et al.*, 2026; Kyambade *et al.*, 2024; Malinao & Agustin, 2023). Khadim *et al.* (2026) specifically demonstrated that financial motivation, non-financial motivation, and leadership style jointly accounted for 65.4% of the variance in organizational performance, underscoring the centrality of comprehensive recognition

systems to institutional outcomes. Access to learning and development opportunities is strongly associated with employee engagement, career satisfaction, and long-term retention. Al-Suraihi *et al.* (2021) found that access to training and development was among the strongest predictors of employee engagement and retention, particularly among younger workforce cohorts. Jia-Jun and Hua-Ming (2022) further demonstrated that career growth opportunities enabled through organizational investment in learning significantly predicted affective commitment among employees.

Compensation and benefits constitute the most tangible dimension of organizational support. Research consistently shows that employees who perceive their compensation as fair and their benefits as meaningful exhibit lower turnover intentions, stronger organizational commitment, and higher job satisfaction (Al-Suraihi *et al.*, 2021; Pascual *et al.*, 2022). The relationship between compensation and turnover intention is especially sensitive to perceptions of pay equity and transparency. Alterman *et al.* (2021) found that a lack of pay transparency was positively associated with turnover intention, while Gim and Cheah (2020) showed that employees' perceptions of pay fairness significantly contributed to organizational trust.

Turnover Intention

Turnover intention is defined as an employee's careful consideration of the possibility of voluntarily leaving his or her current organization, and is widely recognized as the most proximal cognitive antecedent of actual turnover behavior (Ahmad Saufi *et al.*, 2023; Dhoopar *et al.*, 2026). Research grounded in Ajzen's (1991) Theory of Planned Behavior frames turnover intention as the product of attitudes toward leaving, subjective norms regarding resignation, and perceived behavioral control over one's employment situation. Job dissatisfaction, work-life imbalance, organizational disengagement, and perceived career stagnation are among the most consistent predictors of employees' intention to resign (Ahmad Saufi *et al.*, 2023; Al Janabi & Al-Somaidae, 2024; Dhoopar *et al.*, 2026).

Work-life balance has emerged as a key determinant of employee well-being and retention. Empirical evidence robustly links poor work-life balance to heightened turnover intention. Ahmad Saufi *et al.* (2023) demonstrated that work-life balance significantly mediated the relationship between job stressors and turnover intention, while Suganda (2022) showed that psychological capital positively influenced work-life balance, which in turn reduced turnover intention among younger employees. Organizational commitment, the psychological bond that employees develop with their organization, is conceptualized as comprising affective, continuance, and normative components (Meyer & Allen, 1991) and is negatively correlated with turnover intention across all its components, with affective commitment demonstrating the strongest association ($\rho = -.56$; van Rossenberg *et*

al., 2025). Organizational commitment is also a critical mediator linking supportive organizational conditions to lower turnover, with Al-Suraihi *et al.* (2021) and Aggarwal *et al.* (2022) finding that perceived organizational justice and support strengthened employee commitment, which in turn significantly reduced turnover intention.

Career growth opportunities, encompassing formal and informal pathways for professional advancement, are strongly associated with organizational commitment and employee retention. Al-Naseer *et al.* (2022) showed that career growth significantly mediated the relationship between organizational commitment and turnover intention, demonstrating that structured career pathways reduced voluntary attrition even in environments with modest compensation. Vivares-Beruin and Beruin (2024) found that career advancement prospects ranked among the top motivators for employee retention among Filipino workers. From an organizational perspective, high rates of intended and actual turnover lead to the loss of institutional knowledge, higher recruitment and onboarding costs, and disruptions to service continuity, all of which undermine organizational effectiveness (Lestari & Margaretha, 2021). These concerns are especially acute in multipurpose cooperatives, where the loss of experienced employees can destabilize member services and erode community trust.

MATERIALS AND METHODS

This study employed a quantitative, non-experimental research design using a descriptive-correlational approach. Consistent with Creswell and Creswell (2018), this design was appropriate because the study aimed to describe the levels of occupational stress and organizational support experienced by cooperative employees and to determine the nature and strength of the relationships between these independent variables and the dependent variable of turnover intention. No variable manipulations were undertaken; data were gathered through structured survey instruments administered at a single point in time, reflecting a cross-sectional design.

The study was conducted in Bukidnon, a province in Northern Mindanao, Philippines, with the research focused specifically on multipurpose cooperatives based in Valencia City and Malaybalay City, the two primary urban centers where cooperative activity is most concentrated. The respondents were regular, full-time employees of multipurpose cooperatives in these localities. Employees in part-time, probationary, or contractual arrangements were excluded, as were cooperatives engaged exclusively in microfinance, agricultural-specific activities, or producer-only functions.

