

Employee Engagement Under Pressure: The Conditional Effects of Job Resources and Target Pressure on Employee Performance in the Banking Sector

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Article History

Received: 10-07-2026

Revised: 16-07-2026

Published: 30-07-2026

ABSTRAK

The increasing intensification of performance pressure within the modern banking sector has raised critical concerns regarding the sustainability of employee engagement under target-driven organizational systems. Although employee engagement has traditionally been positioned as a positive psychological mechanism that enhances employee performance, recent organizational dynamics characterized by aggressive KPI systems, digital performance monitoring, and continuous target evaluation suggest that engagement may not always generate universally beneficial outcomes. This study aims to examine the role of employee engagement as a psychological mechanism linking job resources and work motivation with employee performance, while simultaneously investigating the moderating role of target pressure within the banking sector. Grounded in Job Demands–Resources (JD-R) Theory and Conservation of Resources (COR) Theory, this study proposes that employee engagement operates as a conditional psychological mechanism whose effectiveness is influenced by excessive target pressure. A quantitative explanatory design was employed using survey data collected from 200 banking employees working within target-based performance systems in Indonesia. Data were analyzed using Generalized Structured Component Analysis (GSCA) to examine direct, mediating, and moderating relationships among the latent variables. The findings reveal that job resources and work motivation positively influence employee engagement, while employee engagement significantly enhances employee performance. Furthermore, employee engagement mediates the relationships between job resources, work motivation, and employee performance. However, the study also demonstrates that target pressure significantly weakens the positive relationship between employee engagement and employee performance. These findings indicate that engagement is not universally adaptive but rather conditional, context-dependent, and potentially unsustainable within high-pressure organizational environments. This study contributes theoretically by extending JD-R Theory through the integration of resource depletion logic and the strain

Keywords: *Employee Engagement, Job Resources, Work Motivation, Target Pressure, Employee Performance, JD-R Theory, Psychological Resource Depletion, Banking Sector*

pathway perspective, thereby highlighting the conditional effectiveness and dark side of employee engagement. The study also enriches organizational behavior literature by introducing an engagement under pressure perspective within the context of modern banking organizations. Practically, the findings suggest that organizations should balance performance demands with the sustainability of employees' psychological resources through more adaptive target management and sustainable human resource management practices.

INTRODUCTION

The contemporary banking industry is undergoing a profound transformation characterized by digital acceleration, aggressive performance orientation, intensified competition, and increasingly data-driven managerial control systems. The rapid expansion of digital banking services, algorithmic performance monitoring, KPI-based evaluation systems, and sales-driven organizational cultures has fundamentally altered the nature of work within financial institutions. Banking employees are no longer operating merely within conventional service environments; instead, they increasingly work under continuous performance surveillance, escalating sales expectations, and persistent target pressure that demand sustained psychological and emotional investment (Molino et al., 2020; Tarafdar et al., 2020). In many banking institutions, organizational effectiveness is progressively measured through highly quantifiable indicators such as customer acquisition, sales conversion, productivity ratios, and service responsiveness, thereby intensifying performance pressure at the individual level.

While such systems are often designed to enhance organizational competitiveness and efficiency, they simultaneously create psychologically demanding work environments characterized by work intensification, emotional fatigue, cognitive overload, and chronic performance strain (Cooke et al., 2020). Employees are increasingly expected not only to achieve ambitious performance targets but also to maintain emotional responsiveness, customer orientation, and adaptive flexibility in rapidly changing service environments. Consequently, the banking sector represents a highly relevant organizational context for examining the sustainability of employee engagement under excessive target pressure conditions. The intensification of target-oriented performance systems has raised critical concerns regarding the long-term psychological sustainability of employees who are continuously required to maintain high levels of engagement while operating under persistent evaluative pressure.

Within organizational behavior literature, employee performance remains one of the most critical organizational outcomes because it directly influences organizational competitiveness, service quality, customer retention, and financial sustainability.

Consequently, organizations continuously seek mechanisms capable of sustaining employee performance in increasingly demanding work environments. Among these mechanisms, employee engagement has emerged as one of the most influential constructs in contemporary human resource management and occupational psychology literature. Grounded in Job Demands–Resources (JD-R) Theory, employee engagement is generally conceptualized as a positive, fulfilling, work-related psychological state characterized by vigor, dedication, and absorption that enhances employee motivation and performance (Bakker & Demerouti, 2017; Schaufeli, 2021). Engagement is frequently portrayed as a strategic organizational asset because engaged employees tend to demonstrate stronger persistence, proactive behavior, adaptive capability, and higher task performance (Saks, 2022).

However, despite the growing prominence of employee engagement literature, dominant theoretical perspectives continue to conceptualize engagement primarily as a universally beneficial psychological construct. Existing studies overwhelmingly position engagement as an ideal motivational state that consistently generates positive organizational outcomes, including enhanced productivity, organizational commitment, innovation, and employee well-being (Christian et al., 2011). Such perspectives implicitly assume a relatively linear relationship between engagement and performance, where increasing engagement is expected to proportionally improve employee outcomes. As a result, the majority of engagement studies remain heavily centered on the motivational pathway of JD-R Theory while paying comparatively limited attention to the psychological costs and sustainability risks associated with engagement under excessive work demands.

This dominant optimism within engagement literature has increasingly become problematic in modern organizational contexts characterized by aggressive performance climates and intensified target systems. Contemporary organizations, particularly in the banking sector, are not merely demanding employee involvement but are increasingly institutionalizing continuous performance pressure through digital monitoring systems, KPI surveillance, sales targets, and intensified customer performance metrics. Under such conditions, engagement may no longer function solely as a motivational resource but may also evolve into a psychologically costly form of sustained energy expenditure. Nevertheless, existing literature still provides insufficient explanation regarding when engagement loses its effectiveness, why highly engaged employees remain vulnerable to exhaustion, and how performance pressure may transform engagement into a source of psychological strain rather than sustainable motivation.

