

The Effect of Workplace Wellbeing Programs on Employee Turnover in Jordanian Insurance Sector: The Mediating Role of Work Stress

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Abstract

The study aimed to identify the effect of Workplace Wellbeing Programs on Employee Turnover, with Work stress as a mediating variable in the insurance sector in Jordan. The study population size was (2826) employees, and the sample size was (261) individuals. The study reached a set of results, including a statistically significant effect of Workplace Wellbeing Programs on Employee Turnover, as well as a direct and indirect effect of Workplace Wellbeing Programs on Employee Turnover, with Work stress as a mediating variable in the insurance sector in Jordan. The study recommended that organizations should prioritize mental and emotional support programs, including access to counseling, mindfulness sessions, and emotional intelligence training.

Keywords: Workplace Wellbeing, Employee Turnover, Work Stress, Insurance Sector, Jordan

Introduction

Employee turnover has become a major concern for organizations in recent years. Studies suggest that employee wellbeing and satisfaction in a multinational environment are associated with employee retention (Almeida et al., 2022). Additionally, high turnover is known to have negative effects on the company's continuity, customer retention, and increase the costs associated with hiring and training new staff (Hancock et al., 2021). In Jordan, insurance sector has faced numerous challenges regarding the retention of qualified and experienced employees. Al-Tarawneh (2022) reported that the turnover level in Jordanian insurance sector has increased over the years due to organizational and personal stressors among staff.

To combat this trend, corporations have begun to invest in employee wellbeing programs (EWPs) as a proactive human resource (HR) strategy to retain talent. These interventions typically focus on promoting employees' physical health, psychological resilience, emotional wellbeing, and work-life balance (Li et al., 2022). Stress management workshops, health screenings, fitness incentives, counseling services, and flexible working arrangements are just

a few examples. International research has revealed positive results, such as increased morale and job satisfaction, lower turnover intentions, and reduced voluntary turnover (Johnson & Moberg, 2021; Nawaz et al., 2023). However, there is a paucity of knowledge about how wellbeing programs operate in developing countries' unique organizational and cultural contexts.

Exploring the specific mechanisms through which EWP's influence turnover is important, and one promising mechanism is work stress. Work stress is defined as the psychological strain experienced by employees when work demands exceed their coping resources (Lee et al., 2021). It is commonly linked to negative outcomes such as emotional exhaustion, disengagement, and turnover intentions (Nair & Sharma, 2020). In the Jordanian context, work stress may be heightened by long working hours, high performance expectations, limited opportunities for career advancement, and economic instability. Therefore, it is possible that wellbeing programs can reduce employee turnover by decreasing the levels of work stress experienced by employees (Anderson & Lee, 2020).

The model we have in mind is explained with the help of the Job Demands-Resources (JD-R) model. As the name suggests, high demands at the job (job demands) such as workload and emotional labor (Lopez & Park, 2023) increase burnout and stress, while organizational resources, such as wellbeing programs, have the potential to reduce stress and even motivate employees to engage in their job and stay in the organization (Bakker & Demerouti, 2017). As such, in the Jordanian insurance sector, EWP's may serve as a resource for reducing stress at the work which, in turn, may help in decreasing employees' turnover intention (Lopez & Park, 2023). The model we propose is perfectly feasible, however, our literature review revealed a surprising lack of studies that examine the mediating role of work stress in the wellbeing and turnover model, especially in the Middle East region. We do not know how Jordanian insurance sector create their wellbeing programs, how employees in these organizations perceive the effectiveness of these programs and whether these programs help in reducing stress and turnover in this setting (Thompson et al., 2024).

This study intends to address this knowledge gap by empirically examining the influence of employee wellbeing programs on employee turnover in Jordanian insurance sector and testing the mediating role of work stress. The results of this study could help better understand the importance of wellbeing initiatives as retention tools in service-intensive industries in Jordan and similar developing economies. The study is timely and relevant, and its findings could benefit HR practitioners, organizational leaders, and policymakers interested in enhancing employee wellbeing and reducing attrition in the insurance sector (Ahmed & Roberts, 2022).

Problem Statement

Employee turnover has been a perennial issue for businesses, and excessive rates of attrition can lead to significant financial, operational, and reputational costs for organizations (Hancock et al., 2021). High turnover not only drains resources for recruitment, training, and replacement, but also disrupts organizational culture, damages customer service, and lowers employee morale. Employee turnover can be especially damaging for labor-intensive and service-oriented industries such as insurance, where the business relies heavily on employee knowledge, relationships, and stability (Patel & Nguyen, 2024 ; Kim & Choi, 2023). In the

Jordanian insurance industry, recent data has indicated that employee turnover is relatively high, and there are growing concerns about the long-term viability of the industry (Al-Tarawneh, 2022). While a number of factors can influence turnover, such as compensation, leadership, and career development, employee wellbeing and stress may also play a role in retention (Chen et al., 2022). The insurance sector can be a high-stress profession, and the demands of workload, customer expectations, regulatory compliance, and performance metrics can all take a toll on employee psychological wellbeing and push them toward voluntary turnover (Nair & Sharma, 2020).

To mitigate the repercussions of these issues, organizations worldwide have taken a preventative HR measure and introduced an employee wellbeing program (EWP). An EWP is a strategic initiative that organizations adopt to enhance their employees' physical, psychological, and emotional health by providing various services such as fitness programs, stress management workshops, mental health counseling, and flexible scheduling options (Li et al., 2022). While studies in developed countries have shown that such programs can lower turnover intentions and increase organizational commitment (Johnson & Moberg, 2021), there is a lack of evidence in developing countries, especially in the Middle East region and Jordanian insurance sector in particular, as to whether the implementation of EWPs can successfully produce similar outcomes.

Moreover, most of the existing studies linking EWPs and turnover do not examine the process through which such a relationship occurs. In theory, wellbeing programs are postulated to affect turnover through the reduction of work stress (diminishing turnover intention) based on JD-R theory (Bakker & Demerouti, 2017). Yet, the mediating effect of work stress was never empirically tested in the Jordanian setting, particularly in light of the fact that work stress is one of the most common and under-researched stressors in the insurance industry, given the state of the insurance labor market in Jordan characterized by economic instability, fierce competition, and scarce mobility opportunities).

Consequently, the problem under study is the shortage of research evidences as to how the employee wellbeing programs affect employee turnover in the Jordanian insurance sector. In particular, is this effect mediated by work stress or not? For an organization to be able to use employee wellbeing programs effectively, it is important for it to know the actual effect and if known it should plan and design its programs so as to enhance their effectiveness in both reducing the employees' stress and retaining the staff. This study is designed to provide answers to this gap.

Study Questions

Based on the study problem, the following study questions were formulated:

Main Question: What is the effect of workplace wellbeing programs on employee turnover rates, with work stress as a mediating variable from the perspective of employees in the insurance sector in Jordan?

The following sub-questions stemmed from the main question

Sub-Question 1: What is the level of implementation of workplace wellbeing programs from the perspective of employees in the insurance sector in Jordan?

Sub-Question 2: What is the level of work stress in the insurance sector in Jordan from the perspective of its employees?

Sub-Question 3: What is the level of employee turnover in the insurance sector in Jordan from the perspective of its employees?

Study Hypotheses

Based on the study's problem and research questions, the following study hypotheses were formulated:

Main Hypothesis 1: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

The following sub-hypotheses stem from this hypothesis

Sub-Hypothesis 1: There is a statistically significant effect at the level ($p < 0.05$) of physical wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 2: There is a statistically significant effect at the level ($p < 0.05$) of mental and emotional wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 3: There is a statistically significant effect at the level ($p < 0.05$) of occupational wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 4: There is a statistically significant effect at the level ($p < 0.05$) of social wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 5: There is a statistically significant effect at the level ($p < 0.05$) of financial wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Main Hypothesis 2: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), among employees in the Jordanian insurance sector.

Main Hypothesis 3: There is a statistically significant effect at the level ($p < 0.05$) of work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector, among employees in the Jordanian insurance sector.

Main Hypothesis 4: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), with work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), as a mediating variable, among employees in the Jordanian insurance sector.

Study Objectives

The current study aimed to achieve the following objectives:

Objective 1: To investigate the effect of workplace wellbeing programs on employee turnover, with work stress as a mediating variable, in the insurance sector in Jordan.

Objective 2: To identify the reality of applying workplace wellbeing programs in the insurance sector in Jordan.

Objective 3: To identify the level of work stress in the insurance sector in Jordan.

Objective 4: To investigate the reality of employee turnover in the insurance sector in Jordan.

Importance of the Study

The importance of this study stems from two perspectives: theoretical and practical

Theoretical Importance

This study will make a unique contribution to the expanding body of knowledge at the crossroads of human resource management, occupational health psychology, and organizational behavior literature. While it is known in the research area that EWPs are positively related to desirable outcomes at both individual and organizational levels, the majority of empirical studies are conducted in western countries or high-income contexts (Johnson & Moberg, 2021; Li et al., 2022). The setting of this research will help fill in one of the significant gaps in the literature, i.e., context, as the findings will be drawn from a developing country in the MENA region. Hence, the cultural, economic, and institutional settings in Jordan might be different from western contexts where employee wellbeing initiatives may or may not be as effective. Thus, this study will be valuable for the cross-cultural HRM scholarship.

This study also contributes to the further application of the theoretical framework of Job Demands–Resources (JD-R), a theory that has already been used to describe a situation where resources in the workplace have an impact on the relationship between job demands and employee wellbeing and/or work-related outcomes (Bakker & Demerouti, 2017). While the

JD-R model has been shown to hold in various contexts, the specific configuration proposed in the study and in the context of the insurance industry in Jordan with stress acting as the mediating variable has not yet been empirically validated. The study integrated wellbeing programs as a resource and turnover as an outcome mediated by stress, thereby enriching the theory in terms of both concepts and empirical evidence.

