Effect of Personal Resources on Turnover Intentions in Food and Beverage Manufacturing Micro and Small Enterprises in Dar es Salaam Tanzania

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Abstracts
This study examined the effects of personal resources manifested by optimism, self-efficacy, and organisational-based self-esteem on turnover intention in Tanzania's Food and Beverages Manufacturing Sector in Micro and Small Enterprises (MSEs). This study was anchored on the Job Demands Resources Model. A quantitative research approach was applied using a cross-sectional research design. A structured questionnaire was used to collect data from 387 respondents in the food and beverages manufacturing MSEs in Dar es Salaam. Simple random sampling was used to select respondents. The collected data were analysed using IBM SPSS version 26, and the structural equation modeling partial least square (SEM PLS) technique was used to test the study hypothesis. The measures were statistically tested, and Cronbach alpha and composite reliability were confirmed to be above 0.7. This study found a negative insignificant relationship between optimism and turnover intentions and positive significant direct effects ofself-efficacy and organisational-based self-esteem on turnover intentions. This study's results have practical implications for the human resources manager of Micro and Small Enterprise to enrich existing knowledge by investing in increasing levels of personal resources such as self-efficacy and organisational-based self-esteem in order to reduce turnover intention and retain employees.

Keywords: *Optimism, Organisational-based self-esteem, Self-efficacy, Personal Resources, Turnover Intentions, MSEs*

INTRODUCTION

Turnover intention is a worldwide problem facing many organisations **(**Basnyat, & Clarence Lao, 2020; Kachi, Inoue, Eguchi, Kawakami, Shimazu, and Tsutsumi, 2020) and negatively affects organisations due to increasing hiring costs (Skelton, Nattress, & Dwyer, 2020). Human resource skills, knowledge, and talents in the production process are critical to the survival of manufacturing Micro-small enterprises (Endris & Kasseg, 2022; Sherman &

Roberto, 2020; Ngwa et al., 2019). Human resources are considered the most valuable organisational unique resources because they help the organisation achieve its goals (Bandyopadhyay & Jadhav, 2021; Contu, 2020; Jauhari & Yuliant, 2020; Putra & Cho, 2019). Owing to the potential impact of human resources on an organisation's performance, workers can contribute their human capital to the task essential for increasing organisational efficiency and lowering the likelihood of employee turnover (Sun & Yoon, 2022; Naiemaha, et al., 2019). Moreover, Micro-small enterprises (MSEs) in the manufacturing sector face difficulties in surviving the current economic climate and gaining a productivity edge over their competitors. Furthermore, studies have indicated that an individual's intention to quit a job is highly influenced by their employment status and personal resources (Albrecht, Green, & Marty, 2021; Kwon & Kim, 2020; Lesener, Gusy, & Wolter, 2019). Due to its impact on organisational outcomes, turnover intention, influenced by personal resources, is a significant area of interest for academics and human resource management practitioners (Aljohani et al.,2023; Hardaningtyas, 2020; Jauhari & Yulianti, 2020). Organisations aim to minimise employee turnover because of the high costs associated with hiring and training new staff (Babatunde &Onoja, 2023**)** and the crucial role of human capital in retaining employees. Additionally, a few studies have been conducted on the relationship between personal resources and intentions to leave, among other things (Jauharia & Yulianti, 2020). Hardaningtyas, (2020) have studied the relationship between turnover intentions and personal resourcesand Kim and Hyun (2017), although the findings of these research differ, limiting the generalizability of the relationship's mechanism. The dispute findings suggested that additional study was required to confirm the relevance of personal resources with turnover intentions at the same time while taking contextual factors in small and micro-organisations into account.

Furthermore, the few studies that have been conducted on this topic are conducted in developed nations (Aljohani et al.,2023; Chen, 2022; Kotzé**,** 2018).Also, little research has been done on workers in the manufacturing sector, specifically in emerging economies like Tanzania. Therefore, this study was focused on the relationships between personal resources and turnover intentions to bridge the aforementioned gap. It also focused on the Tanzanian Food and Beverage manufacturing MSEs.

