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## The Influence of Emotional Intelligence, Psychological Capital, and Work Engagement on Lateness Attitude and Turnover Intention of Life Insurance Employees in West Java

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### ABSTRACT

This study aims to analyze the influence of emotional intelligence, psychological capital, and work engagement on lateness-attitude and turnover intention among life insurance employees in West Java. This research focuses on identifying factors that contribute to employee lateness attitude and turnover intention in the life insurance industry. The data used in this study are primary data collected through an online questionnaire distributed via Google Forms to employees working in life insurance companies in West Java. Using a purposive sampling method, a total of 340 employees participated as respondents in this study. The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to test the proposed hypotheses. The results indicate that emotional intelligence has a significant effect on work engagement but does not significantly influence psychological capital. Psychological capital is found to have a significant effect on work engagement. Furthermore, work engagement significantly affects both lateness attitude and turnover intention. The mediation analysis shows that psychological capital does not mediate the relationship between emotional intelligence and work engagement, while work engagement mediates the effect of psychological capital on lateness attitude. The findings suggest that companies should strengthen employee engagement initiatives and develop training programs that enhance emotional intelligence and psychological capital. These strategies can help organizations reduce employee lateness and turnover intention, thereby improving overall organizational performance.

Keywords: Emotional Intelligence; Psychological Capital; Work Engagement; Lateness Attitude; Turnover Intention



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### INTRODUCTION

Employee attitudes and behavior play an essential role in determining organizational performance, particularly in service-oriented industries where employees directly influence service quality and

customer satisfaction. In sectors such as life insurance, the effectiveness of organizational operations is highly dependent on employee discipline, commitment, and psychological readiness to perform their roles. When employees demonstrate negative work behaviors such as lateness or reduced commitment, organizational productivity and service delivery may be negatively affected (Zeithaml, Bitner, & Gremler, 2018). One behavioral issue that frequently arises in organizations is a lateness attitude, which reflects employees' tendencies to arrive late at work or demonstrate low levels of punctuality. Such behavior is often associated with broader psychological and motivational factors within the workplace. Employees who develop negative attitudes toward punctuality may also exhibit lower levels of work discipline and organizational commitment. Over time, this condition may contribute to the emergence of turnover intention, which refers to an employee's conscious consideration to leave the organization (Yurnalis, Purba, & Indirasari, 2019).

Turnover intention has become an important concern for organizations because it often precedes actual employee turnover. High levels of turnover intention may lead to significant organizational consequences, including increased recruitment costs, disruption of operational continuity, and loss of valuable organizational knowledge (Wijayanto, Widiartanto, & Dewi, 2022). Therefore, understanding the factors that influence employee attitudes and retention has become a critical issue in human resource management. Previous studies have emphasized the importance of psychological and emotional factors in shaping employee behavior in the workplace. One of the psychological constructs that has received considerable attention in organizational behavior research is emotional intelligence. Emotional intelligence refers to an individual's ability to recognize, understand, and regulate emotions in oneself as well as in interactions with others. Employees who possess higher emotional intelligence tend to manage workplace stress more effectively, maintain positive interpersonal relationships, and respond constructively to organizational challenges (Uslu, 2019; Surahman, 2023). Another important factor that may influence employee attitudes and behavior is psychological capital. Psychological capital represents a positive psychological state characterized by self-efficacy, optimism, hope, and resilience. Individuals who possess strong psychological capital tend to demonstrate greater confidence in achieving work goals, maintain positive expectations regarding future outcomes, and recover more effectively from work-related difficulties.

As a result, psychological capital can play an important role in shaping employees' attitudes toward work discipline and their intention to remain within the organization (Abdurrahman & Thufailah, 2020). In addition to emotional intelligence and psychological capital, work engagement has also been identified as a critical determinant of employee performance and organizational behavior. Work engagement describes a positive psychological state in which employees demonstrate high levels of enthusiasm, dedication, and involvement in their work activities. Employees who experience higher levels of engagement tend to show stronger commitment toward their organizations and are less likely to develop withdrawal behaviors such as absenteeism or turnover intention (Vellya, Pio, & Rumawas, 2020; Winarso, 2022). Although several studies have examined the influence of emotional intelligence, psychological capital, and work engagement on employee attitudes and organizational outcomes, empirical research that specifically investigates their impact on lateness attitude and turnover intention remains relatively limited. This issue becomes particularly important in the life insurance industry, where employees are required to maintain high levels of discipline, emotional stability, and customer interaction capabilities. Furthermore, the insurance industry in Indonesia has faced increasing workforce challenges, including potential layoffs and organizational restructuring, which may affect employee stability and motivation (Gatra, 2022). Such conditions highlight the importance of identifying psychological factors that may influence employees' work attitudes and their intention to remain within the organization.