Given the bounded and specialized nature of the target population, a complete enumeration approach was employed within the accessible population. Not all cooperatives granted institutional consent to participate; data were gathered exclusively from consenting cooperatives, yielding a final sample of 409 respondents drawn from eleven participating multipurpose

cooperatives. This census approach is consistent with the recommendation of Creswell and Creswell (2023) that a complete enumeration of a limited, clearly defined, and accessible population is preferable to formula-based sample size thresholds.

The research instrument was a researcher-developed structured questionnaire adapted from existing literature and grounded in the study's theoretical frameworks, including items informed by validated turnover intention measures (Bothma & Roodt, 2013). The instrument comprised four parts: a demographic profile section and three sections measuring occupational stress (workload pressure, role ambiguity, and interpersonal conflict), organizational support (rewards and recognition, access to learning and development, and compensation and benefits), and turnover intention (work-life balance, organizational commitment, and career growth opportunities), all using five-point Likert scales. The instrument yielded Cronbach's alpha values of .951, .958, and .968 for occupational stress, organizational support, and turnover intention, respectively, all indicating excellent reliability. Content validation by qualified experts and pilot testing among employees outside the target population preceded actual data collection.

Prior to data collection, the study underwent formal ethics review by the Central Mindanao University Research Ethics Committee. The survey was administered digitally via Google Forms and distributed to eligible employees through cooperative management. Informed consent was embedded at the beginning of the form, and completion of the survey was taken as an indication of voluntary participation. Descriptive statistics (means and standard deviations) were used to characterize the levels of each variable. Pearson correlation analysis was applied at the .05 significance level to examine relationships among the study variables. Statistical analyses were performed using IBM SPSS Statistics.

RESULTS AND DISCUSSION

This chapter presents the gathered data and provides a comprehensive analysis and interpretation of the study's findings. It covers the demographic profile of the respondents, the levels of occupational stress, organizational support, and turnover intention as perceived by employees of multipurpose cooperatives in the Province of Bukidnon. Also discussed are the significant relationships between the independent variables and turnover intention.

The demographic profile of the respondents was examined with respect to job title or position, age, length of service, salary or compensation, and benefits received. The distribution of responses across each demographic category is presented in Table 1. The majority of respondents were rank-and-file employees (74.6%), with supervisory employees comprising 16.4% and managerial employees comprising 9.0%. The predominance of rank-and-file employees in the sample reflects the typical workforce composition of multipurpose cooperatives,

Table 1: Demographic Profile Analysis of Survey Respondents (N = 409)

Demographic Profile	Category	Frequency (N)	Percentage (%)
Job Title or Position	Rank-and-File	305	74.6
	Supervisory	67	16.4
	Managerial	37	9.0
	Total	409	100.0
Age	20–29	186	45.5
	30–39	135	33.0
	40–49	65	15.9
	50 and above	23	5.6
	Total	409	100.0
Length of Service	1–3 years	166	40.6
	4–6 years	112	27.4
	7–9 years	72	17.6
	10 years and above	59	14.4
	Total	409	100.0
Salary or Compensation	Less than ₱15,000	77	18.8
	₱15,000–₱25,000	150	36.7
	₱25,001–₱35,000	118	28.9
	₱35,001–₱45,000	48	11.7
	More than ₱45,000	16	3.9
	Total	409	100.0
Benefits Received	All four types (Statutory, HMO, Bonuses, Others)	191	46.7
	Statutory and Bonuses only	66	16.1
	Statutory Benefits only	63	15.4
	Statutory, HMO, and Bonuses only	45	11.0
	Statutory and HMO only	29	7.1
	Statutory and Other Benefits only	2	0.5
	HMO only	5	1.2
	Bonuses only	7	1.7
	Statutory, HMO, and Other Benefits only	1	0.2
	Total	409	100.0

where frontline staff constitute the largest occupational group. These employees are most directly exposed to the day-to-day operational demands of the cooperative, including workload pressures, interpersonal dynamics, and procedural expectations. As a result, their perceptions of occupational stress and organizational support are especially consequential for the study's findings. This distribution aligns with the workforce profile documented by De Leon *et al.* (2023) in Philippine cooperative settings, in which rank-and-file employees constitute the bulk of the workforce and are the group most vulnerable to stress-related attrition.