LITERATURE REVIEW

Personal resources are the views of individuals on their ability to successfully affect and control their environment (Xanthopoulou et al., 2007). Employees' adaptability and resilience in handling a challenging work environment are

their resources (Bhatti, Hussain, & Al Doghan, 2018). Positive self-evaluations associated with resilience that facilitate an individual's capacity to effectively manage the effects of their surroundings are known as personal resources (Hobfoll, Johnson, Ennis, & Jackson, 2003). The characteristics of persons that are used to manage their working environment are referred to as personal resources for this study. Optimism, organisational self-esteem, and self-efficacy are used in this study as personal resource components. Optimism is defined as "the tendency to believe that one will generally experience good outcomes in life" (Xanthopoulou et al., 2007). Optimism refers to the condition of generating great positive results through belief and life experience which are obtained due to performed activities. (Scheier et al., 1994). Organisational-based self-esteem is defined as "the degree to which organisational members believe that they can satisfy their needs by participating in roles within the context of an organisation" (Pierce et al. (1989). Self-efficacy refers to "individuals' perceptions of their ability to meet demands in a broad array of contexts" (Xanthopoulou et al., 2007).

Lee, Choi, and Hyun (2022) define turnover intention as an employee's voluntary decision to leave their current role and stop being a part of the company. Koo, Yu, Chua, Lee, and Han(2020) define turnover intention as an employee's behavioural propensity to leave the organisation permanently. The preparedness of a person to resign from their current position and leave an organisation is referred to as turnover intention (Hom, Lee, Shaw, & Hausknecht, 2017). The degree to which an employee plans to leave the company is known as turnover intention (Ma & Trigo, 2008). A purposeful and conscious desire to leave the company is known as turnover intention (Tett & Meyer, 1993). In the context of this study, an employee's inclination to leave the company quickly is referred to as turnover intention.

Theoretical Literature Review

The Job Demand-Resources (JD-R) Model demonstrates how an employee's intention to leave is influenced by both job resources and job demands (Demerouti, Bakker, Nachreiner, & Schaufeli, 2001). The JD-R model incorporates personal resources, establishing a connection between self-evaluation and resilience (Xanthopoulou et al.,2009). Personal resources are psychological, physical, and social demands of a job that people must meet while carrying out their duties (Bakker, Demerouti, & Sanz-Vergel, 2023; Xanthopoulou et al., 2007; Schaufeli & Bakker, 2004). Personal resources which are significant determinants of employee turnover intentions in the workplace include optimism, self-efficacy, and organisational self-esteem (Xanthopoulou et al., 2007). The Job Demands-Resources (JD-R) Model is

the main theory used in this study to describe the relationship between personal resources and turnover intention. The JD-R model has also been used by previous research to study the effects of personal resources on turnover intention (Zeijen et al., 2024; Aljohani et al.,2023; Schaufeli, Shimazu, Hakanen, Salanova, & De Witte, 2019).

Empirical Literature Review

The impacts of personal resources and employee turnover intentions have been the subject of research for decades. Hardaningtyas (2020) conducted a study on the intention to leave and personal. The results of the study demonstrate a favourable correlation between optimism, work engagement, organizationally-based self-esteem, and self-efficacy. The study suggested that more research be conducted to look into additional personal resource elements that affect work engagement and intention to leave. Nevertheless, because the research was restricted to the Indonesian setting, more research is required to determine how personal resources affect turnover intention in an emerging market like Tanzania. Furthermore, a study on the influence of personal resources on turnover intention is carried out by Kim and Hyun (2017). The findings indicate that turnover intention was negatively impacted by employee engagement. The report suggested that future research concentrate on small and medium-sized businesses. Previous studies discovered that personal resources can forecast employee outcomes and negatively influence employee turnover intentions (Aljohani et al.,2023; Chen, 2022; Hardaningtyas, 2020; Kotzé**,** 2018; and Kim and Hyun, 2017). Moreover, most of these investigations such as came from developed countries in Europe and the USA and not in emerging economies like Tanzania. Also, were done in large organisations and came with different conclusions. Therefore, the previous studies' findings create a contextual and context gap in the emerging economy in sub-Saharan regions like Tanzania's MSEs.This study investigated the relationship between personal resources and turnover intentions in the manufacturing sector, specifically in Tanzanian MSEs that produce food and beverages. The study's independent variables of personal resources (optimism, self-efficacy, organisational-based self-esteem) and the dependent variable of turnover intention are depicted in Figure 1 as a conceptual framework that illustrates the relationships between the research variables of personal resources and turnover intention.