Based on these considerations, this study aims to analyze the influence of emotional intelligence, psychological capital, and work engagement on lateness-attitude and turnover intention among life insurance employees in West Java. The findings of this research are expected to contribute to the development of organizational behavior literature while also providing practical implications for

organizations in developing human resource strategies that enhance employee engagement, discipline, and retention.

## THEORETICAL FRAMEWORK AND HYPOTHESES

This study is grounded in two main theoretical perspectives, namely the Job Demands–Resources Theory and Positive Organizational Behavior. The Job Demands–Resources theory explains that the balance between job demands and job resources influences employee attitudes and behaviors. Job resources and personal resources help employees cope with work challenges and enhance work engagement. Meanwhile, Positive Organizational Behavior emphasizes the role of positive psychological capacities, such as psychological capital and emotional intelligence, in improving employee performance and well-being. Within this perspective, emotional intelligence and psychological capital can be considered as personal resources that help employees maintain positive psychological states, which in turn enhance work engagement and influence work-related behavioral outcomes such as lateness, attitude, and turnover intention.

### Emotional Intelligence and Psychological Capital

Emotional intelligence refers to an individual's ability to recognize, understand, regulate, and utilize emotions effectively. Individuals with high emotional intelligence are better able to manage stress, maintain positive emotional states, and adapt to challenging situations in the workplace. These emotional capabilities can contribute to the development of psychological capital, which consists of hope, optimism, self-efficacy, and resilience as important psychological resources supporting individual performance. Empirical evidence indicates that emotional intelligence positively predicts psychological capital, as emotionally intelligent individuals tend to demonstrate stronger confidence, optimism, and resilience (Gong et al., 2019; Diana & Ketut, 2020). Emotional intelligence, therefore, serves as a supporting factor that strengthens employees' psychological resources. Accordingly, the following hypothesis is proposed:

H1: Emotional intelligence has a positive effect on psychological capital.

### Emotional Intelligence and Work Engagement

Emotional intelligence is also closely associated with work engagement, which reflects a positive and fulfilling work-related state characterized by vigor, dedication, and absorption. Employees who are able to regulate their emotions effectively tend to cope better with job stress, maintain motivation, and develop stronger attachment to their work. From the perspective of Job Demands–Resources theory, emotional intelligence acts as a personal resource that enables employees to manage work demands more effectively and remain engaged in their work. Previous studies consistently report that emotional intelligence positively influences work engagement across various organizational contexts (Jurado & Pérez-Fuentes, 2020; George et al., 2022; Anzani, 2022). Therefore, this study proposes:

H2: Emotional intelligence has a positive effect on work engagement.

### Psychological Capital and Work Engagement

Psychological capital has been widely recognized as an important personal resource that enhances employees' motivation and persistence in achieving work goals. Psychological capital consists of hope, optimism, resilience, and self-efficacy, which collectively strengthen individuals' ability to overcome work challenges and maintain positive attitudes toward their jobs. In line with the Job Demands–Resources perspective, employees with strong personal resources are more capable of sustaining high levels of work engagement. Prior research confirms that psychological capital significantly enhances work engagement in various work settings (Luthans et al., 2015; Aditama & Wibowo, 2022; Kim & Yoo, 2018). Based on these findings, the following hypothesis is formulated:

H3: Psychological capital has a positive effect on work engagement.