In addition, the study also contributes to a better understanding of the underlying processes and mechanisms through which EWP affect turnover, as the conceptualization and testing of the aforementioned relations have not received enough attention in the literature. Instead of presuming a direct relation between wellbeing programs and turnover, this study proposed work stress as a psychological mechanism that mediates the effect of wellbeing programs on turnover and therefore has helped explain the reasons and processes by which the former impacts the latter. Moreover, the use of mediation models in general can be seen as a contribution to the theory, as these models are capable of offering a more comprehensive explanation of the observed relations.

Practical Significance

This study has several practical implications. For human resource practitioners, managers, and policymakers in the Jordanian insurance sector, and other service sectors, the findings of this study provide evidence-based guidance on how wellbeing programs can be utilized to enhance employee retention and wellbeing. The high rate of employee turnover in Jordanian insurance sector has long been one of the most challenging and costly issues for the industry (Al-Tarawneh, 2022). The current study provides empirical evidence on how companies in the industry can use wellbeing not only as an employee benefit, but also as an organizational intervention to improve retention rates, reduce psychological stress, and build organizational stability.

Furthermore, by understanding the mediating role of work stress in this study, practitioners and HR professionals can design and implement wellbeing programs with a focus on stress reduction and mental and emotional wellbeing, in addition to physical health and general incentives. In this way, organizations can better align their wellbeing programs to the needs and drivers of the insurance industry where workload, emotional labor, client demands, and regulatory pressures may be significant stressors.

This study's findings can also be used to inform policy and regulations at the industry and national level, especially in terms of efforts to improve labor conditions and practices in the service industry. Insurance sector, industry regulators, and labor ministries can use the results as a benchmark for best practice in the implementation of wellbeing programs and employee wellbeing.

This study can also be used to support a business case for investment in employee wellbeing in Jordanian firms. In a context where many companies may see wellbeing as an optional or secondary part of HR practices, this study shows how wellbeing can be positioned as a central element of employee retention strategies, with clear evidence of its effects on turnover via stress reduction.

Literature Review*Employee Wellbeing Programs (EWPs)*

Employee wellbeing programs (EWPs) have emerged as a significant focus in organizational research, offering a strategic approach to human resource management by prioritizing the overall health and wellbeing of employees. These programs often include a variety of initiatives such as health assessments, mental health support, fitness incentives, nutrition education, flexible working arrangements, and stress management workshops (Li et al., 2022; Nawaz et al., 2023; Aon, 2022; Mercer, 2024). The primary premise is that fostering employee wellbeing can lead to numerous organizational benefits, including improved job satisfaction, reduced absenteeism, and increased organizational commitment.

Research findings indicate that EWPs have a positive impact on various workplace outcomes. Johnson and Moberg (2021) discovered that employees across different industries who had access to comprehensive wellbeing strategies experienced better morale and reduced burnout. Pescud (2021) also found that organizational investments in wellbeing programs, such as the development of infrastructure, positively influence employee loyalty and engagement. In the hospitality sector, wellness programs are perceived as part of corporate social responsibility, which increases engagement, though moderated by employees' health conditions (Tohka & Van Gils, 2023). At the same time, Croft et al. (2024) warn that many large-scale programs may fail due to an excessive focus on individual interventions rather than systemic change.

Regionally, AlZubi et al. (2023) discussed the challenges of employee wellbeing in Middle Eastern organizations. While there is a growing awareness of wellbeing programs, implementation is not widespread, and many organizations lack evaluation metrics for these initiatives. Only around 39% of hospitals in the Arab region have established wellness programs, with financial and cultural barriers being major obstacles (Al-Zurfi, 2022).

In Jordan, the implementation of wellbeing programs is gradually taking root, although it faces challenges in certain traditional sectors such as insurance. Barriers such as cultural stigmas around mental health, limited budget allocations for wellbeing initiatives, and a scarcity of trained professionals for effective program delivery have been noted (Al-Tarawneh, 2022). Occupational stress studies also highlight high levels of stress and the need for organizational interventions (Khassawneh & Darwish, 2024). However, there is a growing awareness among HR leaders that EWPs can serve as a valuable tool in creating a supportive and healthy work environment. This is particularly relevant in the context of economic pressures and changing workplace dynamics in the Jordanian service industry.

Conceptualizations of Employee Wellbeing Programs (EWPs)

Li et al. (2022) describe EWPs as initiatives provided by employers to support employees' physical, mental, and emotional wellbeing. The definition, however, appears narrow since it lists examples of these programs without actually defining what an employee wellbeing program entail. A broader definition is provided by Johnson and Moberg (2021), which describes wellbeing programs as comprehensive strategies that involve well-planned, systematic, and coordinated activities that target behaviors that increase health risks while also seeking to promote wellbeing at and outside the workplace.

Nawaz et al. (2023) define EWPs as workplace interventions aimed at creating healthier work environments through promoting self-care, wellbeing, resilience, work-life balance, and chronic disease prevention. In the same year, Wang and Tsai (2023) also described both formal and informal policies and practices that are designed to support employees' physical, psychological, and social wellbeing in a way that is aimed at improving their performance, reducing absenteeism, and lowering employee turnover. Pescud (2021) narrow down workplace wellbeing to being employer-driven, integrating aspects of physical fitness, mental health awareness, and behavioral health services in their definition.

Tohka and Van Gils (2023) define EWPs as programmed promoting voluntary healthy behaviors via environmental and social mechanisms. Meanwhile, digital wellness meta-reviews highlight the increasing use of technology-based EWPs and their positive impacts on absenteeism and behavioural change (Sadeghi, 2024). Nevertheless, HBR researchers cautioned that systemic approaches—such as managerial training, job design, and organizational culture—are needed alongside individual-level wellbeing programs to achieve real outcomes (Croft et al., 2024).

The definitions are all comprehensive and relevant in the current day and age since they take into account both the preventive nature of these programs and the potential they have for better organizational performance. In the workplace, a broad range of wellbeing programs is described, which are also available in the insurance industry where this proposal will be based. Most of the aspects of wellbeing programs identified in this section, including physical fitness, mental health support, stress management, and work-life balance, will be integrated into the proposed EWP. However, it is important to note that there are contextual issues and needs when designing and delivering wellbeing programs in a setting such as Jordan, which is an emerging market.

The Importance of Employee Wellbeing Programs

Employee Wellbeing Programs (EWPs) have become an essential component of strategic human resource management in contemporary organizations. Traditionally viewed as supplementary benefits, wellbeing programs are now increasingly recognized as integral to organizational sustainability, employee engagement, and long-term productivity. Their importance has grown in response to rising workplace stress levels, increasing awareness of mental health, and the evolving expectations of a workforce seeking more holistic employer support (Johnson & Moberg, 2021; Nawaz et al., 2023; McKinsey Health Institute & WEF, 2024).

At the individual level, EWPs contribute to improved physical and psychological wellbeing. They support employees in adopting healthier lifestyles, managing stress, and improving emotional resilience. These outcomes are not only beneficial to the individual but also reduce absenteeism, presenteeism, and healthcare costs (Pescud, 2021; ROI–VOI report, 2023). For instance, regular participation in wellbeing activities has been linked to better cardiovascular health, reduced anxiety, and lower burnout risk (Wang & Tsai, 2023; Four-Day Week Pilot, 2023).

At the organizational level, EWPs are linked to improved retention and performance outcomes. As firms increasingly compete for talent, the availability of comprehensive

wellbeing offerings is becoming a key differentiator in employer branding. Research has shown that employees who perceive their organization as supportive of their wellbeing are more likely to demonstrate higher organizational commitment, lower turnover intention, and greater engagement (Li et al., 2022; Chen et al., 2022). In service-oriented industries like insurance, where employee-client interactions are central to value creation, maintaining a healthy and stable workforce is critical to competitive success.

Furthermore, EWPs serve a strategic risk management function by addressing workplace stress—a leading contributor to turnover, conflict, and disengagement. According to the Job Demands–Resources (JD-R) model, wellbeing programs can act as critical resources that buffer the negative effects of demanding work environments (Bakker & Demerouti, 2017). When organizations invest in wellbeing, they are not only promoting health but also enhancing the psychological contract between employer and employee, which in turn strengthens trust and long-term organizational loyalty.

In developing economies like Jordan, where economic uncertainty, limited job mobility, and evolving employee expectations are shaping the labor market, EWPs represent an underutilized yet high-impact tool for employee retention and performance improvement. Their integration into human capital strategies in sectors such as insurance is not only timely but necessary to address increasing rates of work stress and turnover (AlZubi et al., 2023; Medina-Garrido et al., 2023).

In summary, employee wellbeing programs are no longer optional add-ons. They are strategic, evidence-based interventions that contribute to both employee flourishing and organizational success. As workplace complexity grows and employee expectations shift, organizations that prioritize wellbeing will be better positioned to attract, retain, and empower talent in the years ahead.

Dimensions of Employee Wellbeing Programs

Employee Wellbeing Programs (EWPs) are inherently multidimensional, given the diversity of health and wellbeing needs of a typical workforce. A comprehensive approach to employee wellbeing usually covers a range of activities aimed at meeting the holistic requirements of employees across physical, mental, emotional, and organizational aspects. As highlighted in current literature, there are 5 dimensions that make up an ideal wellbeing program:

- **Physical Wellbeing:** Physical wellbeing remains the most visible and long-established dimension of wellbeing initiatives in the workplace. It involves a wide range of health-related activities such as fitness programs, nutritional counseling, health screenings, vaccination programs, smoking cessation support, ergonomic furniture, and other healthy lifestyle promotions (Li et al., 2022; Singh & Gautam, 2023). The focus here is to lower levels of health-related absenteeism, increase energy, and cultivate a culture of proactive health management. Nawaz et al. (2023) have shown that organizations investing in the physical wellbeing of their employees tend to have lower health insurance costs and higher levels of productivity. This is especially crucial in industries that are both physically and mentally demanding such as the insurance industry where long-term workforce vitality and productivity are at stake.