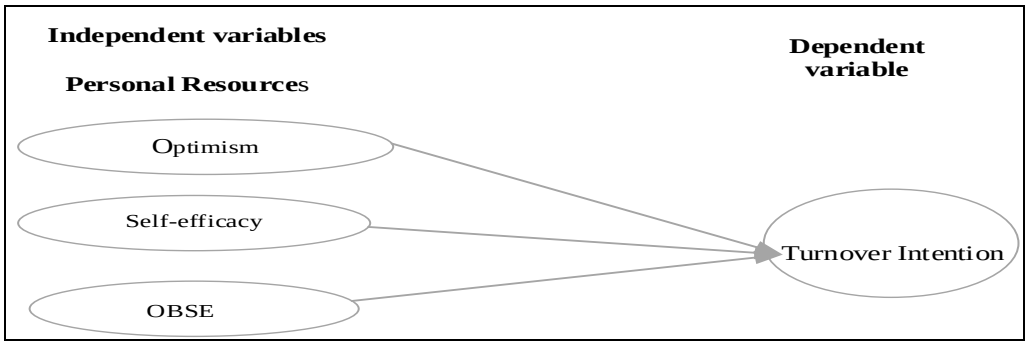

Fig. 1: Conceptual Model
Source: Author (2024)

Hypothesis Development

Personal resources such as optimism, self-efficacy, and organisational-based self-esteem could minimise employee turnover intention. Previous studies have revealed a strong negative relationship between personal resources and turnover intentions (Aljohani et al.,2023; Hardaningtyas, 2020; Jauhari & Yulianti, 2020; Schaufeli et al., 2019), which shows that higher personal resources will lessen the employee's intention to quit the work organisations.Based on the literature review, we anticipate a negative link between personal resources and turnover intention because personal resources foster personal growth, according to the examined literature.Therefore, this study suggested that higher levelsof optimism, self-efficacy, and organisational-based self-esteem are related to lower turnover intention. Thus, it can be hypothesised that;

H_1: Optimism has a direct negative impact on turnover intention
H_2: Self-efficacy has a direct negative impact on turnover intention
H_3: Organisational-based self-esteem has a direct negative impact on turnover intention

RESEARCH METHODOLOGY

In this study, the positivist paradigm was applied. A quantitative approach was used to ascertain linkages between personal resources and turnover intentions. An explanatory research design was employed in this investigation. The study also employed a cross-sectional survey design and an analytical approach to determine whether a cause-and-effect relationship existed between the research variables (Creswell, 2012; Simon, 2011; Saunders et al., 2012). Closed-ended questionnaires were utilised in this study to determine the association between the variables. To obtain data from a broad population, a survey technique was employed (Saunders et al., 2012).

The study area was Tanzania's Mainland, and industries were taken from the Dar es Salaam Region. The selection of region is due to several reasons, among them is that Dar es Salaam is the largest commercial city in Tanzania and is the business hub of the country where all kinds of business are undertaken (Bhuzohera, 2024; Malauri, Mpogole, & Wiketye2021; Todd, Msuya, Levira, & Moshi, 2019). Dar es Salaam is also the centre of the economic fabric of Tanzania due to their contribution to national revenue (Bhuzohera, 2024). This study was focused on micro and small enterprises in the food and beverage manufacturing sector. In addition, simple random sampling was used in selecting respondents from the MSEs list (Kothari, 2009; Saunders et. al.,2012). The study population was 2306, and simple random sampling was used to determine the sample size. A sample size of 384 employees was chosen from various employee categories based on the target demographic of the chosen MSEs. IBM SPSS version 26 was used for the analysis of descriptive statistics and Partial Least Squares-Structural Equation Modelling (PLS-SEM) was used to evaluate the construct specification of the measurement model of this study and the structural path model for an empirical test of conceptual model hypotheses.