**Work Engagement and Lateness Attitude**

Work engagement is closely related to employee behavioral attitudes, including lateness attitudes. Employees who feel highly engaged with their work tend to demonstrate stronger responsibility, discipline, and commitment to their job roles. As a result, engaged employees are less likely to tolerate tardiness. Empirical studies support this relationship, indicating that higher work engagement leads to lower levels of lateness behavior (Karatepe & Avci, 2017; Yurnalis et al., 2019). Thus, the following hypothesis is proposed:

H4: Work engagement has a negative effect on lateness-attitude.

**Work Engagement and Turnover Intention**

Work engagement also plays an important role in shaping employees' intention to remain in their organization. Employees who are highly engaged tend to experience stronger emotional attachment to their work and organization, which reduces their intention to leave. Previous studies largely support a negative relationship between work engagement and turnover intention (Dewanti et al., 2019; Janna & Paradilla, 2023). When employees feel enthusiastic, dedicated, and absorbed in their work, they are more likely to stay with their organization. Accordingly, this study proposes:

H5: Work engagement hurts turnover intention.

**Mediating Role of Psychological Capital**

Psychological capital is expected to function as a mediating mechanism through which emotional intelligence enhances work engagement. Employees with higher emotional intelligence tend to develop stronger psychological resources, which subsequently strengthen their engagement at work. Several empirical studies confirm this mediating relationship, although some inconsistencies remain across different contexts (Saraswati, 2019; Ma, 2023; Diana & Ketut, 2020). Therefore, the following hypothesis is proposed:

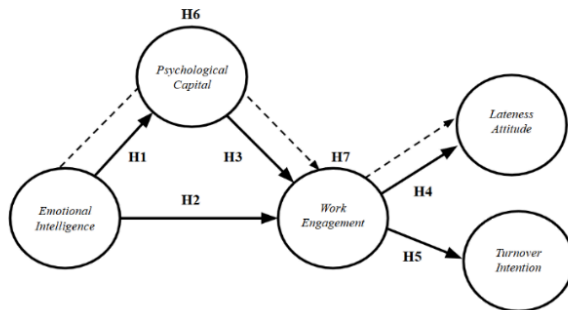
H6: Psychological capital mediates the effect of emotional intelligence on work engagement.

**Mediating Role of Psychological Capital**

Work engagement is also expected to mediate the relationship between psychological capital and lateness attitude. Employees with strong psychological capital tend to feel more motivated and psychologically prepared to perform their work, which increases their engagement and reduces undesirable behaviors such as tardiness.

Empirical findings indicate that work engagement plays a crucial role in reducing lateness behavior through psychological resources (Tetteh et al., 2022). Thus, the final hypothesis is formulated:

H7: Work engagement mediates the effect of psychological capital on lateness attitude.



**Figure 1. Conceptual Framework**  
 Source: Author's own elaboration based on literature

## METHODS

### Research Design

This study adopts a quantitative research approach with a hypothesis-testing design. The objective of the study is to examine the causal relationships among emotional intelligence, psychological capital, work engagement, lateness attitude, and turnover intention among employees in the life insurance industry. The population of this research consists of employees working in life insurance companies in West Java, with a particular focus on the Millennial and Generation Z cohorts. Millennials and Generation Z refer to individuals born between the early 1980s and the early 2000s. These generations were selected as the research population due to their distinctive characteristics, including their adaptability to technological change, dynamic work preferences, and higher mobility in the labor market. Data were collected using a cross-sectional research design, where data were gathered at a single point in time. This approach allows the researcher to measure all variables simultaneously and analyze the relationships among variables within the research model.

To test the proposed hypotheses, this study employed Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM was selected because it is suitable for complex research models with multiple constructs and indicators, and it is particularly appropriate for exploratory and prediction-oriented research. In addition, PLS-SEM does not require strict assumptions regarding multivariate normality and is effective for analyzing mediation relationships within structural models. The unit of analysis in this study is the individual, specifically employees working in the life insurance industry in West Java, Indonesia.

### Variables and Measurement

Data measurement in this study was conducted through a structured questionnaire designed to measure all research variables. The questionnaire items were adapted from established measurement scales that have been widely used in previous empirical studies. All questionnaire items were measured using a five-point Likert scale to capture respondents' perceptions and attitudes. The scale categories are defined as follows:

1. Strongly Disagree (SD)
2. Disagree (D)
3. Neutral (N)
4. Agree (A)
5. Strongly Agree (SA)

Each item was constructed based on indicators derived from relevant theories and previous empirical studies to ensure content validity. The use of a five-point Likert scale allows respondents to express varying degrees of agreement with each statement, facilitating quantitative analysis of the data.