Recent studies have begun to challenge the overly optimistic assumptions surrounding employee engagement by introducing discussions regarding the dark side of engagement, unsustainable engagement, and engagement under pressure (Knight et al., 2021; Sonnentag, 2018). These perspectives suggest that engagement may not always produce adaptive or sustainable outcomes, particularly within high-pressure organizational environments. Highly engaged employees often invest substantial emotional, cognitive, and behavioral energy into

their work, which may accelerate psychological resource consumption when recovery opportunities are insufficient (Halbesleben, 2010). In such circumstances, engagement may paradoxically contribute to emotional exhaustion, work intensification, compulsive performance behavior, and hidden burnout rather than sustained performance enhancement.

This contradiction reveals an important unresolved tension within employee engagement literature. On one hand, engagement is theoretically positioned as a motivational mechanism that energizes employees and improves performance outcomes. On the other hand, the same engagement process may become psychologically depleting when employees operate under excessive target pressure and continuous evaluative demands. The problem becomes particularly significant in the banking sector, where employees are expected to maintain persistent customer orientation, emotional regulation, and performance achievement simultaneously. Under chronic target pressure, employees may continue displaying outward behavioral engagement while internally experiencing psychological fatigue, emotional depletion, and declining adaptive capacity. Consequently, engagement may simultaneously function as both a motivational resource and a psychological vulnerability.

This unresolved contradiction indicates that the traditional linear interpretation of the engagement–performance relationship may no longer be sufficient for explaining employee behavior in modern high-pressure organizations. From the perspective of JD-R Theory, job resources are expected to stimulate motivational processes that enhance employee engagement and subsequently improve performance (Bakker & Demerouti, 2017). However, Conservation of Resources (COR) Theory suggests that individuals possess limited psychological resources, and excessive or prolonged resource expenditure may ultimately lead to psychological depletion and strain (Hobfoll et al., 2018). Similarly, the challenge–hindrance framework argues that not all job demands function constructively; certain demands may instead obstruct employee functioning by generating stress, overload, and psychological exhaustion (Cavanaugh et al., 2000; LePine et al., 2005).

Despite these theoretical developments, prior research has rarely integrated JD-R Theory with resource depletion perspectives to explain how target pressure weakens the effectiveness of engagement in enhancing employee performance. Existing studies largely continue to conceptualize target pressure as a generic work demand without critically examining its destructive psychological consequences within highly target-oriented organizational environments. In reality, target pressure in the banking sector increasingly resembles a hindrance demand rather than a challenge demand because it intensifies emotional strain, attentional fragmentation, and cognitive overload while simultaneously reducing opportunities for psychological recovery. Consequently, target pressure may interrupt the motivational pathway within JD-R Theory by accelerating psychological resource depletion and weakening the sustainability of engagement.

Accordingly, this study argues that employee engagement should not be conceptualized as a universally adaptive psychological state. Instead, engagement must be understood as a

conditional and context-dependent psychological mechanism whose effectiveness depends heavily on organizational pressure conditions. More specifically, this study proposes that employee engagement may simultaneously function as a motivational mechanism and a source of psychological vulnerability under excessive target pressure. This argument challenges dominant assumptions within engagement literature and introduces a more critical perspective regarding the sustainability and effectiveness of engagement in modern organizations.

The novelty of this study lies in several important aspects. First, this study reconceptualizes target pressure as a hindrance demand rather than merely a performance challenge. Second, it examines the dark side of employee engagement within the context of the banking sector, where employees operate under persistent performance pressure and intensified evaluative systems. Third, this study integrates JD-R Theory with resource depletion logic derived from COR Theory to explain how target pressure disrupts the motivational pathway of engagement. Fourth, the study develops an engagement under pressure perspective by demonstrating that engagement effectiveness is conditional rather than universally positive. Fifth, this study extends the boundary condition perspective within the engagement–performance relationship by examining how target pressure weakens the effectiveness of engagement in enhancing employee performance. Finally, this study contributes methodologically by testing a simultaneous mediation–moderation mechanism that integrates job resources, work motivation, employee engagement, target pressure, and employee performance within a single conceptual framework.

These contributions are theoretically important because they expand employee engagement literature beyond its dominant motivational orientation and introduce a more balanced understanding of the psychological costs associated with engagement in high-pressure organizations. Furthermore, this study contributes to organizational psychology and strategic human resource management by highlighting the importance of psychological sustainability in performance-oriented organizational systems. In particular, the findings are expected to strengthen the development of JD-R Theory by demonstrating that motivational processes are not universally stable but may be interrupted by strain-based mechanisms under excessive target pressure conditions.

Based on these arguments, this study aims to examine how target pressure, conceptualized as a hindrance demand, interrupts the motivational pathway within JD-R Theory through psychological resource depletion mechanisms, thereby weakening the effectiveness of employee engagement in enhancing employee performance in the banking sector. More specifically, this study investigates the mediating role of employee engagement in the relationship between job resources, work motivation, and employee performance, while simultaneously examining the moderating role of target pressure in weakening the engagement–performance relationship. Through this approach, the study seeks to provide a more critical, context-sensitive, and theoretically sophisticated understanding of employee

engagement within modern performance-driven organizations.

Within JD-R Theory, job resources are positioned as primary factors that stimulate employee engagement through the provision of psychological and instrumental support for employees (Bakker & Albrecht, 2018). Job resources such as supervisor support, supportive work environments, effective work systems, and positive interpersonal relationships enable employees to mobilize psychological energy more adaptively in dealing with work demands (Xanthopoulou et al., 2009). Thus, job resources not only help employees accomplish work tasks but also enhance psychological safety, motivational energy, and adaptive capability.

