

Motivation, Engagement, and Work - Life Balance: Key Drivers of Employee Performance at An Indonesian Bank

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ARTICLE INFO

Article History:

Received : May 6, 2026

Revised : May 8, 2026

Accepted : May 9, 2026

Keywords:

Work engagement;

Work motivation;

Work-life balance;

Employee performance;

Indonesian Bank;



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ABSTRACT

This study investigates the effects of work engagement, work motivation, and work-life balance on employee performance at Bank X. Utilizing Structural Equation Modeling (SEM) and Partial Least Squares (PLS), the research reveals that work motivation significantly and positively influences employee performance, indicating that higher motivation leads to better job performance. Conversely, while work engagement demonstrates a positive correlation with performance, its effect is statistically insignificant, suggesting that merely enhancing engagement is insufficient without supportive factors such as motivation and a conducive work environment. Additionally, work-life balance positively impacts performance, yet this is also not statistically significant, highlighting the need for improved implementation of work-life balance policies. Overall, the findings emphasize the interconnectedness of motivation, engagement, and work-life balance in enhancing employee productivity. The study provides actionable recommendations for Bank X, including the development of motivational programs, the implementation of flexible work policies, and the establishment of a positive organizational culture. By adopting these strategies, Bank X can foster a more productive and satisfying work environment, ultimately enhancing overall employee performance.

1. INTRODUCTION

Employee performance is a crucial factor in determining organizational sustainability and service excellence in today's fast-paced and highly competitive banking sector. In service-based industries such as banking, employee performance is directly linked to service quality, customer satisfaction, and organizational competitiveness (Hasan et al., 2020; Abdirahman et al., 2020). In Indonesia and Southeast Asia, banks are facing increasing pressure due to rapid digital transformation, service innovation, and rising customer expectations. These changes require not only technological adaptation but also optimal human resource performance, particularly in service-oriented roles (Bakker & Demerouti, 2014; Al Marshoudi et al., 2023).

Internal performance reports at Bank X during 2023–2024 indicate several emerging organizational challenges. These include fluctuating employee performance across regional branches, increased workload due to the implementation of digital banking systems, and growing concerns related to employee fatigue and work-life imbalance. Previous studies suggest that excessive job demands and inadequate work-life balance can lead to stress, reduced productivity, and declining employee performance (Haar et al., 2014; Ab Wahab & Tatoglu, 2020). Furthermore, preliminary internal surveys indicate that although employee engagement programs have been implemented, their effectiveness in improving performance outcomes remains inconsistent. This condition reflects a potential misalignment between human resource initiatives and actual employee performance outcomes, as also highlighted in prior research (Stankevičiūtė & Savanevičienė, 2021).

From a theoretical perspective, previous research has consistently demonstrated that work motivation, work engagement, and work-life balance are key determinants of employee performance. Work motivation, as explained in Self-Determination Theory, plays a central role in driving employee productivity and goal achievement (Ryan & Deci, 2000; Ryan & Deci, 2022). Work engagement, characterized by vigor, dedication, and absorption, has been widely associated with improved performance and organizational outcomes (Schaufeli & Bakker, 2004; Bakker & Demerouti, 2014).

Meanwhile, work-life balance contributes to employee well-being, job satisfaction, and long-term productivity (Greenhaus & Allen, 2011; Haar et al., 2014).

However, despite these established relationships, several important gaps remain in the literature. First, most prior studies tend to examine work motivation, work engagement, and work-life balance independently, rather than within an integrated framework. This fragmented approach limits a comprehensive understanding of how these variables interact simultaneously in influencing employee performance, and reduces the ability to identify their relative importance within a unified model (Al Marshoudi et al., 2023; Bakker & Demerouti, 2014). Second, empirical evidence focusing specifically on the banking sector—particularly in developing countries such as Indonesia—is still limited, even though this sector is highly dynamic and heavily dependent on human capital performance (Hasan et al., 2020; Abdirahman et al., 2020). Third, a contextual gap exists as many previous studies emphasize high-technology or manufacturing industries, leaving service-based industries such as banking underexplored, despite the critical role of human interaction in determining performance outcomes (Stankevičiūtė & Savanevičienė, 2021).

Beyond the theoretical limitations, a practical gap is also evident within Bank X. Although the organization has implemented various human resource initiatives—such as motivation programs, employee engagement activities, and work-life balance policies—there has been no systematic empirical evaluation to assess their effectiveness in improving employee performance. The absence of such evidence-based evaluation creates uncertainty in identifying which human resource strategies are most impactful and efficient. This issue aligns with prior studies emphasizing the importance of evidence-based human resource management practices in enhancing organizational performance (Ab Wahab & Tatoglu, 2020; Silaban & Margaretha, 2021).