### Population and Sample

The sample size in this study was determined based on the minimum required calculation. Referring to the guidelines proposed by Hair et al. (2019), the minimum sample size for Structural Equation Modeling (SEM) is determined by multiplying the number of measurement items by five to ten times. Based on this guideline, this study required a minimum of 320 respondents, obtained from the calculation of 64 measurement items multiplied by five. This sample size is considered sufficient to ensure the validity of the SEM analysis and to represent the population under study adequately. Therefore, the researcher ensured that an adequate number of samples was selected to obtain valid and reliable results. The sampling technique used in this study was purposive sampling. Purposive sampling is a sampling technique based on specific criteria established by the researcher (Sekaran & Bougie, 2020). The criteria applied in this study were employees of life insurance companies who had worked for a minimum of two years. By applying this criterion, it was ensured that the selected respondents possessed relevant and sufficient work experience to provide accurate and meaningful data for the study. The final sample consisted of 340 respondents who were employees of life insurance companies located in West Java.

## RESULTS AND DISCUSSION

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**Table 1. Demographic Data**

| No | Gender | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) |
|----|--------|-----------|-------------|-------------------|------------------------|
| 1  | Male   | 206       | 60.6        | 60.6              | 60.6                   |
| 2  | Female | 134       | 39.4        | 39.4              | 100.0                  |
|    | Total  | 340       | 100.0       | 100.0             | —                      |

| No | Age (Years) | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) |
|----|-------------|-----------|-------------|-------------------|------------------------|
| 1  | 20–25       | 159       | 46.8        | 46.8              | 46.8                   |
| 2  | 26–45       | 181       | 53.2        | 53.2              | 100.0                  |
|    | Total       | 340       | 100.0       | 100.0             | —                      |

| No | Length of Employment | Frequency | Percent (%) | Valid Percent (%) | Cumulative Percent (%) |
|----|----------------------|-----------|-------------|-------------------|------------------------|
| 1  | ≤ 2 years            | 210       | 61.8        | 61.8              | 61.8                   |
| 2  | > 2 – 4 years        | 130       | 38.2        | 38.2              | 100.0                  |
|    | Total                | 340       | 100.0       | 100.0             | —                      |

Source: Processed data using SPSS (2024)

**Table 2. Correlations, Measures of Reliability, and Validity**

| Construct              | Cronbach's Alpha | Composite Reliability | AVE | √AVE | Decision         |
|------------------------|------------------|-----------------------|-----|------|------------------|
| Emotional Intelligence | 902              | 921                   | 596 | 772  | Reliable & Valid |
| Psychological Capital  | 915              | 930                   | 625 | 791  | Reliable & Valid |
| Work Engagement        | 934              | 945                   | 673 | 820  | Reliable & Valid |
| Lateness Attitude      | 881              | 905                   | 617 | 785  | Reliable & Valid |
| Turnover Intention     | 889              | 912                   | 634 | 796  | Reliable & Valid |

Source: Processed data using SPSS (2024)

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Table 2 presents the correlations among constructs as well as the measures of reliability and validity of the measurement model. The reliability assessment shows that all constructs have Cronbach's Alpha and Composite Reliability values above the recommended threshold of 0.70, indicating satisfactory internal consistency. Specifically, Emotional Intelligence, Psychological Capital, Work Engagement, Lateness Attitude, and Turnover Intention demonstrate strong reliability, confirming that the indicators consistently measure their respective constructs. Convergent validity is supported by the Average Variance Extracted (AVE) values, all of which exceed the minimum criterion of 0.50. This indicates that each construct explains more than 50% of the variance of its indicators, suggesting that the measurement items adequately represent the latent variables. Discriminant validity is evidenced by the comparison between the square root of AVE ( $\sqrt{\text{AVE}}$ ) and the inter-construct correlations. The diagonal values ( $\sqrt{\text{AVE}}$ ) for each construct are higher than the correlations with other constructs, indicating that each construct is empirically distinct and captures a unique concept within the model. The correlation results further show meaningful relationships among the constructs without indicating multicollinearity issues, as none of the correlation coefficients exceed critical thresholds. Overall, the results presented in Table 2 confirm that the

measurement model satisfies the requirements of reliability, convergent validity, and discriminant validity, and is therefore suitable for subsequent structural model analysis and hypothesis testing.