- **Mental and Emotional Wellbeing** :Mental and emotional wellbeing has become a focus in many conversations around employee wellbeing. As such, this is emerging as an important dimension within the concept of workplace wellbeing. Mental and emotional wellbeing promotion programs include stress management workshops, psychological counseling services, resilience training, mindfulness and meditation practices, mental health awareness events, and emotional health support groups (Pescud, 2021; Monteiro & Joseph, 2023). Emotional wellbeing initiatives, meanwhile, aim to provide employees with the skills they need to manage anxiety, emotional exhaustion, depression, interpersonal conflicts, and other such situations. Johnson and Moberg (2021) found that psychological wellbeing leads to higher retention and organizational commitment. This dimension is particularly important for service-oriented industries such as insurance that are prone to emotional labor and high degrees of customer-facing pressure.

- **Occupational Wellbeing** :Occupational wellbeing refers to employee satisfaction with their career development, job roles, and the extent to which these allow them to achieve personal and organizational goals. This dimension covers areas such as career coaching and mentoring, skills training and development, work-life balance, and other related activities such as shift-swapping programs and time management training (Wang & Tsai, 2023; Medina-Garrido et al., 2023). Occupational wellbeing, in a way, is closely related to the extent to which employees are able to find meaning in their work, which is key to their engagement and reduced likelihood of turnover. Li et al. (2022) notes that with current generations in the workplace (millennials and generation Z), there is a very strong emphasis on personal growth and change at work which occupational wellbeing specifically speaks to. This makes it a key dimension for retaining talent in modern organizations, as well as for strengthening the psychological contract.

- **Social Wellbeing** :Social wellbeing is centered around the quality of human relations in the workplace. It is developed through activities that promote team-building and cohesion, peer support and mentoring, community and public service, practices of inclusion and diversity, and related values (Chen et al., 2022; Singh & Gautam, 2023). It follows that a socially well workplace tends to be more cooperative, resilient, and productive. Nawaz et al. (2023) have found that social wellbeing is directly linked to a feeling of safety, belongingness, and respect in the workplace which is a crucial component of any employee's morale. For collective societies like the one in Jordan, this dimension is all the more important to consider.

- **Financial Wellbeing** :Financial wellbeing programs are centered around helping employees to minimize stress related to their personal financial situations. Activities here include retirement planning, debt management programs, budgeting support, savings match and incentives, and financial literacy training and education (Johnson & Moberg, 2021; PwC, 2023). Financial stress is one of the known predictors of workplace disengagement and burnout. Thus, organizations that make an effort to support this particular dimension of employee wellbeing enable staff to direct more of their focus toward work performance rather than personal economic hardships (Pescud, 2021; Trust Plus, 2023).

In summary, a truly effective Employee Wellbeing Program (EWP) is one that holistically addresses the physical, mental, emotional, occupational, social, financial, and cultural dimensions of wellbeing. Such a comprehensive approach would be more likely to yield the

results of reduced workplace stress, lower rates of turnover, and a more resilient organization overall. As the pressures of work are high and wellbeing culture is still nascent in the Jordanian insurance industry in particular, a multidimensional strategy will be especially required to make an impact.

Work stress as a Mediating Variable

Work stress is defined as a mental and physical reaction to work pressures that are greater than one can handle (Lee et al., 2021). According to reports, “there is a consistent negative relationship between higher levels of work stress and emotional exhaustion, burnout, absenteeism and turnover” (Nair & Sharma, 2020, p. 134). Work stress in the insurance field of service may stem from performance pressures, customer complaints, job security, and long hours, among other sources.

The Job Demands–Resources (JD-R) theory has been widely used as a conceptual model in the psychology of work. In this model, work requirements such as workload and emotional requirements, result in stress and ultimately burnout, while work resources such as wellbeing programs and management support have protective effects and promote psychological wellbeing (Bakker & Demerouti, 2017). This conceptual perspective thus suggests an intervening role of work stress between EWP and employee turnover.

In fact, recent studies have provided evidence of this mediator role. Chen et al. (2023) demonstrated that EWPs help reduce turnover by decreasing the level of psychological stress in employees. Wang and Tsai (2023) also found that when the wellbeing resources were “perceived as sufficient and accessible, the level of work stress was significantly lower. This was expected to have a positive effect on retention”. In the Jordanian insurance context, where stress has been found to be high due to economic uncertainty and regulatory complexity, stress management may be an important function of wellbeing as a tool to retain talent (Al-Tarawneh, 2022; Omar & Haddad, 2024).

Definitions of Work Stress

Work stress is generally understood in the field of organizational behavior as the negative emotional and physiological reaction of an individual to stimuli that are perceived as job-related demands and that cannot be successfully coped with. Lee et al. (2021) define work stress as the emotional, cognitive, and physical tension that an individual experiences as a result of a perceived imbalance between their job demands and the resources, they have to meet those demands. Chen et al. (2022) define work stress as the negative emotional and physiological reaction to work-related conditions that are perceived as overwhelming, threatening, or uncontrollable.

Nawaz et al. (2023) view work stress as a detrimental reaction that occurs when the demands of a job role exceed an employee’s individual capacity, needs, or available support. Wang and Tsai (2023) state that work stress, in general, is caused by the mutual action between work stressors and psychological states of employees and is generally described as discomfort, tension, and low performance. Sonnentag and Fritz (2020) also share a similar opinion in that they find that work stress is usually the outcome of high strain and low control work characteristics, including but not limited to competing demands, role ambiguity, lack of social support, and an unhealthy organizational climate.

In summary, while each of these sources defines work stress slightly differently, they all agree that it is a negative reaction that is caused by various organizational factors that can have a major impact on an employee's wellbeing, performance, and turnover.

The Importance of Managing Work Stress

In today's work environment, work stress has become a major point of attention for multiple areas of research, including organizational behavior, human resources, and occupational health psychology. Over time, works in all industries have become more complex and stressful, involving stiffer competition, more personal responsibility, increased expectations, and higher technological knowledge demands (Lee et al., 2021; Raju & Singh, 2022). The following stressors are most commonly reported in the workplace: excessive workload, time pressure, role ambiguity, role conflict, lack of autonomy, insufficient social support, poor interpersonal relationships, and injustice (Sonnetag & Fritz, 2020; Gupta et al., 2023). Such stressors cause numerous negative effects for employees on the individual and organizational levels.

As far as individual outcomes of stress are concerned, a vast majority of studies in the field of occupational health psychology have shown a connection between work stress and poor mental and emotional health, as well as workers' physical health and wellbeing. The impact of stress on wellbeing is strong and consistent, with reported cases of anxiety, depression, sleep problems, cardiovascular and musculoskeletal issues, fatigue, and burnout (Wang & Tsai, 2023; Zamani & Rahimi, 2024). In general, when faced with high levels of stress, workers are less able to perform at their peak, as their cognitive, decision-making, and interpersonal capacities are significantly reduced.

On the other hand, from an organizational perspective, work stress is one of the main predictors of the majority of employee attitudes and behavior, with a range of negative effects on a company. Absenteeism, presenteeism, disengagement, job dissatisfaction, and turnover can all be directly linked to work stress and a company's failure to provide a safe working environment for its workers (Chen et al., 2022; Al-Mutairi & Al-Hassan, 2022). Poor teamwork, low innovation, and an overall toxic work environment are also correlated with work stress. In short, the inability to manage work stress can have severe costs for a company, including turnover, lost productivity, increased recruitment and training, and lost reputation. Approaching the issue from a strategic HRM perspective, work stress is one of the most important aspects of managing a sustainable workforce system, and cannot be overlooked. The JD-R model is one of the most useful ways of looking at stress and other human resource issues as it focuses on helping employees achieve the work-related goals they are invested in, while offering support and resources (Bakker & Demerouti, 2017). The examples of resources include (but are not limited to) social support, autonomy, and employee wellbeing programs that prevent burnout and support engagement. Work stress, when properly used and managed, can be a healthy part of the workplace as well, motivating employees to acquire skills, problem solve, and perform at their best.

Work stress is especially high in jobs that require employees to work under pressure on a regular basis, one such example being insurance. Jobs in the insurance industry are often highly demanding and tedious, with workers expected to manage their client relationships while meeting deadlines and complying with strict regulations, as well as hitting sales or

service targets (Dustmann, 2020). In Jordan, which this paper is focused on, these stressors are even higher than the global average, as workers are additionally dealing with economic fluctuations and uncertainty, customer complaints, limited control over their work, and a lack of HR policies that would support their wellbeing (AlZubi et al., 2023). As a result, stress management in the Jordanian insurance industry is not only an issue of health and wellbeing, but one of talent retention and overall organizational success.

In conclusion, work stress is an extremely serious workplace issue, and not only for individual workers who have to experience it. Stress at work is a symptom of larger systemic problems, and if not identified and properly managed, it can be a large source of costs and even business failure for companies. By understanding the varied impacts of work stress and utilizing organizational strategies for supporting employees in challenging situations, employers can foster a healthier, more productive and more resilient workforce.

Dimensions of Work Stress

Work stress is a complex phenomenon that results from the dynamic interplay between an individual's inner resources, workplace environment, organizational culture, and a range of other environmental, organizational, interpersonal, and individual factors. A core feature of work stress is its multi-dimensionality, with different stressors mapping onto different facets of the work experience. Delineating these dimensions can help in the identification of stressors and the development of specific coping strategies.

The most widely recognized and frequently reported dimensions of Work stress in contemporary literature include:

- **Workload and Work Pressure:** This dimension involves the amount, intensity, and pace of the work required of an employee. Demands can include long hours, heavy workloads, tight deadlines, and high-performance expectations. When the workload is too much or the resources insufficient, it leads to a strain on the employee (Lee et al., 2021). People experience stress when they are overwhelmed by work pressure, or feel unable to complete tasks to the necessary standard or within the required time.

Insurance employees in Jordan may experience work overload with various responsibilities associated with the documentation, compliance with different legal requirements, clients' demands, meeting key performance indicators, and pressure from the top management, often against a backdrop of resource constraints.