The largest age group was 20 to 29 years (45.5%), followed by those aged 30 to 39 years (33.0%), 40 to

49 years (15.9%), and 50 years and above (5.6%). The concentration of younger employees, particularly those in the 20 to 29 age bracket, is consistent with national labor market trends, indicating higher cooperative employment rates among early-career workers. Younger employees tend to hold higher expectations regarding career growth, work-life balance, and organizational recognition, all of which are central variables in this study. This demographic characteristic may therefore amplify the influence of perceived organizational support deficits and work-life imbalance on turnover intention, as documented by Lestari and Margaretha (2021) and Vivares-Beruin and Beruin (2024) among younger Filipino workers.

With respect to length of service, 40.6% had served one

to three years, 27.4% from four to six years, 17.6% from seven to nine years, and 14.4% ten years and above. The predominance of relatively short-tenured employees underscores the relevance of studying turnover intention in Bukidnon's cooperative sector. Shorter tenures may be indicative of broader retention challenges, as employees who have been with the organization for fewer years have had less time to develop strong affective bonds with the cooperative, making them more susceptible to resignation when workplace stressors are present or organizational support is perceived as insufficient. Ahmad Saufi *et al.* (2023) and Al-Suraihi *et al.* (2021) both found that shorter tenure is associated with higher turnover intention, particularly when career growth pathways and recognition practices are not clearly established in the early years of employment.

Finally, the majority earned between ₱15,000 and ₱25,000 per month (36.7%), while 46.7% received all four types of benefits (statutory, HMO, bonuses, and

other benefits). The salary distribution indicates that a substantial majority of respondents earned within the lower-to-middle income range. This wage structure is characteristic of cooperative employment in the Philippines, where financial constraints inherent to the cooperative model often limit salary competitiveness relative to private-sector counterparts (De Leon *et al.*, 2023; Pascual *et al.*, 2022). The variability in benefit reception across the sample reflects differing levels of organizational investment in employee welfare across the participating cooperatives. The fact that nearly half of the respondents received all four benefit types, while a substantial proportion received only basic statutory or limited benefit combinations, suggests considerable heterogeneity in benefit provision across cooperatives in Bukidnon. Alterman *et al.* (2021) and Gim and Cheah (2020) established that comprehensive and equitable benefit packages significantly enhance employees' perceptions of organizational support and their intention

Table 2: Occupational Stress

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
Workload Pressure	3.49	Moderately Agree	Moderately Stressful
Role Ambiguity	3.81	Agree	Slightly Stressful
Interpersonal Conflict	3.66	Agree	Slightly Stressful
Overall Mean	3.65	Agree	Slightly Stressful

to remain, underscoring the retention implications of benefit adequacy in cooperative employment.

The overall composite mean of 3.65 indicates that cooperative employees experienced a manageable-to-moderate degree of occupational stress, classified as Slightly Stressful. Among the sub-dimensions, role ambiguity obtained the highest mean ($M = 3.81$, Slightly Stressful), indicating that employees had relatively clear role expectations. Interpersonal conflict had a mean of 3.66 (Slightly Stressful), while workload pressure had the lowest mean of 3.49 (Moderately Stressful), indicating it as the most pronounced source of occupational stress.

This pattern is consistent with the broader literature, which identifies workload as the most pervasive job demand that triggers strain and withdrawal cognition (Bakker *et al.*, 2023; Chen *et al.*, 2022; Gautam & Gautam,

2024). In the cooperative context, the multifaceted nature of employee roles generates chronic strain that compromises employees' capacity to maintain work pace and adequate rest (De Leon *et al.*, 2023). While role clarity was relatively favorable, the comparatively lower mean for communication of task changes, the lowest-rated role ambiguity indicator ($M = 3.61$), highlights a gap in organizational communication practices consistent with findings by Asfahani (2022). Regarding interpersonal conflict, the cooperative employees generally experienced a respectful and collaborative work environment; however, the perceived adequacy of conflict resolution mechanisms was lower, consistent with Alam (2026), Kundi and Badar (2021), and Jalees *et al.* (2023), who established that unresolved interpersonal conflict directly predicts turnover intention and that proactive analytical

Table 3: Organizational Support

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
Rewards and Recognition	3.23	Moderately Agree	Moderately Supportive
Access to Learning and Development	3.51	Agree	Supportive
Compensation and Benefits	3.47	Moderately Agree	Moderately Supportive
Overall Mean	3.40	Moderately Agree	Moderately Supportive

and psychologically informed interventions can mitigate this risk.

The overall composite mean of 3.40 indicates that employees perceived a moderate level of organizational support, classified as Moderately Supportive. Access

to learning and development obtained the highest sub-dimension mean ($M = 3.51$, Supportive), suggesting that developmental opportunities were the most positively perceived form of support. Compensation and benefits ranked second, with a mean of 3.47 (Moderately

Supportive), while rewards and recognition recorded the lowest sub-dimension mean of 3.23 (Moderately Supportive), indicating recognition practices as the most underdeveloped dimension.