Model Development

The purpose of the study was to investigate the effects of personal resources on turnover intention in manufacturing MSEs in Tanzania. The model generated model using PLS-SEM was extracted from the theory of JD-R model constructs. The evaluation using PLS-SEM was done by linking indicators of the study variables. The measurement model was extracted from the validated instrument from previous studies to be customised in the Tanzanian context, as shown in Table 1. The structural model of the study consisting of optimism, self-efficacy, and organisational-based self-esteem was hypothesized using the computed path coefficients by PLS-SEM.The independent variables in this scenario are personal resources. Three aspects of personal resources include, optimism, self-efficacy, and organisational-based self-esteem, were measured using Schwarzer & Jerusalem's (1995) measurement of self-efficacy ten (10) items, ten (10) items of organisational-based self-esteem from Pierce, Gardner, Cummings and Dunham, (1989) and ten (10) items of optimism, from Scheier, Carver and Bridges, (1994) were used to measure personal resources. Table 1 provides a summary of the study's dimensions and their measurements.

Table 1: Measurement of Personal Resources

Study Variable	Dimension	Code	Measure	Type of Data	Source
Personal Resources		PR			
	Optimism	OPM	10 items Aggregated index of 1-5 Likert-likescale	Interval	Scheier, Carver and Bridges, (1994)
	Self-efficacy	SE	10 items Aggregated index of 1-5 Likert-like scale	Interval	Schwarzer & Jerusalem, (1995)
	Organisational based self-esteem	OBSE	10 items Aggregated index of 1-5 Likert-like scale	Interval	Pierce, Gardner, Cummings and Dunham (1989)

Source: Literature Review (2024)

Dependent Variable: Turnover Intention

The turnover intention was assessed by6 criteria developed by Bothma & Roodt, (2013). Numerous studies have employed the turnover intention scale to gauge how likely it is for employees to leave the company (Kim, 2017; Shuck, 2011; Saks, 2006). Bothma and Roodt (2013) verified the TIS-6, finding that its Cronbach's alpha was 0.80. Previous empirical research has measured turnover intention using the TIS-6 and has been proven in many countries with adequacy reliability and validity (Németh, Deák, Szűcs, Makai, & Hock, 2024; Ofei, Poku, Paarima, Barnes, & Kwashie, 2023; Anjum, Shahzadi, & Wazir, 2022). Table 2 displays the dependent variable's measurement.

Table 2: Turnover Intentions Measurement

Study Variable	Measure	Type of Data	Source
Turnover intention	6 items Aggregated index of 1-5 Likert-like scale	Interval	Bothma & Roodt, (2013)

Source: Literature Review, (2024)

RESULTS

The data screening was carried out to check outliers, missing data, and normalcy to ensure the data satisfied statistical assumptions because the data were analysed using PLS-SEM (Hair et al., 2018). Descriptive statistics expressed through data tables were used to summarise the opinions of the sample respondents about personal resources and intention to intention.

Respondent's Demographic Characteristics

The demographic profile of the study's respondents (n=378) is based on Table 3, which was created using the descriptive data collected from the

targeted respondents. This study used a worker working in food and beverage manufacturing MSEs as the unit of analysis. Gender, age, education, industry, experience, and kind of job were among the demographic characteristics of the responders. The results of the gender composition males are 59.3 per cent while females are 40.7 percent. The majority are male, which relatively outnumbers their female counterparts. Most employees in food and beverage were aged between 20 and 29, with representation at 34.1 per cent, followed by age between 30 and 39 at 22.8 per cent.

Moreover, results show that most F&B employees are educated at the secondary school level 65.9 per cent. Also, for most F&B employees, 48.8 per cent had tenures of under three years, and 29.6 per cent had tenures of four to five years. The produced data shows that most of the respondents were working in food processing, with representation at 69.6 per cent, while 30.4 per cent were working in the beverage sector. Furthermore, results show that 39.4 per cent of F&B employees have experience in the food and beverage sector for less than one year.