- **Role Ambiguity and Role Conflict:** Role ambiguity and role conflict, on the other hand, refers to unclear job responsibilities, expectations, or criteria for evaluation (Wang & Tsai, 2023). It may also involve conflict between different roles or job demands an employee may have. For example, an employee may feel torn between the demands of two or more superiors or feel conflicted about simultaneously upholding the interest of clients and the organization.

Role ambiguity and conflict can result in confusion, frustration, and cognitive overload and lead to stress. Employees in the workplace may encounter these forms of stress when there are poor communication systems or a lack of role clarity in job design or task delegation.

- **Lack of Control and Autonomy:** Lack of control and autonomy in this context refers to the degree of powerlessness that an employee may feel in their workplace (Nawaz et al., 2023). This might involve little say in decisions that affect their work, little flexibility in scheduling or methods of work, and a sense of being micro-managed or closely supervised.

Employees that lack control or autonomy may feel a lack of psychological safety or agency in their work roles and experience chronic stress over time. Autonomy is a key job resource in the Job Demands–Resources (JD-R) model, it is the most important protective factor against the negative consequences of excessive job demands (Bakker & Demerouti, 2017).

- **Interpersonal Relationships and Social Stressors:** The quality of the relationships with superiors, co-workers, and clients can also be a source of stress. Difficult interpersonal relations with bosses, colleagues, clients or any relationship that's stressful can be a source of tension, mistrust, and emotional strain (Sonnetag & Fritz, 2020). Other sources of interpersonal and social stressors include bullying, harassment, a lack of support or cohesion in team or work groups.

In the insurance industry, the profession is emotionally draining and employees could experience interpersonal stress as a result of interactions with customers or clients.

- **Work-Life Imbalance:** It refers to an incompatibility between work and personal life demands (Pescud, 2021). Long hours at work, inflexible schedules, and workplace cultures that don't accommodate time off or family commitments can all lead to work-life imbalance. When this balance is off, it may result in feelings of burnout, family conflict and job dissatisfaction. This is of particular importance to parents or those with other caregiver responsibilities and may lead to turnover.

In conclusion, Work stress is a multi-dimensional construct and often no single stressor is responsible for a person experiencing stress in the workplace. A good grasp of each of the above-mentioned sources and how they play out in an organization is necessary to first identify and, ultimately, be able to address them in a given work setting. Solutions to these workplace stressors may range from organizational development initiatives, such as job redesign and counseling services, to individual coping strategies such as assertiveness training or work-life interventions, such as more flexible work arrangements or family care leave, and improved supervisory and managerial training and support.

Work stress in high-pressure, resource-constrained, and people-facing sectors such as the insurance industry, which we see in Jordan, is therefore not only a wellbeing concern for individuals but a strategic issue for the broader organizational sustainability.

Employee Turnover

Employee turnover is the movement of employees within an organization, defined by voluntary or involuntary separations. Turnover is a critical organizational concern as high rates are linked to increased costs, reduced service quality, and a weakened corporate culture (Hancock et al., 2021; SHRM, 2023). In industries that are highly reliant on specialized knowledge such as the insurance sector, employee turnover is an especially critical concern as it also tends to result in knowledge drain and destabilized client relationships.

Turnover has traditionally been predicted by a wide range of individual and organizational factors such as compensation, leadership style, job satisfaction, and work stress, among others (Lee et al., 2021). However, an increased focus has recently been placed on the impact of wellbeing related HR practices on retention outcomes. In a recent literature review, Nawaz et al. (2023) stated that wellbeing practices could lead to decreased turnover through enhanced employee morale and psychological hardiness.

Insurance sector in Jordan and other developing nations must update their retention strategies and approaches to take into account the increased job mobility and the resulting shifting employee expectations and needs. Insurance sector in Jordan face an uphill battle in retaining skilled employees due to economic pressures and increased competition from fintech and digital insurance providers. In a recent survey of insurance professionals in Jordan, Al-Tarawneh (2022) identified lack of HR support and wellbeing initiatives among the top predictors of turnover.

Although there are signs that many Jordanian companies are beginning to place a higher importance on wellbeing initiatives, their role in turnover reduction strategies has not been examined. As such, the indirect effect of EWPs on turnover through the mechanism of stress reduction is both an empirical and practical gap that this study hopes to fill.

Definitions of Employee Turnover

The employee turnover is generally defined as a situation where an individual leaves a job position and is potentially replaced by another employee. Hancock et al. (2021) noted that employee turnover usually interrupts organizational activity and affects it negatively by leading to the potential loss of human capital of its workers. The source also states that the process of involuntary turnover occurs under dismissals and layoffs, while voluntary turnover is a decision made by an employee for a number of reasons, for instance, demotion or finding an alternative job. Lee, Hom, and Allen (2022) provide a similar definition, where it is marked that it “occurs when an employee quits their current job or is fired by their employer.” Chen et al. (2022) has a similar approach, defining it as the proportion of employees who left the company during a given period. Nawaz et al. (2023) note that the turnover can be caused by such reasons as resignation, retirement, discharge, dismissal, and it can be either functional or dysfunctional. Wang and Tsai (2023) determined it as “a means to describe the rate and type of employee replacement, which can be affected by individual and organizational factors.” Individual-level factors include variables such as turnover intentions, personal characteristics, and job attitudes, while organizational-level factors include leadership, compensation, work conditions, and organizational culture.

In conclusion, all the selected definitions have similar notions of the meaning of employee turnover. They associate it with a certain number of different events or types, such as resignation, job changes, layoffs, and dismissals, as well as both its positive and negative consequences. Moreover, all the definitions imply that the concept also consists of the underlying factors and their effects on employees, with some sources providing more details on the reasons and their sources.

The provided definitions of employee turnover are essential to the study, as they will help to choose an appropriate theoretical approach that will cover the subject of the paper. In this

case, it is necessary to understand all the events or reasons associated with the concept, as well as all the factors that can influence the workers and lead to turnover. This is particularly important for this research, as the insurance sector is considered a highly stressful industry with many difficulties and requirements for an insurance agent, which can eventually lead to the change of jobs and, consequently, to the high turnover rate.

Impacts of Employee Turnover

The phenomenon of employee turnover is crucial to research in organizational behavior and human resource management. Turnover, both voluntary and involuntary, has a wide-ranging impact on an organization. It can influence stability, productivity, financial performance, talent development, and strategic planning. Therefore, the turnover rate has become an area of concern among organizations as it requires a deeper understanding of its underlying causes, consequences, and patterns (Lee et al., 2022; Hancock et al., 2021).

At an organizational level, frequent employee turnover has been associated with numerous adverse effects. It can increase recruitment and training costs, result in the loss of institutional knowledge, and decrease employee morale, which often leads to further turnover (Chen et al., 2023). Turnover also hampers team dynamics and collaboration, which is a critical factor in successful business operations.

In addition, turnover has important implications for performance management and organizational learning. Turnover can be viewed as an “organizational leak” where every employee’s exit potentially results in a loss of organizational knowledge and learning. Hancock et al. (2021) have found an association between high levels of employee turnover and a decrease in firm performance and customer satisfaction. However, low to moderate turnover is not always negative, and it may be functional for organizations, allowing them to renew their staff with new and talented employees (Gallup, 2022).

At an individual level, turnover is often the result of a number of stressors. These include job dissatisfaction, role ambiguity, poor leadership, lack of development opportunities, and work-life imbalance (Wang & Tsai, 2023). Turnover is one of the symptoms that an organization needs to address. By studying turnover, one can better understand an employee’s perception of his work, needs, expectations, and motivations. Turnover research is especially relevant in rapidly changing or developing labor markets, such as the one in Jordan, where economic uncertainty and limited career advancement opportunities often leave employees no choice but to seek better opportunities elsewhere (AlZubi et al., 2023).

Turnover is also important from a research perspective. As a dependent variable, turnover unites and summarizes various dimensions of human resource research and practice. These dimensions include job satisfaction, work stress, commitment, organizational culture, leadership, and wellbeing interventions. Turnover is a common construct included in predictive modeling and strategic workforce planning. As Lee et al. (2022) have noted in their meta-analysis, turnover antecedents should be the main research focus in the years to come. However, instead of merely including them in models as primary factors, future studies should seek to test mediating and moderating mechanisms, such as wellbeing interventions or work stress, which have been found to be more relevant to practitioners.

In conclusion, employee turnover is more than just a statistic; it is a reflection of the overall health and efficiency of the organization's human resource system. Therefore, it should be viewed and approached as such and should be addressed using an evidence-based, strategic approach that prioritizes employee wellbeing, effective leadership, and continuous learning.

Dimensions of Employee Turnover

Employee turnover is a multidimensional construct that can be classified along several distinct dimensions, each of which has implications for how it is understood, measured, and managed within organizations. The following are the key dimensions of employee turnover:

- **Voluntary vs. Involuntary Turnover** :Voluntary turnover refers to the situation when employees leave the organization on their own accord while involuntary turnover, on the other hand, is associated with the situation when the employer or the company makes a decision to fire or dismiss employees. The separation in voluntary and involuntary is important because voluntary turnover occurs more often and indicates the existence of potential problems in the organization (Lee et al., 2022). Voluntary turnover may be caused by various factors such as low wages, heavy workload, negative work culture, or relationship conflicts.

Involuntary turnover often occurs as a result of misconduct, poor performance, or organizational restructuring. High voluntary turnover rates can serve as an indicator of potential issues within an organization, signaling that employees may be dissatisfied with various aspects of their work or the workplace environment (Chen et al., 2022).

- **Functional vs. Dysfunctional Turnover** :Turnover can be categorized as either functional or dysfunctional, depending on its impact on the organization. Functional turnover can be understood as employee turnover that is either neutral or beneficial for the company. It can occur when low-performing employees leave the organization, making room for more qualified ones (Hancock et al., 2021). Dysfunctional turnover, on the other hand, is employee turnover that has a negative impact on the company's performance. This can occur when high-performing or key employees leave the organization. Dysfunctional turnover can result in decreased productivity, loss of key talent, and weakened customer relationships, among other negative effects.