**Table 3. R-Square Results**

| Endogenous Variable   | R Square | R Square Adjusted |
|-----------------------|----------|-------------------|
| Lateness Attitude     | 34       | 32                |
| Psychological Capital | 2        | -1                |
| Turnover Intention    | 26       | 23                |
| Work Engagement       | 307      | 303               |

Source: Processed data using SPSS (2024)

**R-Square (R<sup>2</sup>) Results**

The coefficient of determination (R-squared) was used to evaluate the explanatory power of the structural model. The R-squared value indicates the proportion of variance in the endogenous variables that can be explained by the exogenous variables included in the model. The results show that Work Engagement has an R-square value of 0.307, indicating that emotional intelligence and psychological capital collectively explain 30.7% of the variance in work engagement. This value can be categorized as a moderate explanatory power, suggesting that personal psychological resources play an important role in shaping employee engagement. The R-square value for Lateness Attitude is 0.034, indicating that work engagement explains only 3.4% of the variance in lateness attitude. This low value suggests that other factors beyond work engagement, such as organizational rules, supervision, or attendance control systems, influence lateness attitude.

Similarly, Turnover Intention has an R-square value of 0.026, meaning that work engagement explains only 2.6% of the variance in turnover intention. This result indicates that turnover intention is largely affected by external or contextual factors, including career opportunities, compensation, and labor market conditions. Finally, Psychological Capital shows an R-square value of 0.002, indicating that emotional intelligence explains only 0.2% of the variance in psychological capital. This finding demonstrates a very weak explanatory power and supports the conclusion that emotional intelligence does not significantly predict psychological capital in this study. Overall, the R-square results indicate that the structural model has adequate explanatory power for work engagement. In contrast, the explanatory power for lateness attitude, turnover intention, and psychological capital remains limited.

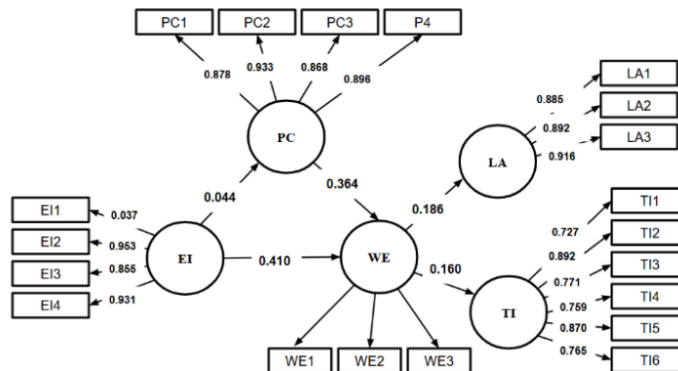
**Table 3. Direct Effect Hypothesis Testing**

| Hypothesis | Relationship                                   | Beta  | p-value | Result        |
|------------|--|-------|---------|---------------|
| H1         | Emotional Intelligence → Psychological Capital | 0.044 | 0.199   | Not Supported |
| H2         | Emotional Intelligence → Work Engagement       | 0.401 | < 0.05  | Supported     |
| H3         | Psychological Capital → Work Engagement        | 0.364 | 0.000   | Supported     |
| H4         | Work Engagement → Lateness Attitude            | 0.186 | 0.005   | Not Supported |
| H5         | Work Engagement → Turnover Intention           | 0.160 | 0.004   | Not Supported |

| Hypothesis | Mediation Relationship   | Beta  | p-value | Result        |
|------------|--|-------|---------|---------------|
| H6         | Psychological Capital mediates EI → Work Engagement                | 0.016 | 0.201   | Not Supported |
| H7         | Work Engagement mediates Psychological Capital → Lateness Attitude | 0.068 | 0.010   | Supported     |