The finding that rewards and recognition were the weakest dimension is consistent with research by Khadim *et al.* (2026) and Kyambade *et al.* (2024), who demonstrated that the perceived fairness and regularity of recognition practices are stronger predictors of employee motivation and retention than the mere presence of recognition programs. The particularly low ratings for timeliness and performance alignment of recognition indicate that, when recognition did occur, it was not

consistently timely, thereby undermining its motivational impact (Caredo *et al.*, 2022; Malinao & Agustin, 2023). With respect to compensation, the moderate overall satisfaction with pay is characteristic of Philippine cooperative organizations, where financial constraints often limit salary competitiveness relative to private-sector counterparts (De Leon *et al.*, 2023; Pascual *et al.*, 2022). Alterman *et al.* (2021) and Gim and Cheah (2020) found that compensation transparency partially mitigates dissatisfaction, and that perceived pay equity, rather than pay level alone, is the primary driver of compensation-related satisfaction and organizational trust. These findings reinforce the importance of attending to the

Table 4: Turnover Intention

Indicators	Mean	Descriptive Rating	Qualitative Interpretation
Work-Life Balance	3.09	Moderately Agree	Moderately Likely
Organizational Commitment	3.53	Agree	Unlikely
Career Growth Opportunities	3.55	Agree	Unlikely
Overall Mean	3.39	Moderately Agree	Moderately Likely

full spectrum of organizational support, consistent with Eisenberger *et al.* (2020), Kurtessis *et al.* (2017), and Wang *et al.* (2021).

The overall composite mean of 3.39 indicates that employees held a moderate level of positive perception across the dimensions associated with turnover intention, classified as Moderately Likely. Career growth opportunities obtained the highest sub-dimension mean ($M = 3.55$, Unlikely), followed by organizational commitment ($M = 3.53$, Unlikely), while work-life balance recorded the lowest mean ($M = 3.09$, Moderately Likely), identifying it as the most pressing contributor to turnover cognition.

The uniformly moderate mean scores across all work-life balance indicators reflect a pervasive sense of imbalance among cooperative employees, particularly in areas of rest, recovery, and personal time management. Ahmad Saufi *et al.* (2023) demonstrated that poor work-life balance significantly mediates the relationship

between workplace stressors and turnover intention, while Lestari and Margaretha (2021) identified it as among the strongest determinants of turnover intention among younger employees, a demographic heavily represented in this study. Regarding organizational commitment, the comparatively lower ratings for future outlook within the organization ($M = 3.36$) and sense of belonging ($M = 3.46$) are consistent with Meyer and Allen (1991), van Rossenberg *et al.* (2025), and Sudaria and Caballero (2016), who observed that employees who strongly identified with their cooperative's social mission showed higher normative and affective commitment. Regarding career growth, a tension was observed between employees' positive experience of day-to-day skill development and their less optimistic outlook on formal career advancement, consistent with Al Janabi and Al-Somaidade (2024), Al-Naseer *et al.* (2022), and Vivares-Beruin and Beruin (2024), who found that the absence of visible career progression structures is among the

Table 5: Correlation Analysis of Occupational Stress, Organizational Support, and Turnover Intention

Independent Variables Correlated with Turnover Intention	Correlation Coefficient (r)	p-value
Occupational Stress	.709**	< .001
Workload Pressure	.631**	< .001
Role Ambiguity	.602**	< .001
Interpersonal Conflict	.627**	< .001
Organizational Support	.765**	< .001
Rewards and Recognition	.679**	< .001
Access to Learning and Development	.637**	< .001
Compensation and Benefits	.639**	< .001

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

strongest predictors of turnover intention. The analysis reveals strong positive correlations between

turnover intention and both independent variables. Occupational stress correlated with turnover intention

at $r = .709$ ($p < .001$), indicating that higher perceived occupational stress was significantly associated with greater intentions to leave. Among the sub-dimensions of occupational stress, workload pressure ($r = .631$), interpersonal conflict ($r = .627$), and role ambiguity ($r = .602$) all showed strong, statistically significant positive correlations with turnover intention, underscoring that each dimension independently contributed to employees' withdrawal cognitions. Because the occupational stress items were positively framed, these correlations reflect the co-occurrence of these constructs: employees who scored moderately on stress-related items also tended to score moderately on turnover intention, consistent with the bidirectional relationship documented in the literature (Bakker *et al.*, 2023; Gautam & Gautam, 2024).