- **Avoidable vs. Unavoidable Turnover** :Avoidable turnover refers to the type of employee turnover that can be prevented by addressing certain issues within the organization, such as poor management practices, lack of employee development opportunities, or a toxic work culture. Unavoidable turnover, on the other hand, is turnover that is beyond the organization's control, such as employees leaving for personal reasons or due to retirement (Wang & Tsai, 2023).

- **Internal vs. External Turnover** :Internal turnover refers to the situation when employees leave their current roles or departments to take on new positions within the same organization, while external turnover refers to the situation when employees are leaving the organization entirely to work for other companies or institutions. Tracking both types helps assess talent management strategies (Nawaz et al., 2023).

- **Regrettable vs. Non-Regrettable Turnover** :Regrettable turnover is a type of employee turnover that is unwanted by the organization, while non-regrettable turnover is the one that is expected or at least not undesirable. The distinction has gained attention in talent analytics, informing retention strategies (Somanathan, 2025; inFeedo, 2024).

Each of these dimensions of turnover has distinct causes, correlates, and consequences, and together they offer a comprehensive framework for understanding and analyzing turnover phenomena in organizations.

The Relationship between Employee Wellbeing Programs, Work stress, and Employee Turnover

- **Employee Wellbeing Programs and Employee Turnover**: Employee wellbeing programs (EWPs) have been demonstrated to significantly impact staff turnover. EWPs aim to improve employees' physical, emotional, and mental health, which in turn, can increase their attachment and contentment (Johnson & Moberg, 2021). This investment in their wellbeing creates a stronger sense of commitment and reciprocation towards the organization, reducing the inclination to leave (Li et al., 2022). Research across various sectors, including high-stress industries like insurance, has found that well-designed and effectively managed wellbeing programs are associated with lower voluntary turnover (Chen et al., 2022). They can mitigate many reasons for turnover, such as job dissatisfaction, burnout, and inadequate work-life balance (Wang & Tsai, 2023; Patel & Singh, 2024). Therefore, the presence and perceived effectiveness of EWPs are predictive of turnover.

- **Employee Wellbeing Programs and Work stress**: There is a growing body of evidence that wellbeing programs can help reduce work stress, especially when they include psychological counseling, stress management training, and work-life balance initiatives (Nawaz et al., 2023; El-Haddad et al., 2022). According to the Job Demands–Resources (JD-R) model, wellbeing programs are examples of job resources that can be used to reduce the physical and emotional demands of the job (Bakker & Demerouti, 2017). In a recent study by Li et al. (2022), they found that initiatives such as flexible scheduling and mindfulness programs decreased perceived stress levels among service industry workers. Additionally, Pescud (2021) highlighted that mental health interventions are one of the most effective tools within a wellbeing strategy for mitigating the effects of occupational stress. This is particularly applicable in industries like insurance, where client-facing roles and regulatory pressures can heighten stress levels.

- **Work stress and Employee Turnover**: Work stress is a primary predictor of turnover, particularly for service, high-pressure work settings (Lee et al., 2021). Under chronic stress, employees are more likely to feel emotionally exhausted and disengaged with the company, eventually leading to turnover intentions. Nawaz et al. (2023) support this, noting that if stress is left unchecked, it can significantly hinder employee performance and satisfaction, leading to dysfunctional turnover. Sonnentag and Fritz (2020) additionally state that when stress becomes more than the worker can recover from, psychological withdrawal from the company begins to occur, ultimately resulting in the employee's resignation. Therefore, the reduction of stress at work is at the core of any employee retention program, focused on retaining talented and experienced staff.

- **The Mediating Role of Work stress:** Some recent studies found that the relationship between the wellbeing program and turnover is mediated by work stress (Chen et al., 2022; Wang & Tsai, 2023; Rahman & Gomez, 2024). In other words, the wellbeing program decreases turnover indirectly through lowering work stress. The underlying assumption is that the EWP buffers the experience of stress, which then leads to a lower quit intention. This mechanism is not inconsistent with the JD-R framework, where job resources (e.g., wellbeing initiatives) serve to buffer job demands (e.g., workload, customer complaints) by facilitating better coping with these demands. If the level of work stress is lowered, the employees are less likely to feel helpless, not valued, or emotionally drained, and, therefore, quit the job. The above relationships all point to the importance of the EWP in the context of employee retention.

Methodology

The current study is a quantitative survey study that followed a descriptive-analytical approach. The descriptive method was used to measure the reality of Workplace Wellbeing Programs, Work stress, and Employee Turnover. The analytical method was also used to determine the effect of Workplace Wellbeing Programs on Employee Turnover, with Work stress as a mediating variable.

Study Population

The study population consisted of all employees in the insurance sector in Jordan, totaling (2826) employees for the year 2022. This is the latest available statistic from the Jordanian Insurance Federation.

Study Sample: The current study used a simple, convenient random sample estimated at (338) individuals. The study tool was distributed electronically to the selected sample, and the number of questionnaires returned and valid for statistical analysis was (261) questionnaires, with a rate of (77%), which is statistically acceptable.

Study Tool: An electronic questionnaire was designed based on previous studies. The questionnaire consisted of the following sections: Section One (Workplace Wellbeing Programs) where this section relied on studies (Li et al., 2022; Johnson & Moberg, 2021; Wang & Tsai, 2023; Chen et al., 2022). Section Two (Work stress) relied on studies (Nair & Sharma, 2020; Le et al., 2021; Wang & Tsai, 2023; Nawaz et al., 2023). Section Three (Employee Turnover) relied on studies (Lee et al., 2021; Hancock et al., 2021; Wang & Tsai, 2023; Nawaz et al., 2023). Each of the mentioned sections consisted of (5) dimensions, and each dimension consisted of (5) items.

Statistical Standard

The five-point Likert scale was adopted for correcting the study tool, giving each item one degree from its five degrees (strongly agree, agree, neutral, disagree, strongly disagree), which represents numerically (5, 4, 3, 2, 1) respectively. The following scale was adopted for the purposes of analyzing the results: From 1.00-2.33 Low; From 2.34-3.67 Medium; From 3.68-5.00 High, and so on.

Validity of the Study Tool

Face Validity of the Study Tool

The study tool (questionnaire) was presented to seven expert referees with academic expertise from a number of Jordanian public and private universities, for the purposes of giving their opinion on it and ensuring its adequacy and suitability, in terms of the number of paragraphs, clarity, accuracy, coherence, and cohesion, and any other observations they deem appropriate, whether by deletion, modification, or addition. Considering this review process and the subsequent correction and modification of most of it as a test of the face validity of the tool.

Reliability of the Study Instrument

To ensure the reliability of the tool, internal consistency coefficients was calculated using Cronbach's Alpha, with the results shown in Table (1):

Table 1

Internal Consistency Coefficients (Cronbach's Alpha) for Study Dimensions

Dimensions	Internal Consistency
Physical Wellbeing	0.84
Mental and Emotional Wellbeing	0.85
Occupational wellbeing	0.87
Social Wellbeing	0.89
Financial Wellbeing	0.94
Workplace Wellbeing Programms	0.91
Workload and Work Pressure	0.81
Role Ambiguity and Role Conflict	0.79
Lack of Job Control and Autonomy	0.82
Interpersonal Relationships and Source of Sterss	0.78
Work-Life Imbalance	0.88
Work stress	0.89
Voluntary Versus Involuntary Turnover	0.80
Functional Versus Dysfunctional Turnover	0.71
Avoidable Versus Unavoidable Turnover	0.83
Internal Versus External Turnover	0.79
Regrettable Versus non-regrettable Turnover	0.78
Employee Turnover	0.86

The table (1) shows that the Cronbach's alpha values for all dimensions of the study instrument (questionnaire) ranged between (0.71-0.94). Reliability is considered weak if the coefficient values are less than (0.60). Sekaran & Bougie (2010, 184) assumed that the minimum acceptable reliability coefficient is (0.70), and reliability is considered good when the coefficient values are (0.80) or higher. Therefore, the values in the previous table indicate the reliability of the study instrument, the consistency between its items, its credibility, and its suitability for conducting statistical analysis.

Normality Test

A normality test was conducted on the data based on the skewness and kurtosis coefficients to determine whether the data used in the analysis follows a normal distribution, and the results are shown in the table (2):

Table (2)

Test of Normality of Data Based on the Skewness Coefficient and the Kurtosis Coefficient

Dimension	skewness coefficient	kurtosis coefficient
Physical Wellbeing	.529	-.344
Mental and Emotional Wellbeing	.713	-.624
Occupational Wellbeing	.680	-.627
Social Wellbeing	.735	-.411
Financial Wellbeing	.768	-.457
Workplace Wellbeing Programs	.750	-.588
Workload and Work Pressure	-.439	.213
Role Ambiguity and Role Conflict	-.878	.850
Lack of Control and Autonomy	-.393	.165
Interpersonal Relationships and Sources of Stress	-.576	.079
Work-life Imbalance	-.565	.153
Work stress	-.425	.579
Voluntary Versus Involuntary Turnover	-.342	.151
Functional Versus Dysfunctional Turnover	.733	-.352
Avoidable Versus un Avoidable Turnover	-.578	.382
Internal Versus External Turnover	.023	-.018
Regrettable Versus non-regrettable Turnover	.545	-.168
Employee Turnover	.356	-.100

The results of the normality test for the data, using skewness and kurtosis coefficients, indicate that all values fall within statistically acceptable limits (± 2), suggesting that the data follows a normal distribution.