Table 3: Demographic Characteristics of the Respondents

Demographic Variable (s)	Category	Frequency	Percentage (%)
Gender	Male	224	59.3
	Female	154	40.7
Age (years)	Below 20	74	19.6
	20-29	129	34.1
	30-39	86	22.8
	40-49	54	14.3
	50 -59	29	7.7
	60 and above	6	1.6
Highest level of Education	Never attended school	2	.5
	Primary school	85	22.5
	O-Level	164	43.4
	A-Level	89	23.5
	Ordinary diploma	16	4.2
	Advanced Diploma or Degree	17	4.5
	Masters' degree	5	1.3
Type of Industry	Food processing	263	69.6
	Beverage	115	30.4
Experience in the F&B industry	0-1 year	149	39.4
	2-3 years	106	28.0
	4-5 years	67	17.7
	6-10 years	21	5.6
	11-15 years	30	7.9
	Above 15years	5	1.3

Source: Researcher, (2024)

Evaluation of the Outer Measurement Model

Reflective constructs were evaluated by assessing the internal consistency, discriminant validity, and convergent validity (Hair et al., 2018). The internal consistency validity was assessed using Cronbach's Alpha (α) and Composite Reliability. The outer loading of the indicators was used to evaluate the convergent validity; the indicators' statistical significance was found to be greater than 0.7, and the AVE value was found to be higher than 0.5. The findings presented in Table 10 verify the convergent validity by demonstrating that all indicator loading was over the 0.7 threshold value and statistically significant with $p < 0.001$.

Construct Reliability

Constructs Reliability, or the internal consistency of the study variables, was evaluated by applying the composite reliability (cp). The findings in Table 4 show that Cronbach's Alpha (α) and Composite reliability for all constructs (job resources 0.933, turnover intention 0.876) is above the recommended criterion of 0.700 (Avkiran, 2018; Nunnally, 1978). The composite reliability was confirmed, therefore demonstrating high internal consistency of the scales.

Convergent Validity

Convergent validity was evaluated by individual indicators whereby indicators of outer loading were considered. The rule of thumb for constructing inductors of outer loadings is above 0.700 (Hair *et al*., 2017). In this investigation, construct indicators with outer loadings greater than 0.7 were kept, while those with loadings less than 0.7 were taken out. All outside loading indicators were rated higher than the suggested cut-off value of 0.7, the data shown in Table 4, the reflective measurement model of the convergent validity was maintained. Table 4 shows that the latent variables of the reflective measurement models had Average Variance Extracted (AVE) values that were higher than the necessary value criterion of 0.500 Hair et al. (2017). These results show that each variable in the reflective measurement model had excellent and proven convergent validity. Therefore, the results conclude that all indicators used in this study fulfilled the convergent validity.

Discriminant validity

In this investigation, construct indicators with outer loadings greater than 0.7 were kept, while those with loadings less than 0.7 were taken out. All outside loading indicators were rated higher than the suggested cut-off value of 0.7, the data shown in Table 4 maintaining the reflective measurement model's

discriminant validity. Therefore, it can be concluded that discriminant validity was obtained from indicators of personal resources and turnover intentions variables due to their higher loading for each other variable.

Table 4: Summary of the Reflective Measurement Model Assessment- Reliability and Validity

Latent Variable		**Indicators**	**No. of Items**	**Internal Consistency Reliability**		**Convergent Validity**	
				Composite Reliability (pc) 0.60-0.90	**Cronbach's Alpha (α) >0.70**	**Outer Loadings >0.70**	**AVE >0.50**
Personal resources	Optimism	OPM	10	0.966	0.961	0.890	0.742
	Self-efficacy	SEF	10	0.985	0.983	0.960	0.865
	Organisational based self-esteem	OBSE	10	0.961	0.944	0.882	0.737
Turnover intention		TI	6	0.894	0.856	0.802	0.585

Source: Researcher, (2024)

Fornell-Larcker's Discriminant Validity Criterion

The Fornell-Lacker criterion was used to evaluate the discriminant validity. Table 5 presents the findings of the Fornell-Lacker criterion-based discriminant validity assessment. It indicates that the correlation between all reflective variables, as measured by the square root of AVE, is stronger than that of the other construct (Hair et al., 2018).