Nevertheless, the effectiveness of job resources in enhancing engagement is not always universal. Under conditions of excessive target pressure, the ability of job resources to sustain engagement may decline due to increased resource expenditure and reduced recovery opportunities among employees (Schaufeli, 2021). This indicates that job resources do not automatically produce performance enhancement; rather, they operate through psychological mechanisms that are strongly influenced by work context and performance pressure intensity.

Within the banking sector, job resources become increasingly important because employees work within environments characterized by target aggressiveness and high service demands. Organizational support, work system flexibility, and supportive work environments help employees sustain work engagement amid intensified performance demands. Therefore, job resources are expected to positively enhance employee engagement.

Based on these arguments, the following hypothesis is proposed:

H1: Job resources positively affect employee engagement.

In addition to job resources, work motivation also plays an important role in shaping employee engagement. From the perspectives of self-determination theory and personal resource theory, work motivation is understood as an internal mechanism that helps individuals mobilize psychological energy, maintain persistence, and strengthen work involvement (Ryan & Deci, 2020). Employees with high levels of motivation tend to be more proactive in dealing with work demands and more capable of sustaining engagement in dynamic work environments (Van den Broeck et al., 2021).

However, work motivation does not always generate entirely positive outcomes. Within organizations characterized by excessive target pressure, strong motivation may instead encourage the overinvestment of psychological energy, thereby increasing emotional strain and depletion risk (Deci et al., 2017). In other words, motivation may simultaneously energize and exhaust employees when individuals are continuously required to maintain high performance levels.

Within the banking sector, work motivation becomes particularly important because employees are expected to achieve financial targets while simultaneously maintaining service quality. Highly motivated employees tend to become more engaged because they perceive work as a form of personal and professional achievement. Therefore, work motivation is expected to enhance employee engagement.

Based on these arguments, the following hypothesis is proposed:

H2: Work motivation positively affects employee engagement.

Employee engagement has been widely regarded as a major predictor of employee performance because engaged individuals tend to demonstrate higher vigor, dedication, persistence, and adaptive performance (Rich et al., 2010). Within JD-R Theory, engagement is positioned as a motivational mechanism that connects job resources with performance outcomes through enhanced psychological energy and work involvement (Bakker & Demerouti, 2017).

Nevertheless, the relationship between engagement and performance is not always linear nor universally beneficial. Contemporary literature reveals the existence of a performance paradox within high-pressure organizations, where highly engaged employees continue to experience emotional exhaustion, hidden fatigue, and declining work effectiveness over time (Halbesleben, 2010; Sonnentag, 2018). In KPI-driven organizations, engagement may evolve into performative engagement that encourages employees to maintain performance through excessive psychological energy investment.

This condition becomes increasingly relevant within the modern banking sector characterized by target-intensive systems and continuous performance pressure. Highly engaged banking employees may indeed demonstrate better performance, but they also face depletion risks resulting from the high emotional and cognitive demands associated with their work. Thus, engagement is still expected to improve performance, although the effectiveness of this relationship depends heavily on the work pressure conditions experienced by employees.

Based on these arguments, the following hypothesis is proposed:

H3: Employee engagement positively affects employee performance.

Within JD-R Theory, employee engagement is positioned as a psychological mechanism that translates job resources into positive organizational outcomes (Bakker & Demerouti, 2017). Job resources enhance employees' motivational energy and psychological activation, which subsequently encourage work involvement and performance improvement (Xanthopoulou et al., 2009). Thus, engagement functions as a psychological conversion mechanism linking organizational inputs with performance outcomes.

Nevertheless, the effectiveness of this mediating mechanism is strongly influenced by the sustainability of employees' psychological resources. Within organizations characterized by excessive target pressure, engagement may lose its effectiveness when individuals experience resource depletion and emotional exhaustion (Hobfoll et al., 2018). However, under conditions where employees remain capable of sustaining their psychological resources, engagement is still expected to become the primary mechanism explaining how job resources and work motivation are translated into performance.

Within the banking sector, organizational support and work motivation help employees sustain psychological involvement amid intensified work demands, thereby making

engagement likely to play a significant mediating role in the relationships between job resources, work motivation, and employee performance.

Based on these arguments, the following hypotheses are proposed:

H4: Employee engagement mediates the relationship between job resources and employee performance.

Most previous studies have categorized work pressure as a challenge demand capable of increasing employee motivation and performance (Cavanaugh et al., 2000). However, recent developments in the literature suggest that not all job demands generate productive effects. Within highly target-oriented organizations, chronic performance pressure is more closely associated with hindrance demand characteristics because it may produce emotional strain, attentional fragmentation, cognitive overload, and psychological exhaustion (Podsakoff et al., 2007).