Testing the suitability of the study model for the statistical methods used: A linear correlation test was used to ensure that there is no high correlation between the independent variables, based on the Variance Inflation Factor (VIF) test and the Tolerance test for each independent variable. The independent variables of the model must be independent of each other. To ensure this, we use this test, which is one of the methods to eliminate the multicollinearity problem, noting that the Variance Inflation Factor should not exceed a value of (10), and the Tolerance test value must be greater than (0.05). By calculating the coefficients for each of the independent variables, the results obtained were listed in the following table:

Table (3)

Variance Inflation Factor and Tolerance Test for Study Variables

Independent Variables	Tolerance	VIF
Physical Wellbeing	.227	4.397
Mental and Emotional Wellbeing	.113	8.834
Occupational Wellbeing	.129	7.773
Social Wellbeing	.185	5.417
Financial Wellbeing	.309	3.234

The table (3) shows that the variance inflation factor (VIF) values for all variables are less than (10), while the tolerance values for all variables are greater than (0.05). Therefore, it can be concluded that there is no multicollinearity problem between the variables. This indicates the absence of statistically significant correlation among the independent variables listed in the correlation table, which supports their use in the model, based on (Gujarati, 2004, 352).

To confirm the previous result, Pearson correlation coefficients were used between the dimensions of the independent variable to ensure that there was no multicollinearity between the sub-variables within the independent variable. The results are shown in Table (4).

Table (4)

Pearson Correlation Matrix for the Sub-variables of the Independent Variable

	Physical Wellbeing	Mental and Emotional Wellbeing	Occupational Wellbeing	Social Wellbeing	Financial Wellbeing
Physical Wellbeing	1				
Mental & Emotional Wellbeing	** .772	1			
Occupational Wellbeing	** .737	** .714	1		
Social Wellbeing	** .703	** .770	** .781	1	
Financial Wellbeing	** .727	** .705	** .799	** .794	1

Statistically significant at the level of ($\alpha \leq 0.01$)

Table (4) shows that the highest correlation between the sub-variables of the independent variable is (0.799) between the two variables (occupational wellbeing) and (financial wellbeing), while the values of the correlation coefficient between the other independent variables were less than that, and this indicates the absence of the phenomenon of high multicollinearity between the sub-variables of the independent variable, as they were all less than (0.80), and therefore the sample is free from the problem of high multicollinearity (Gujarati, 2004, 352).

Results

Independent Variable (Workplace Wellbeing Programs)

The means and standard deviations of the study sample's responses regarding workplace wellbeing programs were extracted and are as follows:

Table (5)

Means and Standard Deviations Related to Workplace Wellbeing Programs, Ranked in Descending Order by Mean

#	Dimension	Mean	Std. Dev.	Rank	Importance
3	Occupational Wellbeing	2.44	1.07	1	Medium
4	Social Wellbeing	2.43	1.06	2	Medium
2	Mental and Emotional Wellbeing	2.37	1.01	3	Medium
1	Physical Wellbeing	2.24	0.86	4	Low
5	Financial Wellbeing	2.02	1.05	5	Low
	Workplace Wellbeing Programs	2.30	0.94		Low

It is evident from the table (5) that the relative importance of workplace wellbeing programs was low, with an overall mean of (2.30) and a standard deviation of (0.94). Occupational wellbeing came in first with a mean of (2.44) and a standard deviation of (1.07), with medium relative importance. Financial wellbeing came in last with a mean of (2.02) and a standard deviation of (1.05), with low relative importance.

Mediating Variable (Work stress)

The means and standard deviations for the study sample's responses on work stress were extracted and are as follows:

Table (6)

Means and Standard Deviations Related to Work Stress, Arranged in Descending Order by Mean

#	Dimension	Mean	Std. Dev.	Rank	Importance
2	Role Ambiguity and Role Conflict	4.03	0.61	1	high
3	Lack of Job Control and Autonomy	3.99	0.65	2	high
5	Work-life Imbalance	3.98	0.67	3	high
1	Workload and Work Pressure	3.88	0.65	4	high
4	Interpersonal Relationships and Sources of Stress	3.74	0.69	5	high
	Work stress	3.92	0.57		high

Table (6) shows that the relative importance of work stressors was high, with an overall mean of (3.92) and a standard deviation of (0.57). "Role ambiguity and role conflict" came first with a mean of (4.03) and a standard deviation of (0.61), with high relative importance, while interpersonal relationships and sources of stress came last with a mean of (3.74) and a standard deviation of (0.69), with high relative importance

Dependent variable (Employee turnover)

The means and standard deviations of the study sample's responses on employee turnover were extracted and are as follows:

Table (7)

Means and standard deviations related to employee turnover, arranged in descending order by means

#	Dimension	Mean	Std. Dev.	Rank	Importance
1	Voluntary Versus Involuntary Turnover	4.10	0.68	1	high
3	Avoidable Versus Unavoidable Turnover	4.05	0.66	2	high
4	Internal Versus External Turnover	3.85	0.71	3	high
5	Regrettable Versus non-regrettable Turnover	3.58	0.71	4	medium
2	Functional Versus Dysfunctional Turnover	3.17	0.74	5	medium
	Employee Turnover	3.75	0.61		high

Table (7) shows that the relative importance of employee turnover was high, with an overall mean of (3.75) and a standard deviation of (0.61). "Voluntary versus Involuntary Turnover" came in first place with a mean of (4.10), a standard deviation of (0.68), and high relative

importance. Meanwhile, "Functional versus Dysfunctional Turnover" came in last place with a mean of (3.17), a standard deviation of (0.74), and medium relative importance.

Hypotheses Test

Main Hypothesis 1: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

The following sub-hypotheses stem from this hypothesis

Sub-Hypothesis 1: There is a statistically significant effect at the level ($p < 0.05$) of physical wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 2: There is a statistically significant effect at the level ($p < 0.05$) of mental and emotional wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 3: There is a statistically significant effect at the level ($p < 0.05$) of occupational wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 4: There is a statistically significant effect at the level ($p < 0.05$) of social wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Sub-Hypothesis 5: There is a statistically significant effect at the level ($p < 0.05$) of financial wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

Main Hypothesis 2: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), among employees in the Jordanian insurance sector.

Main Hypothesis 3: There is a statistically significant effect at the level ($p < 0.05$) of work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life

imbalance), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector, among employees in the Jordanian insurance sector.

Main Hypothesis 4: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), with work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), as a mediating variable, among employees in the Jordanian insurance sector.

To verify the main hypothesis and its derived sub-hypotheses, multiple linear regression analysis was used to examine the effect of workplace wellbeing programs with their combined dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing) on employee turnover among employees in the insurance sector in Jordan. The results were as follows:

Table (8)

Multiple Linear Regression Analysis of the Effect of Workplace Wellbeing Programs with their Combined Dimensions (Physical Wellbeing, Mental and Emotional Wellbeing, Occupational Wellbeing, Social Wellbeing, and Financial Wellbeing) on Employee Turnover among Employees in the Insurance Sector in Jordan

DV	Model summary		ANOVA			Coefficient					
	R	R ²	F	DF	Sig. F	Item	B	Std. Dev.	Beta	t	Sig. t
Employee Turnover	.678	.459	43.308	5	.000	Constant	2.796	.080		35.161	.000
						physical wellbeing	-.058	.069	-.081	-.839	.402
						mental and emotional wellbeing	.226	.083	.374	2.732	.007
						occupational wellbeing	.201	.073	.352	2.745	.006
						social wellbeing	.039	.062	.068	.639	.523
						financial wellbeing	-.018	.048	-.031	-.372	.710

The results indicate a statistically significant effect of wellbeing programs in their combined dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing) on employee turnover with all its dimensions among employees in the insurance sector in Jordan, where the correlation coefficient ($R = 0.678$)

indicates a moderate and statistically significant correlation between the independent variables combined and the dependent variable (employee turnover). Also, the coefficient of determination ($R^2 = 0.459$) was reached, which means that wellbeing programs explain 45.9% of the variance in employee turnover, while the remaining percentage is attributed to other variables not included in the model. The calculated F value ($F = 43.308$) was reached at a significance level ($\text{Sig} = 0.000$), which indicates the significance of the overall model at a significance level ($\alpha < 0.05$).

Sub-hypotheses

Sub-Hypothesis 1: There is a statistically significant effect at the level ($p < 0.05$) of physical wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

The regression analysis results indicate that the effect of physical wellbeing on employee turnover, with all its dimensions combined, is statistically insignificant. The regression coefficient ($B = -0.058$) and the t-value ($t = -0.839$) were observed at a significance level ($\text{Sig} = 0.402$), which is higher than the established level of 0.05. This means that improvement in physical wellbeing does not lead to a statistically significant change in employee turnover levels among employees in the Jordanian insurance sector. Therefore, the first sub-hypothesis is rejected due to the lack of required statistical significance.

Sub-Hypothesis 2: There is a statistically significant effect at the level ($p < 0.05$) of mental and emotional wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

The results showed that mental and emotional wellbeing had a statistically significant impact on employee turnover, with a regression coefficient ($B = 0.226$) and a t-value of ($t = 2.732$) at a significance level of ($\text{Sig} = 0.007$), which is less than (0.05), indicating a positive significant effect. This means that improving mental and emotional wellbeing is associated with an increase in employee turnover. Therefore, the second sub-hypothesis is accepted.

Sub-Hypothesis 3: There is a statistically significant effect at the level ($p < 0.05$) of occupational wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

The analysis results indicated a statistically significant effect of occupational wellbeing on employee turnover, with a value of ($B = 0.201$), a value of ($t = 2.745$), and a significance level of ($\text{Sig} = 0.006$). This indicates that occupational wellbeing effectively contributes to explaining the variance in employee turnover rates, and that improvement in this dimension would influence employees' intentions to leave their jobs. Therefore, the third sub-hypothesis is accepted.

Sub-Hypothesis 4: There is a statistically significant effect at the level ($p < 0.05$) of social wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

The results showed that social wellbeing does not have a statistically significant effect on employee turnover, with a value of ($B = 0.039$) and a value of ($t = 0.639$) at a significance level of ($\text{Sig.} = 0.523$), which is higher than the accepted threshold (0.05). This indicates that social wellbeing is not a significant factor in employees' decisions to stay or leave their jobs.