Source: Processed data using SPSS (2024)



**Figure 2. Empirical Research Method**  
Source: Author's processed data using SmartPLS 3

Emotional intelligence has a positive and significant effect on work engagement, as indicated by the hypothesis testing results with a  $p\text{-value} < 0.05$ . This finding suggests that employees who are able to understand and manage their emotions tend to show higher levels of engagement at work. This result is consistent with previous studies, which found that emotional intelligence enhances employees' motivation, dedication, and involvement in their work. Based on the outer loading results, the highest indicator value of emotional intelligence is found in others' emotion appraisal. In contrast, the lowest value appears in emotion regulation, indicating that emotional regulation remains an area that requires further development to strengthen work engagement. Psychological capital has a positive and significant impact on work engagement, with a path coefficient of 0.364 and a  $p\text{-value}$  of 0.000. This result confirms that employees with higher levels of self-efficacy, optimism, hope, and resilience are more engaged in their work. The findings are in line with prior research, which emphasized psychological capital as a key personal resource in fostering work engagement. The outer loading analysis (Figure 2) shows that self-efficacy is the strongest indicator, while optimism has the lowest loading, suggesting the need for organizational support to enhance employees' optimism. Work engagement shows a positive but insignificant effect on lateness attitude, as indicated by the path coefficient of 0.186 (Figure 2). Although engaged employees tend to have lower lateness attitudes, the effect is not statistically significant. This result contradicts several previous studies that reported a significant relationship between work engagement and counterproductive work behaviors. This finding implies that lateness attitude may be more strongly influenced by organizational rules, supervision, and attendance policies than by engagement alone.

Work engagement also has a positive but insignificant effect on turnover intention, with a path coefficient of 0.160 (Figure 2). This finding indicates that higher work engagement does not necessarily lead to a significant reduction in employees' intention to leave the organization. This result differs from many previous studies that found a significant negative relationship between work engagement and turnover intention, suggesting that external factors such as career opportunities and labor market conditions may play a more dominant role. Furthermore, work engagement significantly mediates the relationship between psychological capital and lateness attitude, with an indirect effect value of 0.068 and a  $p\text{-value}$  of 0.010 (Figure 2). This result indicates that psychological capital can reduce lateness attitude through increased work engagement. However, work engagement does not mediate the relationship between emotional intelligence and psychological capital, as the indirect effect is not significant.

## CONCLUSION

ased on the results of hypothesis testing on the effects of emotional intelligence, psychological capital, and work engagement on lateness attitude and turnover intention among life insurance employees in West Java, it can be concluded that three hypotheses are supported, while four are not supported. Among the examined variables, emotional intelligence has the strongest influence on work engagement. Furthermore, psychological capital does not mediate the relationship between emotional intelligence and work engagement, whereas work engagement mediates the relationship between psychological capital and lateness attitude. Emotional intelligence does not have a significant effect on psychological capital in the analyzed context, indicating that an individual's ability to understand and manage emotions does not necessarily enhance their psychological capital. However, emotional intelligence has a significant effect on work engagement, meaning that individuals with higher levels of emotional intelligence are better able to regulate their emotions, remain motivated, and demonstrate enthusiasm and resilience in facing job demands. In addition, psychological capital has a significant effect on work engagement, suggesting that employees with higher psychological resources tend to be more engaged, motivated, and dedicated in their work.

Work engagement has a positive but insignificant effect on lateness attitude, implying that although engaged employees tend to show lower lateness tendencies, work engagement alone is not sufficient to consistently reduce lateness behavior. Similarly, work engagement has a positive but insignificant effect on turnover intention, indicating that even emotionally engaged and motivated employees may still exhibit relatively high intentions to leave the organization. Furthermore, psychological capital does not mediate the relationship between emotional intelligence and work engagement, suggesting that it is not strong enough to function as an intervening mechanism in this relationship. On the other hand, work engagement successfully mediates the relationship between psychological capital and lateness attitude, demonstrating that increased psychological capital can reduce lateness tendencies through higher levels of employee engagement, thereby highlighting the important role of work engagement in translating psychological resources into behavioral outcomes.

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