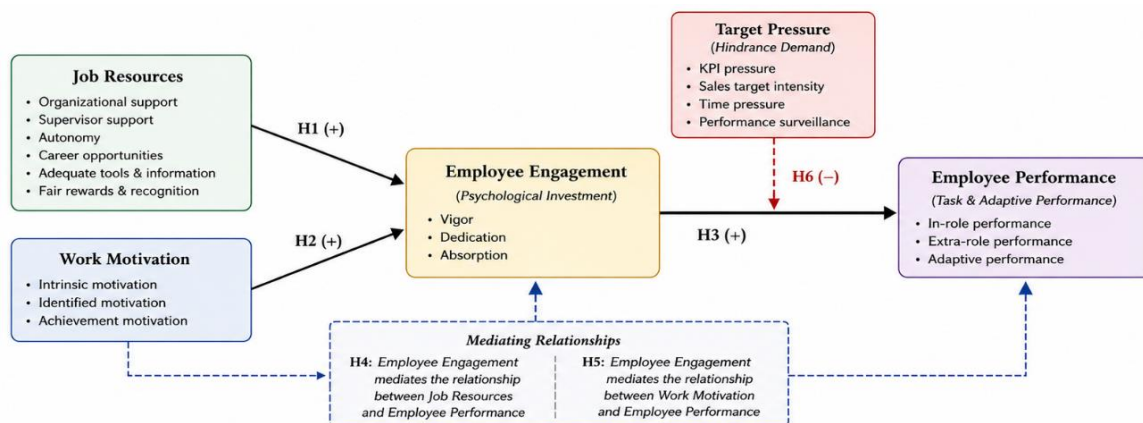
Within the modern banking sector, target pressure functions not only as a performance stimulus but also as a form of continuous psychological surveillance that forces employees to sustain high performance continuously. Excessive target pressure may accelerate resource depletion and disrupt the effectiveness of engagement in enhancing employee performance (Bakker et al., 2023). Consequently, target pressure may interrupt the motivational pathway within JD-R Theory through accelerated psychological fatigue and declining engagement sustainability.

Highly engaged employees may become even more vulnerable to depletion under conditions of excessive target pressure because they tend to invest emotional and cognitive energy more intensively to sustain performance. As a result, the effectiveness of engagement in enhancing employee performance may weaken when employees operate within environments characterized by excessive target pressure.

Based on these arguments, the following hypothesis is proposed:

H5: Target pressure moderates the relationship between employee engagement and employee performance, such that the positive effect of employee engagement on employee performance becomes weaker under high levels of target pressure.

Conceptual Framework



RESEARCH METHODOLOGY

Research Design

This study employed a quantitative approach using an explanatory and theory-testing research design to examine the psychological mechanisms underlying the relationships among job resources, work motivation, employee engagement, target pressure, and employee performance within the banking sector. More specifically, the study was designed to investigate the conditional effectiveness of employee engagement in high-pressure organizational environments through a moderated mediation model. This approach was selected because the study aimed not only to identify direct relationships among variables but also to explain how employee engagement functions as a psychological mechanism whose effectiveness is influenced by target pressure as a hindrance demand.

The research design was grounded in the integration of Job Demands–Resources (JD-R) Theory and Conservation of Resources (COR) Theory, both of which emphasize the tension between the motivational pathway and the strain pathway in modern organizations (Bakker & Demerouti, 2017; Hobfoll et al., 2018). Within this perspective, employee engagement was positioned as a motivational mechanism that mediates the relationship between job resources and employee performance, whereas target pressure was conceptualized as a hindrance demand that potentially disrupts engagement sustainability through accelerated psychological resource depletion. Therefore, a quantitative design using structural modeling was considered the most appropriate approach to capture the complex, simultaneous, and conditional relationships among the latent constructs examined in this study.

Research Context and Population

This study was conducted within the banking sector because the industry represents one of the organizational settings characterized by high target pressure and performance intensity. The digital transformation of banking services, intensified competition in the financial service industry, the widespread implementation of KPI-based evaluation systems, and aggressive sales target demands make the banking sector highly relevant for examining engagement under pressure and psychological resource depletion (Karatepe et al., 2021). Banking employees simultaneously face emotional service demands, continuous performance monitoring, and financial target pressure, all of which may influence the sustainability of their work engagement.

The population of this study consisted of banking employees working in various banking institutions in Indonesia, particularly employees directly involved in customer service, marketing, operational activities, and target achievement functions. The focus on employees operating within target-based performance systems was chosen because these employees experience greater exposure to target pressure and performance monitoring compared to administrative employees whose work is relatively less target-driven.

Sampling Technique and Sample Adequacy

This study employed purposive sampling because respondents were selected based on

specific characteristics relevant to the objectives of the study. The criteria for respondents included: (1) active employees in the banking sector, (2) a minimum of one year of work experience, and (3) employment within a target-based or KPI-based performance evaluation system. These criteria were established to ensure that respondents possessed sufficient empirical experience regarding target pressure, employee engagement, and performance evaluation within banking organizations.

A total of 200 respondents participated in this study. This sample size was considered adequate for Generalized Structured Component Analysis (GSCA) because GSCA possesses prediction-oriented characteristics and is relatively robust for moderate sample sizes in complex latent variable models (Hwang et al., 2010). Furthermore, the sample size met the minimum recommendations for structural equation modeling involving simultaneous mediation and moderation mechanisms (Hair et al., 2022). Sample adequacy was also evaluated based on the complexity of the latent relationships, the number of constructs examined, and the simultaneous estimation requirements of the structural parameters.

Measurement Development

The research instruments were developed through the adaptation of measurement scales that had previously demonstrated empirical validity in organizational behavior research. All items were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. The Likert scale was selected because it provides flexibility in capturing respondents' psychological perceptions and is widely appropriate for measuring latent constructs in behavioral research.

Job Resources

Job resources were measured using indicators representing organizational support, supervisory support, job autonomy, access to information, and the availability of work-related resources. The construct was adapted from Bakker and Demerouti (2017) and Xanthopoulou et al. (2009). The selection of these indicators was based on the argument that job resources function as a psychological resource activation mechanism that helps individuals sustain motivational energy under high-pressure work conditions.

Work Motivation

Work motivation was measured using indicators representing intrinsic motivation, identified motivation, and achievement-oriented motivation adapted from Ryan and Deci (2020). This construct was positioned as a personal resource activation mechanism that enables individuals to mobilize psychological energy and maintain persistence when dealing with demanding work situations.