Table 5: Fornell-Larcker's Criterion Analysis for Checking Discriminant Validity

Variables	**OPM**	**SEF**	**OBESE**	**TI**
OPM	**0.861**			
SE	0.932	**0.930**		
OBSE	0.861	0.921	**0.859**	
TI	0.578	0.656	0.674	**0.765**

Source: Researcher, (2024)
Keynote: Square roof of the AVE on a diagonal
Key: OPM = Optimism, SE= Self-efficacy, OBSE = Organizational based self-esteem, TI= Turnover intention

The Heterotrait-Mono-trait Ratio (HTMT)

The discriminant validity was assessed by PLS-SEM by using the Heterotrait-Mono-trait Ratio (HTMT) proposed by Henseler, Ringle, and Sarstedr (2015). The result in Table 6 revealed that all HTMT values were

less between the threshold value of 0.85 - 0.9 (Teo, Lee, & Chai, 2008); hence, the discriminant validity was confirmed.

Table 6: Heterotrait-Mono-trait Ratio (HTMT)

	OPM	SE	OBSE	TI
OPM				
SE	0.843			
OBSE	0.881	0.841		
TI	0.637	0.725	0.761	

Source: Researcher, (2024)

Evaluation of the Structural Model

The structural model was assessed by path coefficients (βeta-values), t-statistics, p-values, model fit, the coefficient of determination R^2, and predictive of the relevance of the Q^2 criteria.

Measurement of Coefficients Determination (R^2 Value)

The effect size and predictive accuracy for the estimated structural path model are measured by the coefficients of determination (R^2Value), which quantify the extent to which the exogenous (independent) components explained variance in the structural model (Hair et al., 2017, 2018). The R^2values range from 0 to 1, with a greater level denoting a higher predictive accuracy (Hair et al., 2018). For dependent variables, the suggested R^2value limits are 0.190 weaker, 0.333 moderate, and 0.670 considerable (Ringle, Sarstedt, & Straub, 2012; Chin, 1998). Moreover, Hair *et al*. (2017) cautioned on the threshold values of R^2 subjective to interpretation, particularly relative to social sciences. In the current study, the coefficients of determination (R^2 Value) of 0.427 for turnover intention are presented in Table 7. These results show that the structural model estimated for dependent variables of turnover intention (R^2 Value 0.427) has predictive significant accuracy. This finding was consistent with other studies that also tested the effects of job resources on turnover intention (Karatepe et al., 2018; Bailey et al., 2017; Kim, 2017; Bhatnagar, 2012). Based on the findings of the prior studies, the obtained R^2 Values are also common in the behavioural sciences.

Table 7: R^2 Values in the Structural Model

	R^2	R^2 Adjusted
Turnover Intention	0.427	0.422

Source: Researcher, (2024)

Evaluation of Predictive Relevance (Q^2 Value)

The calculated structural route model's predictive value was assessed using Stone-Qeisser's Q^2 value (Geisser, 1974, Stone 1974). Using a preset

omission D, the blindfolding approach was used to calculate the Q^2 value (Hair et al., 2017). The blindfolding technique, according to Hair et al. (2017), is applied to dependent variables that stand in for the specifications of the measurement model. Q^2 values of 0.000 or less imply that there is no predictive relevance for the exogenous constructs, but values bigger than zero indicate that the exogenous constructions have predictive importance for the endogenous construct (Hair et al., 2018; Urbach and Ahlemann, 2010).The Q^2 value for the endogenous dimensions of turnover intention was calculated in this study. A technique based on cross-validation redundancy was used to compute Q^2 values. This method approximated the data in the measurement model's reflective dependent variables. Using independent factors that were obtained using the PLS-SEM algorithm, the data in the structural model were utilised to predict the scores of dependent variables. Table 8 presents the results of Q^2 values of turnover intention. Results show that the Q^2 values of dependent variables of turnover intention (0.226) are above zero, which denotes that there is clear support for the model's predictive relevance on the endogenous latent variables.