Given these conditions, the urgency of this research lies in the need to provide an integrated and empirical analysis of the key determinants of employee performance within the banking sector. In the context of increasing digital transformation, service excellence demands, and workforce adaptability, understanding how work motivation, work engagement, and work-life balance collectively influence performance becomes critically important (Bakker & Demerouti, 2014; Al Marshoudi et al., 2023). Without such understanding, organizations may continue to implement fragmented HR strategies that do not optimally enhance performance outcomes.

Based on these gaps and practical needs, this study aims to examine the simultaneous effects of work motivation, work engagement, and work-life balance on employee performance at Bank X using a Structural Equation Modeling (SEM-PLS) approach. By integrating Self-Determination Theory (SDT), Engagement Theory, and Job Demands-Resources (JD-R) Theory, this study is expected to contribute theoretically by offering an integrated model of employee performance, and practically by providing evidence-based human resource strategies to improve organizational effectiveness in the banking sector.

Theoretical Framework and Hypothesis Development

Employee performance in the banking sector is a critical outcome influenced by multiple psychological and organizational factors. In this study, three main constructs, work motivation, work engagement, and work-life balance, are analyzed within an integrated framework supported by Self-Determination Theory (SDT), Engagement Theory, and Job Demands-Resources (JD-R) Theory.

Work motivation refers to the internal and external forces that initiate, direct, and sustain work-related behavior (Deci & Ryan, 1990). According to Self-Determination Theory, motivation is driven by the fulfillment of three basic psychological needs: autonomy, competence, and relatedness. When these needs are satisfied, employees are more likely to exhibit intrinsic motivation, leading to higher productivity, stronger commitment, and improved job performance (Ryan & Deci, 2022). Empirical evidence also shows that motivated employees tend to set higher goals, exert greater effort, and achieve better performance outcomes (Locke & Latham, 2002). In the context of the banking sector, where performance is closely tied to service delivery and target achievement, motivation becomes a key driver of employee effectiveness.

H1: Work motivation has a positive and significant effect on employee performance.

Work engagement is defined as a positive, fulfilling work-related psychological state characterized by vigor, dedication, and absorption (Schaufeli & Bakker, 2004). Engagement Theory suggests that employees who are psychologically involved in their work are more likely to demonstrate higher levels of energy, commitment, and persistence (Kahn, 1990). Engaged employees tend to contribute beyond formal job requirements, which enhances organizational performance and reduces turnover intention (Stankevičiūtė & Savanevičienė, 2021). However, the effectiveness of engagement in improving performance may depend on the availability of organizational support, resources, and alignment with performance systems (Bakker & Demerouti, 2014). This indicates that engagement alone may not always translate directly into measurable performance outcomes without supportive conditions.

H2: Work engagement has a positive effect on employee performance.

Work-life balance refers to an individual's ability to effectively manage the demands of work and personal life (Greenhaus & Allen, 2011). Within the Job Demands-Resources (JD-R) framework, work-life balance is considered a critical resource that helps employees cope with job demands, reduce stress, and maintain well-being (Bakker & Demerouti, 2014). A balanced work-life condition contributes to higher job satisfaction, lower burnout, and improved long-term performance (Haar et al., 2014). In the banking sector, where employees often face high workloads and performance pressures, maintaining work-life balance becomes essential for sustaining productivity and preventing fatigue. However, its impact on performance is often indirect and may be more visible over the long term rather than in immediate outcomes.

H3: Work-life balance has a positive effect on employee performance.

Overall, these three constructs are expected to jointly influence employee performance, providing a more comprehensive understanding compared to studies that examine them separately. By integrating SDT, Engagement Theory, and JD-R Theory, this study offers a holistic framework to explain how psychological and organizational factors interact in shaping employee performance in the banking sector.

3. METHOD

In order to investigate the connections between work motivation, work engagement, work-life balance, and employee performance at Bank X, this study makes use of a quantitative research design. Information is gathered from workers at a particular moment in time using a cross-sectional survey approach. The sample for this study consists of various departments within Bank X, ensuring a diverse representation of the workforce. Participants were selected using a stratified random sampling technique to capture a range of demographic characteristics, including job role, age, gender, and years of service. The information was gathered using a structured online survey that was administered through the internal communication channels of the organization.