Organizational support showed an even stronger correlation with turnover intention ($r = .765$, $p < .001$), indicating that employees with unmet organizational support needs also reported higher turnover intention. Among the sub-dimensions, rewards and recognition ($r = .679$) showed the strongest association, followed by compensation and benefits ($r = .639$) and access to learning and development ($r = .637$). These findings corroborate meta-analytic evidence from Galanis *et al.* (2024), Kurtessis *et al.* (2017), and Wang *et al.* (2021), who established that perceived organizational support robustly buffers against turnover intention when present at adequate levels and significantly drives resignation cognition when perceived as insufficient. They also align with sector-specific evidence from Al Janabi and Al-Somaidae (2024), who identified compensation, leadership, and organizational practices as principal factors associated with intention to leave. The comparatively stronger association of organizational support with turnover intention further indicates that the perceived absence of organizational care and investment exerts a more powerful influence on employees' withdrawal cognitions than occupational stress alone (Dela Cruz *et al.*, 2023; Tamundong, 2024). The significant p-values across all correlations provide statistical support for rejecting the first null hypothesis (H_{01}), confirming a significant relationship among occupational stress, organizational support, and turnover intention among employees of multipurpose cooperatives in the Province of Bukidnon.

CONCLUSIONS

This study examined the influence of occupational stress and organizational support on turnover intention among 409 regular, full-time employees of multipurpose cooperatives in the Province of Bukidnon, Philippines. The findings establish that the cooperative workforce is predominantly composed of younger, rank-and-file employees in the early stages of their careers, a profile that is inherently vulnerable to retention challenges given higher expectations for career growth, competitive compensation, and equitable recognition.

Occupational stress was experienced at a moderate level overall, with workload pressure identified as the most

pronounced source of strain, reflecting the multifaceted demands inherent in cooperative employment. Organizational support was perceived as only moderately adequate, with rewards and recognition consistently identified as the weakest dimension, indicating that employees did not regularly receive timely or performance-aligned acknowledgment of their contributions. Turnover intention was moderately likely overall, with work-life balance the lowest sub-dimension, suggesting that the encroachment of work demands on personal time and family responsibilities poses the most immediate threat to employee retention.

Pearson correlation analysis confirmed significant positive relationships among occupational stress, organizational support, and turnover intention, rejecting both null hypotheses. Organizational support demonstrated a stronger association with turnover intention ($r = .765$) than occupational stress alone ($r = .709$), underscoring its central role as a retention mechanism in the multipurpose cooperative sector. These findings collectively indicate that effective retention in multipurpose cooperatives in Bukidnon requires a coordinated, multi-dimensional response that simultaneously addresses workload management, recognition practices, learning and development investments, compensation equity, and conflict resolution.

Cooperative managers are encouraged to conduct regular workload assessments, institutionalize equitable task-distribution mechanisms, and implement structured recognition programs that acknowledge employee contributions in a timely and inclusive manner. Policymakers within the cooperative sector, including the Cooperative Development Authority, are encouraged to formulate sector-wide guidelines on employee welfare standards and minimum benchmarks for compensation equity. Future research may investigate moderating and mediating variables such as psychological capital, leadership style, and organizational culture, and may employ qualitative or longitudinal designs to capture causal dynamics and lived employee experiences in the Philippine cooperative sector. Extending the investigation to other provinces in Mindanao or to other cooperative typologies would further enhance the generalizability of these findings.

Acknowledgements

The completion of this research would not have been possible without the guidance, support, and encouragement of many individuals and institutions. First and foremost, the researcher extends heartfelt gratitude to the Almighty God for granting the wisdom, strength, and perseverance needed to accomplish this study.

Deepest appreciation is given to the panel members, Dr. Daryl Jane A. Caballero, Haidee Helena H. Garcia, Dr. Ma. Concepcion C. Sudaria, and Dr. Jesus B. Juevesano, for their valuable time, constructive feedback, and scholarly guidance during the defense.

The researcher is deeply grateful to the administration, faculty, and staff of the Department of Business Administration, College of Business and Management, Central Mindanao University, for providing the academic environment and resources that made this study possible. Heartfelt thanks are also extended to the management and employees of the multipurpose cooperatives in Valencia City and Malaybalay City, Bukidnon, who graciously granted permission and willingly participated in the study. The researcher also acknowledges the content validators of the survey instrument for their expertise and meticulous evaluation, which helped ensure the instrument's validity and reliability. The Central Mindanao University Research Ethics Committee is likewise acknowledged for its thorough review and ethical clearance of the study. Finally, the researcher extends profound gratitude to her family and friends for their unwavering encouragement, patience, and understanding throughout this academic journey. Their support has been an immeasurable source of strength and motivation.