Table 8: Q^2 Value in the Structural Model

Dependent (Criterion) Variable	**Q^2 Values**
Turnover intention	0.226

Keynote: Q^2 values > 0.0 - meaningful; Q^2 values < 0.25 - < 0.50 – medium; Q^2 value > 0.5 - large predictive relevance
Source: Researcher, (2024)

Evaluation of the Model Fitness

The model fit assessment was done based on PLS-SEM measures such as standardised root means square residual (SRMR) and normed fit index (NFI). For the current study, as shown in Table 9, the SRMR value is 0.070, which indicates a good fit as the threshold value should be less than 0.08 (Hair et al., 2018). Moreover, the NFI value is 0.819, indicating the fit is moderate, as the value threshold is 0.9 (Byme, 2013).

Table 9: Model Fit Summary

	Saturated Model	**Estimated Model**
SRMR	0.063	0.063
d_ULS	2.376	2.376
d_G	1.208	1.208
Chi-Square	2,471.943	2,471.943
NFI	0.814	0.814

Evaluation of the Effect Size (f^2)

When the exogenous construct is removed from the structural model, the effect on the endogenous construct is quantified using the effect size f^2 (Hair et al., 2018).

The formula to calculate the f^2 effect size is

$$f^2 = \frac{R^2_{included} - R^2_{excluded}}{1 - R^2_{excluded}}$$

The dependent variable's R^2 values are determined by whether a certain independent variable is included in the path model or not (Haier et al. 2017). The R^2 calculated the effect of the independent variable's exclusion on the dependent variable to Haier et al. (2018). The interpretation of f^2 values based on thresholds of 0.02 to 0.15, 0.15 to 0.35, and above 0.35 represent the independent criterion of a small, medium, and larger effect on the dependent variable, as recommended by Cohen (1988). The effect size f^2 of the estimated structural route model is shown in Table 10, which indicates that personal resources affected turnover intention.

Evaluation of Structural Path Model

The study hypotheses were examined using the structural mode, the bootstrapping procedure was used to run the full model. The structural model was assessed on how the model's prediction powers related to the research constructs (Hair et al., 2018). The path coefficients' significance and relevance, collinearities, the degree of R^2values, the f^2 impact size, and the predictive relevance Q^2 value are the primary evaluation criteria (Hair et al., 2018).

Hypotheses Testing: Direct Relationships

Table 10 presents the hypothesised direct relationship. It includes the path coefficients, T-values, the corresponding significance levels, the effect size, and the confidence interval.

Table10: Structural Path Model

Hypotheses and corresponding paths	Path coefficients	T-statistics	f^2	95% confidence interval	P Values
OP → TI	0.027	0.292	0.000	0.206	0.770
SE → TI	0.396	3.219	0.037	0.635	0.001
OBSE→ TI	0.252	2.906	0.027	0.412	0.004

Keynote: f^2 value <0.02 - <0.15 – small; f^2 value 0.15 - <0.35 – medium; and f^2 value >0.35 – large effect size

Source: Researcher, (2024)

Optimism and Turnover Intention

Hypothesis 1 examined the relationship between optimism and turnover intention. It was hypothesized that there would be a negative relationship between optimism and turnover intention. The results in Table 10showa positively insignificant path from optimism to turnover intention (t= 0.292 ß= 0.027,p value=0.770) with zero effect size. Therefore, the results prove that hypothesis 1 was unsupported.

Self-efficacyand Turnover Intention

Hypothesis 2 examined the relationship between self-efficacy and turnover intention. It was hypothesised that there would be a negative relationship between self-efficacyand turnover intention. Table 10 results revealed a large effect size (f^2) of 0.037 and a positive and significant path from self-efficacy to turnover intention (t=3.219, ß=0.396,pvalue=0.001). Therefore, the results demonstrate that hypothesis 2 was supported.

Organisational-based Self-esteemand Turnover Intention

Hypothesis 3 examined the relationship between organisational-based self-esteem and turnover intention. It was hypothesised that there would be a negative relationship between organisational-based self-esteem and turnover intention. The data in Table 10 show a medium impact size (f^2) of 0.027and a positively significant path from organisational-based self-esteem to turnover intention (t= 2.906, ß= 0.252, p value=0.603). The findings demonstrate that hypothesis 3 was supported.