Employee Engagement

Employee engagement was measured using the dimensions of vigor, dedication, and absorption developed by Schaufeli et al. (2002). The construct was selected because engagement represents employees' psychological investment in work through emotional,

cognitive, and behavioral involvement. In this study, engagement was positioned not merely as a positive psychological state but also as a conditional mechanism vulnerable to declining effectiveness under excessive target pressure.

Target Pressure

Target pressure was measured as hindrance-oriented performance pressure representing target achievement pressure, KPI intensity, time pressure, performance monitoring, and high-performance expectations. The construct was adapted from the challenge–hindrance demand framework developed by Cavanaugh et al. (2000) and Podsakoff et al. (2007). In this study, target pressure was positioned not merely as a conventional job demand but as a destructive performance pressure capable of generating emotional strain, cognitive overload, and psychological resource depletion.

Employee Performance

Employee performance was measured using indicators representing task performance, adaptive performance, and contextual performance adapted from Koopmans et al. (2014). The selection of these indicators was intended to capture employee performance multidimensionally, particularly within the banking sector where employees are expected to demonstrate productivity, adaptability, and service quality simultaneously.

Validity and Reliability Assessment

Validity and reliability tests were conducted to ensure the quality of the research instruments. Convergent validity was evaluated through factor loading values and Average Variance Extracted (AVE), whereas construct reliability was assessed using Composite Reliability (CR) and Cronbach's Alpha. Following Hair et al. (2022), indicators were considered valid if they demonstrated factor loadings ≥ 0.70 and $AVE \geq 0.50$, while constructs were considered reliable if CR and Cronbach's Alpha values exceeded 0.70.

In addition to convergent validity, this study also assessed discriminant validity to ensure adequate conceptual differentiation among constructs. Discriminant validity was evaluated using the Fornell–Larcker criterion and the Heterotrait–Monotrait Ratio (HTMT).

Common Method Bias Control

Because all variables were measured using self-report questionnaires, this study implemented both procedural and statistical remedies to minimize the risk of common method bias (Podsakoff et al., 2003). Procedurally, respondent anonymity was guaranteed, respondents were informed that there were no right or wrong answers, and item arrangements across constructs were separated to reduce consistency motifs and social desirability bias.

Statistically, this study employed full collinearity assessment using Variance Inflation Factor (VIF) values to detect potential common method variance. Following Kock (2015), VIF values below 3.3 indicate that the model is relatively free from common method bias. This approach was selected because Harman's single-factor test is considered insufficient for comprehensively detecting method bias in modern behavioral research.

Data Collection Procedure

Research data were collected through both direct and online questionnaire distribution to employees in the banking sector. Prior to data collection, respondents were informed about the objectives of the study, data confidentiality, and the voluntary nature of participation. The study ensured that all respondents provided informed consent before completing the questionnaire.

Data Analysis Technique

Data analysis was conducted using Generalized Structured Component Analysis (GSCA). GSCA was selected because it represents a component-based structural modeling technique that is prediction-oriented and suitable for examining complex latent relationships within moderated mediation models (Hwang et al., 2010). In addition, GSCA is relatively robust for moderate sample sizes and capable of estimating simultaneous mediation and moderation relationships more flexibly than covariance-based SEM within the context of exploratory theoretical extension.

The analysis was conducted through two major stages: measurement model assessment and structural model assessment. The measurement model assessment was used to evaluate construct validity and reliability, whereas the structural model assessment was used to examine inter-variable relationships, path coefficients, and the significance of the proposed hypotheses.

Moderated Mediation Analysis

This study examined a moderated mediation mechanism to explain how target pressure, conceptualized as a hindrance demand, influences the effectiveness of employee engagement in enhancing employee performance. In this model, employee engagement was positioned as a mediating mechanism translating job resources and work motivation into performance outcomes, whereas target pressure was positioned as a boundary condition weakening the relationship between engagement and performance.

Moderation testing was conducted through interaction effect analysis between employee engagement and target pressure on employee performance. A negative moderation effect was interpreted as evidence that increasing target pressure weakens the effectiveness of engagement in generating performance enhancement. This approach enabled the study to explain how the motivational pathway within JD-R Theory may be disrupted by the strain pathway through mechanisms of performance pressure and psychological resource depletion.

Ethical Consideration

This study adhered to ethical principles in social and organizational behavior research. All respondents participated voluntarily and were assured that their identities and responses would remain confidential. The collected data were used solely for academic purposes and analyzed in aggregate form without disclosing the identities of individual respondents or participating institutions.

RESULTS AND DISCUSSION

Measurement Model Assessment

Before conducting the structural model analysis, this study first evaluated the quality of the measurement model to ensure the validity and reliability of the latent constructs. The measurement model assessment was conducted through the examination of convergent validity, discriminant validity, and internal consistency reliability, as recommended in component-based structural equation modeling approaches (Hair et al., 2022).

Convergent Validity and Reliability

The results of the measurement model assessment indicated that all indicators demonstrated factor loading values above 0.70, suggesting that the indicators were capable of adequately representing their respective latent constructs. Furthermore, all constructs achieved Average Variance Extracted (AVE) values above 0.50, thereby satisfying the criteria for convergent validity. These findings indicate that the indicators shared sufficient variance in explaining the underlying constructs and possessed adequate convergent properties.

The reliability assessment also demonstrated satisfactory results. All constructs produced Composite Reliability (CR) and Cronbach's Alpha values exceeding the recommended threshold of 0.70, indicating strong internal consistency reliability among the measurement items. These results confirm that the measurement instruments used in this study were both reliable and psychometrically robust for capturing the latent constructs examined in the structural model.