Consequently, the fourth sub-hypothesis is rejected

Sub-Hypothesis 5: There is a statistically significant effect at the level ($p < 0.05$) of financial wellbeing on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector.

The results showed no significant effect of financial wellbeing on employee turnover, where the regression coefficient value ($B = -0.018$) and the ($t = -0.372$) value were at a significance level ($\text{Sig.} = 0.710$), which is much greater than (0.05). Thus, financial wellbeing does not significantly influence the explanation of employee turnover in the insurance sector. Accordingly, the fifth sub-hypothesis is rejected. This result indicates the acceptance of the first main hypothesis

Main Hypothesis 2: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), among employees in the Jordanian insurance sector.

To verify the second main hypothesis, multiple linear regression analysis was used to examine the effect of workplace wellbeing programs, with their combined dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on work stress with all its dimensions among employees in the Jordanian insurance sector. The results were as follows:

Table (9)

Multiple Linear Regression Analysis of the Effect of Workplace Wellbeing Programs with its Combined Dimensions (Physical Wellbeing, Mental and Emotional Wellbeing, Professional Wellbeing, Social Wellbeing, Financial Wellbeing) on Work Stress with all its dimensions among Employees in the Insurance Sector in Jordan

DV	Model summary		ANOVA			Coefficient					
	R	R ²	F	DF	Sig. F	Item	B	Std. Dev.	Beta	t	Sig. t
Work Stress	.434	.189	11.869	5	.000	Constant	3.446	.091		37.854	.000
						physical wellbeing	-.173	.079	-.259	-2.187	.030
						mental and emotional wellbeing	.178	.095	.315	1.880	.061
						occupational wellbeing	.184	.084	.344	2.190	.029
						social wellbeing	.009	.071	.018	.134	.894
						financial wellbeing	-.013	.055	-.024	-.241	.810

The results indicate a statistically significant effect of wellbeing programs, with all its dimensions combined, on work stress, where the correlation coefficient ($R = 0.434$), indicating a statistically significant correlation between the independent variables combined (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing) and the dependent variable (work stress). It was found that the value of the coefficient of determination ($R^2 = 0.189$), indicating that the wellbeing programs combined explained 18.9% of the variance in work stress, while the remainder is due to other variables not included in the model. The value of F ($F = 11.869$) at a confidence level of (Sig. = 0.000), confirming the significance of the regression at a significance level of ($\alpha < 0.05$). The table of coefficients shows that the value of (B) for the physical wellbeing dimension was (-0.173), the (t) value was (-2.187), and the statistical significance was (0.030), indicating that the effect of this dimension is significant. This means that an increase in physical wellbeing by one unit will lead to a decrease in work stress by (0.173). The table of coefficients shows that the value of (B) for the mental and emotional wellbeing dimension was (0.178), the (t) value was (1.880), and the statistical significance was (0.061), indicating that this effect is not significant. The table of coefficients shows that the value of (B) for the occupational wellbeing dimension was (0.184), the (t) value was (2.190), and the statistical significance was (0.029), indicating that the effect of this dimension is significant. This means that an increase in occupational wellbeing by one unit will lead to an increase in work stress by (0.184). The table of coefficients shows that the value of (B) for the social wellbeing dimension was (0.009), the (t) value was (0.134), and the statistical significance was (0.894), indicating that this effect is not significant. The table of coefficients shows that the value of (B) for the financial wellbeing dimension was (-0.013), the (t) value was (-0.241), and the statistical significance was (0.810),

indicating that this effect is not significant. This result indicates the acceptance of the second main hypothesis

Main Hypothesis 3: There is a statistically significant effect at the level ($p < 0.05$) of work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), among employees in the Jordanian insurance sector, among employees in the Jordanian insurance sector.

To verify the third main hypothesis, multiple linear regression analysis was used to assess the impact of work stress with its combined dimensions (workload and work pressure, role ambiguity and role conflict, lack of control and autonomy, interpersonal relationships and sources of stress, work-life imbalance) on employee turnover among insurance sector employees in Jordan. The results were as follows:

Table (10)

Multiple Linear Regression Analysis of the Impact of Work Stress with its Combined Dimensions (Workload and Work Pressure, Role Ambiguity and Role Conflict, Lack of Control and Autonomy, Social Relations and Sources of Stress, Work-Life Imbalance) on Employee Turnover among Insurance Sector Employees in Jordan

DV	Model summary		ANOVA			Coefficient					
	R	R ²	F	DF	Sig. F	Item	B	Std. Dev.	Beta	t	Sig. t
Employee Turnover	.884	.781	181.703	5	.000	Constant	.168	.133		1.262	.208
						workload and work pressure	.171	.056	.180	3.056	.002
						role ambiguity and role conflict	.094	.042	.093	2.239	.026
						lack of job control and autonomy	.202	.068	.215	2.979	.003
						interpersonal relationships and sources of stress	.176	.045	.199	3.903	.000
						work-life imbalance	.271	.060	.297	4.539	.000

The results indicate the presence of a statistically significant effect of work stress, with all its dimensions combined, on employee turnover, where the correlation coefficient ($R = 0.884$)

indicates a statistically significant correlation between the independent variables combined (workload and work pressure, role ambiguity and conflict, lack of control and autonomy, interpersonal relationships and sources of stress, work-life imbalance) and the dependent variable (employee turnover). The value of the coefficient of determination ($R^2 = 0.781$) indicates that work stress, with all its dimensions combined, explained 78.1% of the variation in employee turnover, while the remainder is due to other variables not included in the model. The F value was (181.703) at a confidence level of (Sig. = 0.000), which confirms the significance of the regression at a significance level ($\alpha < 0.05$). The coefficients table shows that the value of (B) for the workload and work pressure dimension was (0.171), with a (t) value of (3.056) and a statistical significance of (0.002), indicating that the effect of this dimension is significant. This means that a one-unit increase in workload and pressure will lead to an increase in employee turnover by (0.171). The coefficients table shows that the value of (B) for the role ambiguity and role conflict dimension was (0.094), with a (t) value of (2.239) and a statistical significance of (0.026), indicating that the effect of this dimension is significant. This means that a one-unit increase in role ambiguity and role conflict will lead to an increase in employee turnover by (0.094). The coefficients table also shows that the value of (B) for the lack of job control and autonomy dimension was (0.202), with a (t) value of (2.979) and a statistical significance of (0.003), indicating that the effect of this dimension is significant. This means that a one-unit increase in the lack of control and autonomy will lead to an increase in employee turnover by (0.202). Also, the coefficients table shows that the value of (B) for the interpersonal relationships and sources of stress dimension was (0.176), with a (t) value of (3.903) and a statistical significance of (0.000), indicating that the effect of this dimension is significant. This means that a one-unit increase in negative interpersonal relationships and sources of stress will lead to an increase in employee turnover by (0.176). Furthermore, the coefficients table shows that the value of (B) for the work-life imbalance dimension was (0.271), with a (t) value of (4.539) and a statistical significance of (0.000), indicating that the effect of this dimension is significant. This means that a one-unit increase in work-life imbalance will lead to an increase in employee turnover by (0.271). This result indicates the acceptance of the third main hypothesis.

Main Hypothesis 4: There is a statistically significant effect at the level ($p < 0.05$) of workplace wellbeing programs, with all its dimensions (physical wellbeing, mental and emotional wellbeing, occupational wellbeing, social wellbeing, and financial wellbeing), on employee turnover, with all its dimensions (voluntary versus involuntary turnover, functional versus dysfunctional turnover, avoidable versus unavoidable turnover, internal versus external turnover, regrettable versus non-regrettable turnover), with work stress, with all its dimensions (workload and work pressure, role ambiguity and role conflict, lack of job control and autonomy, interpersonal relationships and sources of stress, work-life imbalance), as a mediating variable, among employees in the Jordanian insurance sector.

This hypothesis sought to test the effect of workplace wellbeing programs, with all its dimensions combined (physical wellbeing, mental and emotional wellbeing, professional wellbeing, social wellbeing, and financial wellbeing), on employee turnover, with all its dimensions combined (voluntary versus involuntary, functional versus dysfunctional, avoidable versus unavoidable, internal versus external, and regret versus non-regret), in the presence of work stress, with all its dimensions combined (workload and pressure, role ambiguity and role conflict, lack of control and autonomy, interpersonal relationships and

sources of stress, and work-life imbalance) as a mediating variable among employees in the insurance sector in Jordan. A path analysis model was applied using the AMOS program, based on the statistical model developed by Baron & Kenny (1986) to test mediation. The following conditions were verified:

- * There is a statistically significant effect of the independent variable (workplace wellbeing programs) on the mediating variable (work stress).
- * There is a statistically significant effect of the independent variable (workplace wellbeing programs) on the dependent variable (employee turnover).
- * There is a statistically significant effect of the mediating variable on the dependent variable in the presence of the independent variable.