Scales that had been verified for each construct were included in the survey. According to Gagné et al., (2010), the Work Extrinsic and Intrinsic Motivation Scale (WEIMS) was utilized to assess the level of motivation at work. This scale takes into account both intrinsic and extrinsic elements that contribute to motivation. Using the Utrecht Work Engagement Scale (UWES), which measures vigor, devotion, and absorption, the researchers evaluated the level of work engagement among the participants (Schaufeli et al., 2006). The Work-Life Balance Scale (WLBS) was utilized in order to facilitate the evaluation of work-life balance. This scale takes into account an individual's capacity to effectively manage both their professional and personal duties (Navarro-Abal et al., 2018). In conclusion, the performance of the employees was evaluated using self-reported performance indicators, which were derived from the Performance Appraisal Scale (PAS). For the purpose of guaranteeing accurate measurement of the constructs, these instruments were chosen because of their proven reliability and validity in previous research.

Structural Equation Modelling (SEM) with Partial Least Squares (PLS) approaches were utilised so that the data that was collected could be analysed. The software that was utilised was SmartPLS. In addition to being resistant to deviations from the norm, this analytical method is particularly well-suited

for investigating intricate connections between several different variables. Subsequently, confirmatory factor analysis was performed in order to validate the measurement model. To gain an understanding of the direct and indirect impacts that are associated with the constructs, bootstrapping techniques were utilised to determine the relevance of the routes (Hair et al., 2022).

4. RESULT AND DISCUSSION

Results

Demographic Profile

The results of this survey process collected 306 respondents consisting of 6 regional offices from West Java, Central Java, East Java, Jakarta, North Sumatra, and Palembang for employees of Bank X consisting of top management to staff.

Table 1. Demographic Characteristics

Demographic Characteristics	Categories	Frequency (n)	Percentage (%)
Gender	Male	111	36
	Female	195	64
Age Group	17-25	18	6
	26-35	172	57
	36-45	84	28
	46-55	29	10
	>56	1	0
	Job Function	Staff	153
	Assistant Manager	39	13
	Manager	69	23
	AVP	26	9
	VP	16	5
	Executive Director	1	0
Location	Jawa Barat	182	60
	Jakarta	58	19
	Jawa Tengah	14	5
	Jawa Timur	17	6
	Sumatra Utara	15	5
	Palembang	13	4
Education Level	SMA	7	2
	D3	23	8
	S1/D4	254	84
	S2	20	7
	S3	0	0

The profiles of respondents based on various demographic characteristics, out of a total of 306 respondents, 111 of whom are men (55.5%) and 195 are women (44.5%), in the age range of 26-35 years, namely 172 people (56.6%). Respondents in the age range of 36-45 years amounted to 84 people (27.6%), while respondents aged 17-25 years amounted to 18 people (5.9%). Only a few respondents were over 46 years old. None of the respondents were under the age of 17. The total number of respondents was 304 people.

Furthermore, the data shows that most respondents are in the position of Staff, namely 153 people (50.3%). Respondents with the position of Manager amounted to 69 people (22.7%), and Assistant Manager as many as 39 people (12.8%). The positions of AVP and VP are filled by 26 people (8.6%) and 16 people (5.3%), respectively. The position of Executive Director was filled by 1 person (0.3%), and no respondents occupied the position of Senior Executive Director. Most respondents worked in West Java, which was 182 people (60.0%). A total of 58 people (19.0%) work in Jakarta, 17 people (5.5%) in East Java, 15 people (5.0%) in North Sumatra, 13 people (4.3%) in Palembang, and 14 people (4.6%) in Central Java. PLS-SEM, which stands for Partial Least Squares Structural Equation Modeling, is utilized in this study's data analysis, which is carried out with the help of SmartPLS software.

Outer Model Measurement

The reflective measurement model that was used in this research project (Hair et al., 2017) illustrates the connection that exists between the constructs and the indicator items that correspond to them. In order to conduct an analysis of the measurement model, it is necessary to demonstrate that the scales are both reliable and valid (Hair et al., 2019). Cronbach's Alpha, rho_A, and composite reliability are the statistical measures that are used to test the reliability of reflective scales. A value that is more than 0.70 is considered to be a threshold for all of these statistical measures.