REFERENCES

- Aggarwal, A., Jaisinghani, D., & Nobi, K. (2022). Effect of organizational justice and support on organizational commitment and employee turnover intentions: The mediating role of employee engagement. *International Journal of Quality and Service Sciences*, 14(4), 525–554. <https://doi.org/10.1108/IJQSS-08-2021-0112>
- Agina, M. F., Khairy, H. A., Abdou, A. H., Aliane, N., Alotaibi, S. M., Al-Romeedy, B. S., & Morsy, M. A. (2023). Workplace stressors and the intention to quit: The role of psychological distress and psychological flexibility among hospitality employees. *Hospitality and Society*, 6(2), 72–99.
- Ahmad Saufi, R., Aidara, S., Che Nawi, N. B., Permarupan, P. Y., Zainol, N. R. B., & Kakar, A. S. (2023). Turnover intention and its antecedents: The mediating role of work-life balance and the moderating role of job opportunity. *Frontiers in Psychology*, 14, 1137945. <https://doi.org/10.3389/fpsyg.2023.1137945>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Al Janabi, A. A. M., & Al-Somaidace, M. M. (2024). Factors associated with employees' intention to leave in ICT sector in Iraq: A factor analysis. *American Journal of Economics and Business Innovation*, 3(2), 158–166. <https://doi.org/10.54536/ajebi.v3i2.3119>
- Alam, M. S. (2026). HR analytics for strategic decisions: Resolving conflicts from a psychological perspective. *American Journal of Human Resources and Public Administration*, 1(1), 1–8. <https://doi.org/10.54536/ajhrpa.v1i1.6929>
- Al-Naseer, S. A., Al-Aamri, H., & Al-Harthi, K. (2022). Career growth opportunities and turnover intention: The mediating role of organizational commitment. *International Journal of Human Resource Studies*, 12(3), 45–62.
- Al-Suraihi, W. A., Samikon, S. A., Al-Suraihi, A. A., & Ibrahim, I. (2021). Employee turnover: Causes, importance, and retention strategies. *European Journal of Business and Management Research*, 6(3), 1–10. <https://doi.org/10.24018/ejbmr.2021.6.3.893>
- Alterman, V., Bamberger, P. A., Wang, M., Koopmann, J., Belogolovsky, E., & Shi, J. (2021). Best not to know: Pay secrecy, employee voluntary turnover, and the conditioning effect of distributive justice. *Academy of Management Journal*, 64(2), 482–508. <https://doi.org/10.5465/amj.2018.1037>
- Angeles, J., Cruz, V., & Padilla, M. (2024). Occupational stress, job satisfaction, and turnover intention among Filipino corporate employees. *Journal of Southeast Asian Business Studies*, 10(2), 45–60.
- Armitage, C. J., & Conner, M. (2001). Efficacy of the theory of planned behaviour: A meta-analytic review. *British Journal of Social Psychology*, 40(4), 471–499. <https://doi.org/10.1348/014466601164939>
- Asfahani, A. M. (2022). The impact of role ambiguity on emotional exhaustion and turnover intention: Evidence from the service sector. *Management Science Letters*, 12(3), 181–190.
- Bakker, A. B., & Demerouti, E. (2007). The Job Demands–Resources model: State of the art. *Journal of Managerial Psychology*, 22(3), 309–328. <https://doi.org/10.1108/02683940710733115>
- Bakker, A. B., & Demerouti, E. (2017). Job demands–resources theory: Taking stock and looking forward. *Journal of Occupational Health Psychology*, 22(3), 273–285. <https://doi.org/10.1037/ocp0000056>
- Bakker, A. B., Demerouti, E., & Sanz-Vergel, A. (2023). Job demands–resources theory: Ten years later. *Annual Review of Organizational Psychology and Organizational Behavior*, 10, 25–53. <https://doi.org/10.1146/annurev-orgpsych-120920-053933>
- Bhat, S. A., Kumar, R., & Wani, T. A. (2024). Workload, burnout, and turnover intention among service employees: A moderated mediation analysis. *Journal of Organizational Behavior Research*, 9(1), 54–72.
- Biggs, A., Brough, P., & Drummond, S. (2017). Lazarus and Folkman's psychological stress and coping theory. In C. L. Cooper & J. C. Quick (Eds.), *The handbook of stress and health: A guide to research and practice* (pp. 349–364). Wiley-Blackwell.
- Birchall, J. (2018). The potential of co-operatives during the current recession: Theorizing comparative advantage. *Journal of Entrepreneurial and Organizational Diversity*, 7(1), 7–22.
- Bothma, C. F. C., & Roodt, G. (2013). The validation of the turnover intention scale. *SA Journal of Human Resource Management*, 11(1), a507. <https://doi.org/10.4102/sajhrm.v11i1.507>
- Cabrera, J. B., Manalo, K. F., & Ramirez, H. J. (2022). Assessing occupational stress and coping mechanisms among employees in Metro Manila. *Asia Pacific Social Science Review*, 22(1), 110–123.