DISCUSSION

The study objective was to investigate the effects of personal resources on turnover intentions. The findings revealed that there is no sufficient evidence that optimism negatively influences turnover intention; hence, the first hypothesis is unsupported. This study found a positive relationship between optimism on turnover intention, which means that a higher level of employee optimism cannot lower turnover intention. This finding correlates with Tuten and Neidermeyer (2004)**,** who found a weak relationship between optimism and turnover intention. Also, the finding is against the previous studies of Mirković, 2024 Stephens & Huaibing, 2018Kim & Hyun, 2017 and Fallatah et al., 2017, who found negative correlations between optimism and turnover intention.

On the other hand, the examined variables of the study prove that the coefficients of personal resources manifested by self-efficacy and organisational-based self-esteem are positively significant in turnover

intention. Therefore, it can be argued that self-efficacy and organisational-based self-esteem have a direct effect on turnover intention; hence, the second and third hypotheses are confirmed. The study found a positive significant relationship which means that a higher level of self-efficacy and organisational-based self-esteem lead todecreased turnover intention. The worker with greater self-efficacy and organisational-based self-esteem has lessened the likelihood of turnover intention. This result is in line with the findings of earlier research (examples: Mirković, 2024; Hardaningtyas, 2020; Stephens & Huaibing, 2018;Kim & Hyun, 2017; Fallatah et al., 2017), which stated that when there is higher self-efficacy and organisational-based self-esteem, the turnover intention will be decreased. Moreover, the study findings show that higher self-efficacy will lead to job satisfaction and improve employeewell-being, similar results emerged from the study of De Simone et al., 2018 and Keyko et al., 2016 which found that self-efficacy negatively correlated with turnover intention that self-efficacy increased job satisfaction and reduced turnover intention.

The study outcome also demonstrates that an organisation's use of personal resources such as self-efficacy and organisational-based self-esteem will lessen the likelihood of employee turnover (Hardaningtyas 2020) and increase employee job satisfaction.

In addition, the findings were also supported by the JD-R model which suggested a relationship between personal resources and turnover intention. The JD-R model justifies workers with greater personal resources have better levels of optimism, self-efficacy, and organisational-based self-esteem toward the company (Mirković**,** 2024; Hardaningtyas, 2020; Kim and Hyun, 2017). This study supports the traditional view of the role of personal resources in the JD-R model, which suggests that personal resources help employees show interest in their tasks and be engaged (Schaufeli & Bakker, 2004). The findings of this study have a practical implementation that organisational management should implement practices of personal resources such as optimism**,** self-efficacy, and organisational-based self-esteem to lessen the intention of the employee to quit their jobs.

CONCLUSION

This study's findings show the crucial role of the relationship between self-efficacy and organisational-based self-esteem on turnover intention which proves positively significant and positively insignificant of optimism on turnover intention. The research concludes that personal resources such as self-efficacy and organisational-based self-esteem areimportantin reducing

employee intention to quit. The result confirms the assumptions of the JDR model that personal resources reduce employee turnover intention. Also, our findings can be used as the base for further investigation of the effects of personal resources on turnover intention using the JDR model as the underpinning theory. In addition, organizational management should come up with strategies to enhance personal resources to mitigate employee turnover intention and increase employee well-being and job satisfaction.

Limitations of the Study and Recommendations for Future Research

Despite the contribution of the findings of this study to the human resources literature and practice in the Tanzanian context, this study has some limitations, such as the data being taken from a single country, which limits the generalizability of the findings. The study recommends that future studies should include samples from different countries for results validation. Second, it considers limited variables of personal resources (Optimism, organisational self-esteem, and self-efficacy); further research still needs to consider other factors of personal resources, such as manager behaviour and leadership, that influence turnover intention and also factors which influence employee retention. Future studies may consider longitudinal design which links personal resources and turnover intention. Also, future studies could consider mediating variables of gender and age in the relationship between personal resources and employee turnover intention. Further research should consider other factors of job resources, such as manager behaviour and age, that influence turnover intention. This study recommended that further research be conducted on other aspects of personal resources on turnover intention and more investigation on optimism as a predictor of turnover intention.

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