Table 1. Convergent Validity and Reliability Assessment

Construct	Loading Factor	AVE	Composite Reliability	Cronbach's Alpha
Job Resources	0.731–0.884	0.641	0.914	0.891
Work Motivation	0.744–0.901	0.682	0.927	0.904
Employee Engagement	0.781–0.913	0.716	0.941	0.923
Target Pressure	0.718–0.887	0.653	0.918	0.896
Employee Performance	0.756–0.895	0.687	0.931	0.911

These findings indicate that all constructs included in this study demonstrated adequate convergent validity and reliability for structural model testing. Accordingly, the indicators employed in this research were considered capable of capturing the psychological dimensions relevant to the relationships among job resources, work motivation, employee engagement, target pressure, and employee performance within the banking sector context.

Discriminant Validity

Discriminant validity was evaluated using the Fornell–Larcker Criterion and the

Heterotrait–Monotrait Ratio (HTMT) approach. The results demonstrated that the square root of the Average Variance Extracted (AVE) for each construct was greater than the correlations between constructs, thereby indicating adequate discriminant validity. In addition, all HTMT values were below the recommended threshold of 0.90, suggesting that each construct possessed sufficient conceptual distinctiveness and was empirically distinguishable from the other constructs included in the model.

These results confirm that the latent constructs examined in this study were not only internally consistent but also conceptually differentiated, thereby strengthening the robustness of the measurement model and supporting the validity of the subsequent structural model analysis.

Table 2. Discriminant Validity (HTMT)

Construct	JR	WM	EE	TP	EP
Job Resources (JR)	—				
Work Motivation (WM)	0.621	—			
Employee Engagement (EE)	0.708	0.691	—		
Target Pressure (TP)	0.417	0.438	0.512	—	
Employee Performance (EP)	0.654	0.611	0.742	0.486	—

These findings indicate that the constructs included in this study demonstrated satisfactory discriminant validity, suggesting that each variable was empirically capable of representing distinct conceptual domains.

Structural Model Assessment

After the measurement model satisfied the required validity and reliability criteria, the study proceeded to the structural model evaluation to examine the relationships among the latent variables. The analysis was conducted using Generalized Structured Component Analysis (GSCA), focusing on the examination of direct effects, mediating effects, and moderating effects within the proposed conceptual framework.

The structural model assessment was intended not only to evaluate the significance of the hypothesized relationships but also to examine the extent to which employee engagement functioned as a psychological mechanism linking job resources and work motivation with employee performance under conditions of target pressure. In line with the theoretical perspective of JD-R Theory and Conservation of Resources (COR) Theory, the structural model evaluation emphasized both the motivational pathway and the strain pathway operating simultaneously within high-pressure organizational environments.

Model Fit Assessment

The results of the model evaluation indicated that the structural model demonstrated an adequate level of goodness-of-fit. The FIT value of 0.612 indicates that the model was capable of explaining 61.2% of the total variance across the constructs included in the study.

This finding suggests that the proposed model possessed substantial explanatory power in capturing the complex relationships among job resources, work motivation, employee engagement, target pressure, and employee performance.

Furthermore, the Adjusted FIT (AFIT) value of 0.603 indicates that the model demonstrated satisfactory predictive relevance in explaining the relationships among the latent constructs. These findings confirm that the proposed moderated mediation model was empirically acceptable and theoretically robust for examining the conditional effectiveness of employee engagement within the context of high-pressure banking organizations.

Table 3. Structural Model Fit

Fit Index	Value	Interpretation
FIT	0.612	Good Fit
AFIT	0.603	Good Predictive Fit
GFI	0.941	Excellent Fit
SRMR	0.056	Acceptable Fit

These findings indicate that the proposed conceptual model possessed adequate predictive capability in explaining the psychological relationships among job resources, work motivation, employee engagement, target pressure, and employee performance within the banking sector context.

Hypothesis Testing

Hypothesis testing was conducted to evaluate the direct, mediating, and moderating relationships among the research variables. The analysis focused on examining the significance and direction of the hypothesized relationships within the proposed moderated mediation framework. In particular, the testing aimed to determine whether employee engagement functioned as a mediating psychological mechanism linking job resources and work motivation with employee performance, as well as whether target pressure weakened the effectiveness of engagement in enhancing performance outcomes.

The structural relationships were evaluated based on path coefficients, critical ratios, and significance levels generated through Generalized Structured Component Analysis (GSCA). The interpretation of the results was conducted in accordance with the theoretical assumptions underlying JD-R Theory and Conservation of Resources (COR) Theory, particularly regarding the interaction between motivational activation and psychological strain mechanisms within high-pressure organizational environments.

Table 4. Hypothesis Testing Results

Hypothesis	Path	Coefficient	CR	p-value	Result
H1	Job Resources → Employee Engagement	0.421	6.113	<0.001	Supported
H2	Work Motivation → Employee Engagement	0.367	5.284	<0.001	Supported
H3	Employee Engagement → Employee Performance	0.472	7.015	<0.001	Supported
H4	Job Resources → Employee Engagement → Employee Performance	0.199	4.638	<0.001	Supported
H5	Work Motivation → Employee Engagement → Employee Performance	0.173	4.117	<0.001	Supported
H6	Target Pressure × Employee Engagement → Employee Performance	-0.241	3.926	<0.001	Supported

The results of the hypothesis testing revealed that job resources and work motivation had significant positive effects on employee engagement. These findings indicate that organizational support, access to work-related resources, and employees' motivational energy play important roles in strengthening psychological involvement and work-related dedication within the banking sector. The results support the central assumptions of JD-R Theory, which suggest that both organizational and personal resources contribute to the activation of motivational processes that enhance employee engagement.