Table 2. Validity and reliability

Variabel	Indicator	value	CR	CA	Rho_A	AVE
Work Engagement	WE1	0,801	0,940	0,927	0,936	0,641
	WE2	0,853				
	WE3	0,855				
	WE4	0,866				
	WE5	0,894				
	WE6	0,849				
	WE7	0,682				
	WE8	0,523				
	WE9	0,815				
Work Motivation	WM1	0,852	0,948	0,944	0,944	0,606
	WM2	0,756				
	WM3	0,816				
	WM4	0,712				
	WM5	0,724				
	WM6	0,699				
	WM7	0,824				
	WM8	0,816				
	WM9	0,819				
	WM10	0,756				
	WM11	0,727				
	WM12	0,704				
Work Life Balance	WLB1	0,902	0,937	0,904	0,904	0,831
	WLB3	0,896				
	WLB4	0,937				
Work Performance	WP1	0,802	0,916	0,888	0,916	0,734
	WP2	0,935				
	WP3	0,908				
	WP4	0,771				

Source: Data by researchers (2024)

The validity and reliability analysis of the variables, based on the provided indicators, demonstrates robust measurement properties. Work Engagement (WE) has a Composite Reliability (CR) of 0.940 and Cronbach's Alpha (CA) of 0.927, indicating high internal consistency, with an Average Variance Extracted (AVE) of 0.641, affirming convergent validity despite WE8 having a lower

loading (0.523). Work Motivation (WM) also shows strong reliability (CR = 0.948, CA = 0.944) and an AVE of 0.606, despite some lower individual loadings, such as WM6 (0.699). Work-Life Balance (WLB) has excellent reliability (CR = 0.937, CA = 0.904) and high AVE (0.831), while Work Performance (WP) also meets reliability standards (CR = 0.916, CA = 0.888) with an AVE of 0.734. Overall, these metrics confirm the constructs' validity and reliability in the research.

The next step was to investigate discriminant validity, which was done in accordance with the recommendations made by Fornell and Larcker (1981). According to their hypothesis, discriminant validity is achieved when the square root of the AVE is greater than all of the correlations that are found in the same row and column of the particular concept.

Table 3. Fornell Lacker

	Work Engagement	Work Life Balance	Work Motivation	Work Performance
Work Engagement	0,801			
Work Life Balance	0,507	0,912		
Work Motivation	0,865	0,630	0,779	
Work Performance	0,697	0,535	0,769	0,857

Source: Data processed by researchers (2024)

The results of the Fornell-Larcker criterion demonstrate that the constructs that were investigated in this study had discriminant validity. Work Engagement (0.801) and Work Performance (0.857) display strong internal correlations, demonstrating that these constructs are distinct yet reliable. The correlation between Work Engagement and Work Motivation (0.865) is notably high, indicating a strong relationship but still maintaining discriminant validity. Work-Life Balance also shows moderate correlations with Work Engagement (0.507) and Work Performance (0.535), suggesting a balanced yet distinct relationship between these constructs.

Hypothesis Testing

The structural model has been reviewed after it was established that the construct is the subject of the investigation. The direct path coefficients that determine the hypothesized correlations are displayed in table 4, and the variables are found to be collinear with one another.

Table 4. Path Coefficients

Hypothesis	STDEV	T Statistics	P Values
Work Engagement -> Work Performance	0,087	1,600	0,110
Work Life Balance -> Work Performance	0,050	1,859	0,063
Work Motivation -> Work Performance	0,087	6,775	0,000

Source: Data processed by researchers (2024)

The analysis of the data reveals varying levels of influence from each factor on employee performance. The most significant predictor of work performance is work motivation, with a path coefficient of 0.590 and a highly significant p-value of 0.000, demonstrating that employees' motivation strongly drives their performance. In contrast, work-life balance shows a weaker, but nearly significant relationship with work performance, indicated by a path coefficient of 0.094 and a p-value of 0.063, suggesting that while important, it plays a more subtle role. Work engagement, with a path coefficient of 0.139 and a p-value of 0.110, does not significantly impact work performance in this analysis. Therefore, fostering strong work motivation appears to be the key factor in enhancing employee performance at Bank X, while engagement and work-life balance may contribute in less direct ways. The significant influence of work motivation on employee performance at Bank X indicates that motivated employees are more likely to go above and beyond in their roles. This suggests that initiatives aimed at boosting motivation, such as recognition programs, opportunities for career advancement, and reward systems, are highly effective in fostering productivity. Motivation drives employees to set higher

goals, stay committed to tasks, and maintain a positive outlook, all of which contribute to enhanced performance.