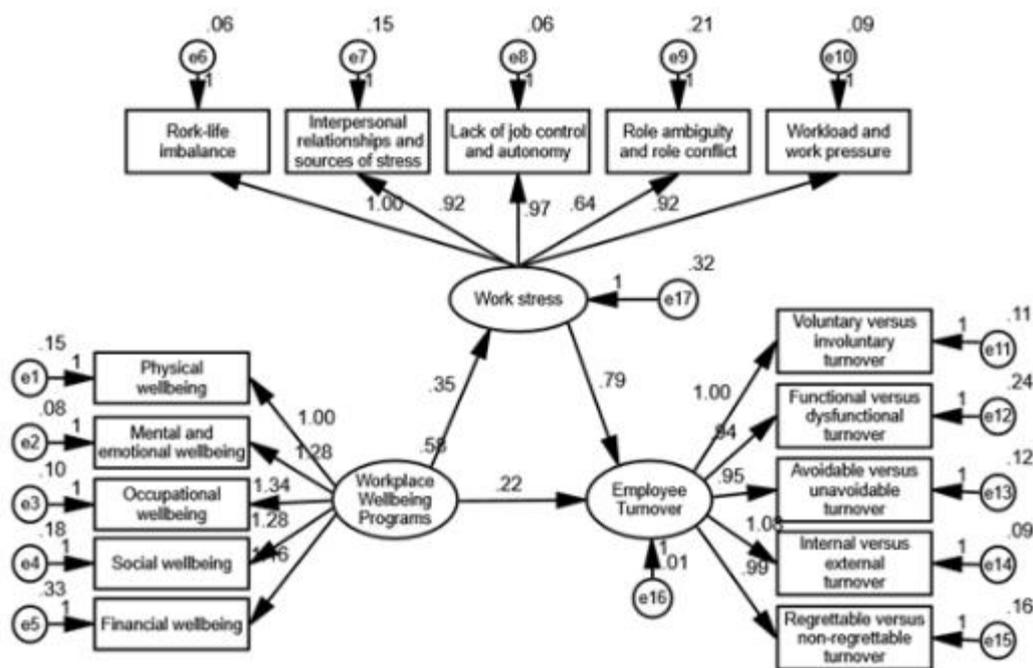


Figure (1) shows the detailed results of the path analysis, as shown below

Path	Estimate	S.E.	C.R.	P
Work stress <--- Workplace Wellbeing Programs	.352	.050	7.040	<0.001
Employee Turnover <--- Work stress	.793	.039	20.150	<0.001
Employee Turnover <--- Workplace Wellbeing Programs	.221	.023	9.667	<0.001
	Direct Effects		Indirect Effects	
	Workplace Wellbeing Programs	Work stress	Workplace Wellbeing Programs	Work stress
Work stress	.352	.000	.000	.000
Employee Turnover	.221	.793	.279	.000

Figure (1) Results of Path Analysis for the Direct and Indirect Effect of Workplace Wellbeing Programs on Employee Turnover, with Work Stress as a Mediating Variable

The results of the path analysis in Figure (1) reveal the following:

- * There is a statistically significant direct effect of job wellbeing programs on work stress, with an effect coefficient of (0.352) at a significance level of ($p < 0.001$), indicating that improving wellbeing levels reduces the stress experienced by employees.
- * A statistically significant direct effect of work stress on employee turnover was also found, with a value of (0.793) at a significance level of ($p < 0.001$), which is a strong effect reflecting the pivotal role of stress in explaining turnover behaviors.
- * Furthermore, the results showed a statistically significant direct effect of workplace wellbeing programs on employee turnover with a value of (0.221) and statistical significance ($p < 0.001$).
- * The indirect effect of workplace wellbeing programs on employee turnover through work stress was (0.279), indicating the presence of partial mediation by work stress.

Based on these results, this study accepts the fourth main hypothesis, demonstrating a statistically significant direct and indirect effect of Workplace wellbeing programs on employee turnover, with work stress acting as a mediating variable, among employees in the insurance sector in Jordan.

Discussion of Findings

The results of this study provide a comprehensive understanding of how workplace wellbeing programs affect employee turnover within the Jordanian insurance sector, with a particular focus on the mediating role of work stress. The findings contribute to the growing body of literature on organizational behavior and human resource management, especially in developing country contexts where research remains relatively limited.

- Low Perceived Importance of Workplace Wellbeing Programs:

The study revealed that employees assigned low importance to existing workplace wellbeing programs, particularly financial and social wellbeing dimensions. This finding suggests a disconnect between the programs offered and the actual needs or awareness levels of employees. Recent studies, such as Clarke and Hill (2012), highlight that wellbeing programs often fail to deliver impact when not co-designed with employee input or when lacking organizational support. The relatively higher score for occupational wellbeing indicates that employees value support in professional development, possibly due to the competitive and performance-driven nature of the insurance industry.

- High Levels of Work stress and Employee Turnover

The findings also indicated a high level of perceived work stress among employees, with role ambiguity and conflict emerging as primary stressors. Additionally, employee turnover levels were notably high, especially in dimensions related to voluntary and avoidable turnover. These results align with the Job Demands-Resources (JD-R) model (Bakker & de Vries, 2021), which posits that high demands (e.g., workload, unclear roles) deplete employee resources, leading to burnout and increased turnover. The Conservation of Resources (COR) theory (Hobfoll et al., 2018) similarly supports this view, highlighting how resource loss, such as autonomy or social support, can trigger withdrawal behaviors like turnover.

- Aggregate Impact of Wellbeing Programs on Turnover

Despite the perceived low importance, the combined dimensions of wellbeing programs had a statistically significant impact on turnover. This finding affirms the effectiveness of comprehensive wellbeing strategies in enhancing organizational retention, echoing the work of Lahiri and Schwart (2018), who emphasize the cumulative effect of multidimensional wellbeing interventions on workforce stability.

- Dimension-Specific Effects of Workplace Wellbeing Programs on Employee Turnover

Interestingly, only mental/emotional and occupational wellbeing dimensions showed a significant positive effect on turnover, meaning improvements in these areas may lead to increased turnover. This may seem paradoxical but can be explained by increased self-efficacy and mobility: employees who experience personal growth or emotional clarity may become more confident in seeking better opportunities elsewhere, particularly if the organizational climate remains unfavorable. This interpretation is supported by Singh and Aggarwal (2018), who argue that while wellbeing improves individual capacity, it may not always translate into higher organizational commitment in challenging organizational environments.

In contrast, physical, social, and financial wellbeing dimensions were found to have no significant impact on turnover. This could indicate either insufficient program quality or a misalignment with the dominant stressors influencing employees' turnover intentions. The negligible effect of financial wellbeing, for instance, may reflect systemic wage structures in the industry that are not easily influenced by wellbeing policies alone.

- Wellbeing Programs and Work stress

The study confirmed that wellbeing programs significantly reduce work stress when considered collectively. However, only physical and occupational wellbeing had statistically significant individual effects. Physical wellbeing reduced stress, consistent with recent findings that promote the role of health-related initiatives in enhancing psychological resilience (Koinig and Diehl, 2021). On the other hand, professional wellbeing increased stress, possibly due to added responsibilities or unrealistic performance expectations associated with professional development efforts.

- Strong Predictive Power of Work stress on Turnover

The other major finding of the study was the powerful influence of work stress on employee turnover. All stress dimensions, including workload, ambiguity, autonomy, interpersonal issues, and work-life imbalance, significantly contributed to turnover behavior. These results align with extensive recent literature (Nguyen & Vo, 2022), reinforcing the centrality of stress as a determinant of organizational outcomes. Work-life imbalance emerged as the most influential predictor, highlighting the growing importance of flexible work arrangements in retention strategies.

- Mediation Role of Work stress

Finally, the path analysis confirmed that work stress mediates the relationship between workplace wellbeing programs and turnover. This result demonstrates that even effective wellbeing interventions can only reduce turnover indirectly by first addressing the underlying stressors. This finding supports mediation frameworks such as those refined by Pereira et al. (2021), and aligns with contemporary calls for integrative models that connect wellbeing, stress, and retention (Zacher & Rudolph, 2022).

Recommendations

Based on the findings, the study recommends the following:

Theoretical Recommendations

1. Future theoretical frameworks should incorporate multidimensional evaluations of wellbeing, recognizing that certain aspects may increase turnover in specific contexts.
2. Contextual moderators such as organizational culture, economic stability, and labor market conditions should be integrated into models examining wellbeing and turnover.
3. The mediating role of stress must be recognized as a central mechanism in understanding the effectiveness of organizational interventions.

Practical Recommendations

1. Organizations should prioritize mental and emotional support programs, including access to counseling, mindfulness sessions, and emotional intelligence training.
2. Professional development initiatives must be carefully designed to balance growth with manageable expectations, preventing stress overload.
3. Increase awareness and communication regarding existing wellbeing programs to enhance employee perception and engagement.
4. Conduct periodic needs assessments to align wellbeing initiatives with actual employee demands, particularly in underperforming areas like financial and social support.
5. Develop comprehensive stress management frameworks that address both individual resilience and systemic job design factors.

Conclusion

This study explored the effect of workplace wellbeing programs on employee turnover, highlighting the mediating role of work stress in the Jordanian insurance sector. The results demonstrate that while wellbeing programs can positively impact turnover rates, their effectiveness is largely contingent upon how they influence work stress. Specific wellbeing dimensions, such as mental/emotional and occupational wellbeing, have complex effects, potentially encouraging mobility rather than retention. The mediating role of stress provides an essential link, emphasizing the need for holistic and context-sensitive interventions. Ultimately, the study underscores the importance of strategically integrated wellbeing initiatives that are attuned to both organizational goals and employee realities.

Implications

Based on the foregoing, the current study included the following implications:

- Theoretical Implications:

(1) Reinforces the JD-R and COR theories by demonstrating how stress functions as both an outcome of insufficient wellbeing and a predictor of turnover. (2) Highlights the need for contextually grounded research in non-Western settings. (3) Expands mediation models by showing that wellbeing influences turnover indirectly through stress pathways.

- Practical Implications:

(1) Organizations must not only implement wellbeing programs but also ensure their alignment with employee expectations and stressors. (2) Monitoring the unintended consequences of professional development is essential to mitigate stress-induced turnover. (3) Employers should address work-life balance and role clarity as core retention priorities.

Suggested Future Research

The current study suggests conducting the following studies in the future:

1. Conduct longitudinal studies to assess the long-term impact of wellbeing initiatives on stress and turnover.
2. Investigate the effects of wellbeing programs in other sectors to enhance generalizability.
3. Use qualitative approaches to explore employee narratives around wellbeing, stress, and job satisfaction.
4. Examine the role of organizational culture as a moderator in the wellbeing-stress-turnover relationship.
5. Explore the use of digital wellbeing tools and their impact on engagement and retention in post-pandemic workplaces.

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