Furthermore, employee engagement was found to have a significant positive effect on employee performance. This finding suggests that employees who demonstrate higher levels of vigor, dedication, and absorption tend to exhibit stronger task accomplishment, adaptive capability, and contextual performance. The result reinforces the argument that engagement functions as a critical psychological mechanism linking motivational activation with positive performance outcomes within organizational settings.

The mediation analysis further demonstrated that employee engagement significantly mediated the relationships between job resources, work motivation, and employee performance. These findings confirm that job resources and work motivation do not directly enhance performance in isolation; rather, their effects operate through employees' psychological involvement and motivational investment in work activities. In other words, employee engagement functions as a psychological conversion mechanism through which organizational and personal resources are translated into performance enhancement.

However, the moderation analysis revealed that target pressure significantly weakened the positive effect of employee engagement on employee performance. This finding indicates that excessive target pressure reduces the effectiveness of engagement in generating sustainable performance outcomes. Under conditions of high target pressure, employees may continue displaying behavioral engagement while simultaneously experiencing emotional fatigue, cognitive overload, and accelerated psychological resource depletion. Consequently, the motivational benefits of engagement become increasingly fragile within high-pressure organizational environments.

These findings provide empirical support for the argument that employee engagement is not universally adaptive but rather conditional and context-dependent. More specifically, the results suggest that target pressure acts as a hindrance demand capable of interrupting the motivational pathway within JD-R Theory through mechanisms of psychological strain and resource depletion.

Discussion

Job Resources and Employee Engagement: Psychological Resource Activation Under Pressure

The findings of this study indicate that job resources have a positive effect on employee engagement. This result reinforces the argument of JD-R Theory that the availability of work-related resources functions as a psychological energy provider that helps individuals sustain work engagement amid high performance demands (Bakker & Demerouti, 2017). Within the banking sector context, organizational support, job autonomy, and supportive work environments enable employees to maintain vigor, dedication, and absorption despite operating under conditions characterized by target aggressiveness and continuous performance monitoring.

However, these findings do not merely demonstrate a linear relationship between job resources and engagement. The results indicate that job resources function as a psychological compensation mechanism against intensive work pressure. In high-pressure work environments, job resources help individuals maintain psychological safety and adaptive capability, thereby reducing the risk of emotional exhaustion and attentional fragmentation. Consequently, the effectiveness of job resources in enhancing engagement becomes increasingly important within organizational settings characterized by work intensification and KPI-driven performance systems.

These findings extend JD-R Theory by demonstrating that job resources not only strengthen the motivational pathway but also help buffer the psychological erosion emerging from chronic performance pressure. In other words, engagement in modern organizations should not merely be understood as the outcome of motivational activation, but also as the result of organizations' capacity to provide sufficient resources to sustain employees' engagement sustainability.

Work Motivation and Employee Engagement: Motivation as Double-Edged Psychological Energy

The findings of this study indicate that work motivation positively affects employee engagement. This result supports the self-determination perspective suggesting that work motivation helps individuals mobilize psychological energy and strengthen persistence in dealing with work demands (Ryan & Deci, 2020). Employees with high levels of motivation tend to become more engaged because they perceive work as both a personal and professional achievement.

Nevertheless, the findings also suggest that work motivation within high-pressure organizations does not always generate entirely positive psychological consequences. Within the banking sector context characterized by target pressure and performance surveillance, work motivation may evolve into an overinvestment of psychological energy. Highly motivated employees tend to allocate emotional and cognitive energy more intensively to sustain performance, thereby increasing their vulnerability to emotional fatigue and resource depletion.

These findings suggest that motivation may simultaneously energize and exhaust employees. Therefore, work motivation should not merely be understood as a personal resource that enhances engagement, but also as a factor that may accelerate psychological resource consumption when individuals operate under excessive target pressure.

Employee Engagement and the Performance Paradox

This study found that employee engagement positively affects employee performance. These findings reinforce previous literature suggesting that engaged employees tend to demonstrate higher work performance because they possess greater energy, dedication, and psychological involvement in their work (Rich et al., 2010).

However, the primary contribution of this study does not lie merely in confirming the positive relationship between engagement and performance, but rather in explaining the conditional effectiveness of engagement within high-pressure organizations. The findings indicate that engagement does not always produce universal and unlimited performance enhancement. In modern banking organizations, engagement operates within work environments characterized by sales pressure, KPI aggressiveness, customer demands, and continuous monitoring, all of which simultaneously intensify employees' emotional and cognitive demands.

These conditions generate a performance paradox, namely a situation in which highly engaged employees remain vulnerable to hidden exhaustion and performance fatigue. Although engaged employees tend to be more proactive and persistent, they are also more susceptible to accelerated resource consumption because they continuously invest psychological energy to sustain work performance.

These findings reinforce the argument that engagement is not a fully stable and universally beneficial psychological condition. Instead, engagement is conditional, context-

dependent, and potentially unsustainable when individuals operate within environments characterized by excessive performance pressure.

The Moderating Role of Target Pressure: Engagement Under Pressure and Resource Depletion

The most important finding of this study is that target pressure significantly weakens the relationship between employee engagement and employee performance. This result indicates that the effectiveness of engagement in enhancing performance is strongly influenced by the intensity of target pressure experienced by employees.

These findings support the argument that target pressure within the banking sector is more closely associated with the characteristics of a hindrance demand rather than a challenge demand. Chronic target pressure not only increases performance demands but also creates continuous psychological surveillance that intensifies emotional strain, cognitive overload, and attentional fragmentation. Under such conditions, engagement loses part of its effectiveness because employees experience accelerated psychological resource depletion.

The findings also reinforce the perspective of Conservation of Resources (COR) Theory, which argues that individuals possess limited psychological resource capacity (Hobfoll et al., 2018). Highly engaged employees tend to invest emotional and cognitive energy more intensively to sustain performance. However, when target pressure persists continuously without adequate recovery opportunities, individuals experience declining psychological capacity, which ultimately reduces the effectiveness of engagement in generating performance enhancement.