- Caredo, D. A., Ramos, G. T., & Santos, L. M. (2022). The effect of rewards and recognition on employee engagement in Philippine cooperatives. *Asian Journal of Management Studies*, 8(2), 75–89.
- Chen, C., Liang, Y., & Pang, J. (2022). Occupational stress, burnout, and their association with organizational performance: A cross-sectional study. *International Journal of Environmental Research and Public Health*, 19(4), 2080. <https://doi.org/10.3390/ijerph19042080>
- Creswell, J. W., & Creswell, J. D. (2018). Research design: Qualitative, quantitative, and mixed methods approaches (5th ed.). SAGE Publications.
- Creswell, J. W., & Creswell, J. D. (2023). Research design: Qualitative, quantitative, and mixed methods approaches (6th ed.). SAGE Publications.
- Cuevas, C. (2017). Human resource challenges in Philippine cooperatives. *Asian Journal of Cooperative Studies*, 20(2), 22–31.
- Dela Cruz, R., Sison, M., & David, F. (2023). Perceived organizational support and job satisfaction among BPO employees in the Philippines. *Philippine Journal of Psychology*, 56(2), 45–64.
- De Leon, M. A., Cruz, N. R., & Feliciano, D. (2023). Factors affecting employee retention in Philippine multipurpose cooperatives. *Philippine Cooperative Journal*, 11(1), 33–49.
- Demerouti, E., Bakker, A. B., Nachreiner, F., & Schaufeli, W. B. (2001). The job demands-resources model of burnout. *Journal of Applied Psychology*, 86(3), 499–512. <https://doi.org/10.1037/0021-9010.86.3.499>
- Dhoopar, A., Sihag, P., & Gupta, B. (2026). Antecedents and measurement of organizational resilience and its impact on turnover intention: A systematic review. Benchmarking: *An International Journal*, 29(3), 937–964.
- Eisenberger, R., Huntington, R., Hutchison, S., & Sowa, D. (1986). Perceived organizational support. *Journal of Applied Psychology*, 71(3), 500–507. <https://doi.org/10.1037/0021-9010.71.3.500>
- Eisenberger, R., Rhoades Shanock, L., & Wen, X. (2020). Perceived organizational support: Why caring about employees counts. *Annual Review of Organizational Psychology and Organizational Behavior*, 7, 101–124. <https://doi.org/10.1146/annurev-orgpsych-012119-044917>
- Freitas, A. C., Silva, S. A., & Santos, C. M. (2023). Workload, decision latitude, and emotional exhaustion in European workplaces. *European Journal of Work and Organizational Psychology*, 32(4), 512–528.
- Galanis, P., Moisoglou, I., Malliarou, M., Katsiourmpa, A., Oikonomou, A., Tziaferi, S., Gallos, P., & Kaitelidou, D. (2024). Association between organizational support and turnover intention in nurses: A systematic review and meta-analysis. *Healthcare*, 12(3), 291. <https://doi.org/10.3390/healthcare12030291>
- Ganster, D. C., & Rosen, C. C. (2013). Work stress and employee health: A multidisciplinary review. *Journal of Management*, 39(5), 1085–1122. <https://doi.org/10.1177/0149206313475815>
- Gautam, D. K., & Gautam, P. K. (2024). Occupational stress for employee turnover intention: Mediation effect of service climate and emotion regulation. *Asia-Pacific Journal of Business Administration*, 16(2), 233–255. <https://doi.org/10.1108/APJBA-02-2021-0056>
- Gim, G. C. W., & Cheah, C. S. (2020). The role of pay satisfaction in reducing turnover intention through perceived organizational support. *International Journal of Business and Management*, 15(8), 112–124.
- Huang, Y., Xu, S., Hua, J., & He, K. (2021). Occupational stress and turnover intention: A meta-analysis. *International Journal of Environmental Research and Public Health*, 18(16), 8706.
- International Labour Organization. (2019). Cooperatives and the world of work: Social enterprises and the future of labour. ILO Publications.
- Jalees, T., Zaman, S. I., & Kamal, Y. (2023). Interpersonal conflict, work stress, and turnover intention: Evidence from the food service industry. *South Asian Journal of Business Studies*, 12(2), 234–251.
- Jia-Jun, Z., & Hua-Ming, S. (2022). The impact of career growth on knowledge-based employees' innovative behavior: The mediating role of affective commitment. *Frontiers in Psychology*, 13, 828495. <https://doi.org/10.3389/fpsyg.2022.828495>
- Khadim, A. Q., Amin, M., Jalal, M. Y., Sadat, F. K., Mukhlis, M., & Dawari, R. M. (2026). The effect of professional employee motivation on private administration performance. *American Journal of Human Resources and Public Administration*, 1(1), 9–15. <https://doi.org/10.54536/ajhrpa.v1i1.6944>
- Kundi, Y. M., & Badar, K. (2021). Interpersonal conflict and counterproductive work behavior: The moderating roles of emotional intelligence and gender. *International Journal of Conflict Management*, 32(3), 514–534.
- Kurtessis, J. N., Eisenberger, R., Ford, M. T., Buffardi, L. C., Stewart, K. A., & Adis, C. S. (2017). Perceived organizational support: A meta-analytic evaluation of organizational support theory. *Journal of Management*, 43(6), 1854–1884. <https://doi.org/10.1177/0149206315575554>
- Kyambade, M., Mugambwa, J., & Najjemba, G. (2024). Recognition, job satisfaction, and turnover intention among public-sector employees. *International Journal of Public Administration*, 47(6), 443–458.
- Lazarus, R. S., & Folkman, S. (1984). Stress, appraisal, and coping. Springer Publishing Company.
- Lestari, D., & Margaretha, M. (2021). Work-life balance, job engagement, and turnover intention: Experience from Y generation employees. *Management Science Letters*, 11(1), 165–170.
- Lin, M. H., Chen, Y. F., & Wu, S. T. (2024). The impact of job stress on job satisfaction and turnover intention. *Frontiers in Psychology*, 15, 123457.
- Malinao, C. W. M., & Agustin, R. D. (2023). Rewards, recognition, and retention: Determinants of employee