On the other hand, the relationship between work-life balance and performance reflects a more nuanced connection. Work-life balance may not directly lead to higher performance in the short term, but it likely plays a critical role in maintaining long-term employee well-being, preventing burnout, and enhancing job satisfaction. Therefore, while its immediate impact on performance is less visible, its importance should not be underestimated in the overall employee experience at Bank X. Supporting work-life balance through policies like flexible working arrangements can enhance employees' mental and emotional health, indirectly benefiting performance over time. Work engagement, though showing some influence, appears to have a more complex role. Engagement may contribute to organizational loyalty and a positive work culture, but it alone does not guarantee higher performance levels. This might be because engagement needs to be paired with clear performance expectations and supportive management practices to truly impact employee output. Bank X could explore ways to better align engagement strategies with performance goals to maximize their effect.

Discussion

The findings of this study provide important insights into the relative influence of work motivation, work engagement, and work-life balance on employee performance at Bank X. Among the three variables, work motivation emerges as the most significant predictor of employee performance, while work engagement and work-life balance show positive but statistically insignificant effects. These results highlight both theoretical and contextual implications, particularly in service-based industries such as banking where performance is closely tied to human interaction and service delivery (Hasan et al., 2020; Abdirahman et al., 2020).

First, the strong and significant effect of work motivation on employee performance confirms the relevance of Self-Determination Theory, which emphasizes that intrinsically and extrinsically motivated employees are more likely to achieve higher performance levels (Ryan & Deci, 2000; Ryan & Deci, 2022). In the context of Bank X, this finding suggests that employees respond more strongly to motivational drivers such as rewards, recognition, and career advancement opportunities than to other psychological or contextual factors. This result is consistent with prior studies indicating that motivation directly influences goal achievement, commitment, and productivity (Locke & Latham, 2002; Silaban & Margaretha, 2021).

Second, although work engagement shows a positive relationship with employee performance, its effect is not statistically significant. This finding contrasts with much of the existing literature, which often reports a strong positive relationship between engagement and performance (Bakker & Demerouti, 2014; Schaufeli & Bakker, 2004). One possible explanation is that engagement alone may not be sufficient to drive performance without adequate organizational support, clear performance targets, or effective performance management systems. Previous studies suggest that the impact of engagement on performance is often mediated or moderated by organizational resources and leadership support (Al Marshoudi et al., 2023; Stankevičiūtė & Savanevičienė, 2021). In the case of Bank X, engagement programs may exist at a surface level but are not yet fully aligned with measurable performance outcomes, indicating a potential misalignment between employee psychological involvement and organizational performance systems.

Third, the effect of work-life balance on employee performance is also positive but insignificant, suggesting that its role is more indirect and long-term in nature. This finding aligns with the Job Demands-Resources (JD-R) Theory, which posits that work-life balance functions as a resource that reduces stress and burnout rather than directly increasing short-term performance (Bakker & Demerouti, 2014). Empirical studies have shown that work-life balance contributes more significantly to employee well-being, job satisfaction, and retention than to immediate performance outcomes (Haar et al., 2014; Ab Wahab & Tatoglu, 2020). In a high-pressure banking environment such as Bank X, employees may prioritize task completion and performance targets over personal well-being, which reduces the immediate observable impact of work-life balance on performance metrics. However, in the long run, inadequate work-life balance may lead to burnout, reduced engagement, and declining productivity (Greenhaus & Allen, 2011).

From a practical perspective, these findings imply that Bank X should prioritize strengthening motivational strategies as the primary driver of employee performance. This can be achieved through performance-based incentives, career development programs, and recognition systems, which have been shown to enhance employee productivity and organizational outcomes (Locke & Latham, 2002; Silaban & Margaretha, 2021). At the same time, engagement and work-life balance initiatives should not be neglected, but rather redesigned to better support performance outcomes. For example, engagement programs should be integrated with performance management systems, while work-life balance policies should be aligned with workload management and organizational culture to ensure long-term sustainability (Bakker & Demerouti, 2014).

Finally, this study contributes to the literature by demonstrating that in the banking sector, particularly in developing country contexts, the direct drivers of performance may differ from those identified in other industries. While engagement and work-life balance are important, their impact may be contingent upon organizational context, management practices, and performance systems. This finding supports the argument that human resource management practices must be contextualized based on industry characteristics and organizational conditions (Al Marshoudi et al., 2023).

5. CONCLUSION

The analysis reveals that work motivation is the most significant factor driving employee performance at Bank X, clearly outweighing the influence of both work-life balance and work engagement. While engagement and work-life balance contribute to the overall employee experience, their direct effect on performance is less pronounced. Therefore, enhancing motivation through well-designed employee programs, while maintaining a supportive work-life balance structure, could be the most effective strategy for improving overall performance at Bank X.

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