Accordingly, this study demonstrates that employee engagement may simultaneously function as a motivational mechanism and a psychological vulnerability under excessive target pressure. These findings are important because they indicate that the dark side of engagement is not merely conceptual in nature, but also possesses empirical implications within modern organizations operating under high-performance pressure.

Theoretical Contributions

This study offers several important theoretical contributions. First, the study extends JD-R Theory by demonstrating that the relationship between employee engagement and employee performance is not entirely linear, but rather influenced by a boundary condition in the form of target pressure. These findings reinforce the perspective that the motivational pathway within JD-R Theory may be disrupted by the strain pathway through mechanisms of performance pressure and psychological depletion.

Second, this study enriches the employee engagement literature by introducing the perspectives of engagement under pressure and the dark side of engagement within the banking sector context. Engagement is no longer understood merely as a positive psychological state, but also as a form of psychological investment that may lose its sustainability within high-pressure work environments.

Third, this study integrates JD-R Theory with Conservation of Resources (COR) Theory

to explain how target pressure accelerates resource depletion and weakens the effectiveness of employee engagement. This theoretical integration broadens the understanding of the psychological cost of engagement within modern target-oriented organizations.

Practical Implications

This study provides important practical implications for banking organizations. The findings indicate that increasing employee engagement alone is insufficient to ensure performance sustainability when organizations simultaneously maintain excessive target pressure. Therefore, organizations need to manage the balance between performance pressure and employees' psychological sustainability.

Banking management should develop more realistic and adaptive performance target systems to prevent engagement from evolving into a source of psychological exhaustion. In addition, organizations need to strengthen job resources such as organizational support, work flexibility, coaching, and psychological support to help employees sustain work engagement without experiencing accelerated depletion.

Furthermore, organizations need to recognize that highly engaged employees may actually become the group most vulnerable to emotional fatigue when operating within excessively aggressive performance systems. Therefore, employee engagement management should be integrated with sustainable HRM practices that consider employee well-being and the long-term sustainability of employees' psychological resources.

CONCLUSION

This study found that employee engagement functions as a psychological mechanism that mediates the relationships between job resources, work motivation, and employee performance within the banking sector. However, the effectiveness of employee engagement in enhancing performance is neither universal nor linear. The findings indicate that target pressure significantly weakens the effect of employee engagement on employee performance, suggesting that the engagement–performance relationship is strongly influenced by work conditions and the intensity of target pressure experienced by employees. Accordingly, this study confirms that employee engagement in modern organizations is conditional, context-dependent, and potentially unsustainable when individuals operate within work environments characterized by target aggressiveness, KPI-based performance systems, and continuous performance monitoring.

These findings address a major conceptual tension within the employee engagement literature regarding why highly engaged employees remain vulnerable to exhaustion and why engagement does not always generate optimal performance enhancement. Within the banking sector context, employee engagement indeed functions as a motivational mechanism that helps individuals sustain emotional, cognitive, and behavioral involvement in their work. However, excessive target pressure accelerates psychological resource depletion through increased emotional strain, cognitive overload, and attentional fragmentation. Consequently,

engagement may shift from being a psychological asset into a psychologically costly investment that ultimately reduces long-term performance sustainability. These findings reinforce the argument that more engagement does not always lead to better performance, particularly in organizations operating under chronic and intensive performance pressure.

Theoretically, this study offers several important contributions to the development of organizational behavior literature. First, this study extends Job Demands–Resources (JD-R) Theory by demonstrating that the relationship between engagement and performance is not entirely dominated by the motivational pathway, but is also influenced by the strain pathway through mechanisms of performance pressure and psychological depletion. Thus, this study strengthens the dual pathway perspective within JD-R Theory and demonstrates that the effectiveness of engagement depends heavily on specific boundary conditions, particularly target pressure as a hindrance demand. Second, this study enriches the employee engagement literature by developing the perspectives of the dark side of engagement, engagement under pressure, and the conditional effectiveness of engagement, which have received relatively limited attention in organizational psychology research. Third, this study integrates JD-R Theory and Conservation of Resources (COR) Theory to explain how target pressure accelerates psychological resource consumption and reduces engagement sustainability within modern organizations characterized by high target orientation.

Practically, this study demonstrates that banking organizations cannot rely solely on increasing employee engagement as a strategy for enhancing performance without simultaneously considering the sustainability of employees' psychological resources. Excessively aggressive target-based systems may create hidden exhaustion among highly engaged employees, which in the long term may reduce performance effectiveness and increase the risk of burnout. Therefore, organizations need to develop sustainable human resource management approaches through more realistic target management, stronger job resources, the provision of recovery opportunities, and the development of performance evaluation systems that are not exclusively oriented toward short-term target achievement, but also toward employee well-being and psychological sustainability.

This study has several limitations. First, the use of a cross-sectional design prevents the study from capturing the dynamic changes in engagement and psychological depletion over time. Second, the use of self-report measurements may introduce perceptual bias, although the study implemented several procedures to minimize common method bias. Furthermore, this study did not empirically measure resource depletion as a direct construct, but rather positioned it as an explanatory theoretical mechanism.

Based on these limitations, future studies are encouraged to develop longitudinal examinations of engagement depletion and burnout trajectories within high-pressure organizations. Future research may also explore the roles of emotional labor, psychological recovery, digital performance surveillance, and hidden psychological strain in influencing engagement sustainability over time. In addition, the development of a dynamic engagement

model is considered important for understanding how employee engagement evolves psychologically within increasingly digitalized, competitive, and performance-driven organizational climates.

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