- loyalty among Filipino workers. *International Journal of Human Resource Management Research*, 13(2), 89–104.
- Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human Resource Management Review*, 1(1), 61–89. [https://doi.org/10.1016/1053-4822\(91\)90011-Z](https://doi.org/10.1016/1053-4822(91)90011-Z)
- Pascual, J. F., & Banaag, J. S. (2021). Cooperative governance and employee stability in Philippine multipurpose cooperatives. *Philippine Cooperative Review*, 10(1), 12–26.
- Pascual, J. F., Ramirez, H. J., & Reyes, C. (2022). Organizational support, career development, and employee turnover in Philippine cooperatives. *Asia Pacific Social Science Review*, 22(2), 100–113.
- Philippine Statistics Authority. (2023). Mental health and work-related stress: National survey results. PSA Press Release.
- Sison, M., David, F., & Dela Cruz, R. (2019). Measuring occupational stress among Philippine business process outsourcing employees. *Philippine Journal of Occupational Health*, 14(3), 25–38.
- Somaraju, A. V., Griffin, D. J., Olenick, J., Chang, C. H., & Kozlowski, S. W. J. (2022). The dynamic nature of interpersonal conflict and psychological strain in extreme work settings. *Journal of Occupational Health Psychology*, 27(1), 53–73. <https://doi.org/10.1037/ocp0000290>
- Sudaria, R. V., & Caballero, D. J. A. (2016). Sustainability indicators and members' quality of life among multipurpose cooperatives: Basis for extension program. PAGSIBOL: ENEDA Journal.
- Suganda, U. K. (2022). Psychological capital, work-life balance, and turnover intention among Generation Z and millennial employees. *Jurnal Manajemen dan Kewirausahaan*, 24(1), 45–58.
- Tamundong, R. M. (2024). Perceived organizational support, job satisfaction, and employee retention among bank employees. *Asian Journal of Multidisciplinary Studies*, 12(1), 12–23.
- Tubay, J. M., Mendoza, P. J., & Santos, G. R. (2020). The impact of job satisfaction and stress on turnover intention in Philippine workplaces. *De La Salle University Business Review*, 6(1), 80–97.
- van Rossenberg, Y. G. T., Cross, D., & Swart, J. (2025). An HRM perspective on workplace commitment: Reconnecting in concept, measurement, and methodology. *Human Resource Management Review*, 32(4), 100891.
- Vivares-Beruin, J. M., & Beruin, A. G. (2024). Career growth and employee retention in the post-pandemic Philippine workplace. *Philippine Management Review*, 31(1), 55–72.
- Wang, S., Liu, Y., Wang, J., & Xu, Y. (2021). The impact of organizational support on employee turnover intention: A meta-analysis. *Human Resource Management Review*, 31(4), 100823.
- World Health Organization. (2020). Occupational health: Stress at the workplace. WHO Fact Sheet.
- World Health Organization. (2022). World mental health report: Transforming mental health for all. WHO Press. <https://www.who.int/publications/i/item/9789240049338>