Volume 6 Issue 1 (2026) Pages 693 – 702
Amkop Management Accounting Review (AMAR)
ISSN : 2828-2248 (Online)

Analysis of Person-Job Fit and Work-Life Balance on Employee Engagement through Intrinsic Motivation in Generation Z of Private Banks in Pontianak

Margareta[1], Lianto[2]✉, Sunardi Ginting[3]
[1,2,3] Universitas Widya Dharma Pontianak, Indonesia

Abstract

Purpose: This study examines the effect of person–job fit and work–life balance on employee engagement, with intrinsic motivation as a mediating variable among Generation Z employees in National Private Commercial Banks (BUSN) in Pontianak.

Research Design and Methodology: A quantitative survey was conducted involving 170 Generation Z employees (born 1997–2012). Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with WarpPLS 7.0. The variables measured included person–job fit, work–life balance, intrinsic motivation, and employee engagement.

Findings and Discussion: The results indicate that person–job fit and work–life balance significantly and positively influence intrinsic motivation and employee engagement. Intrinsic motivation also shows a strong positive effect on employee engagement and partially mediates the relationships between person–job fit, work–life balance, and engagement. These findings suggest that psychological alignment with work and balanced life conditions stimulate internal motivation, which strengthens engagement among Generation Z employees.

Implications: The study provides managerial guidance for banking institutions to design HR strategies focusing on job alignment, flexible working arrangements, and intrinsic motivation development. Future research is recommended to explore additional psychological or organizational factors influencing engagement across different industries and generational groups.

Keywords: *person-job fit, work-life balance, intrinsic motivation, employee engagement, Generation Z*

✉ Corresponding author:
Email Address: lianto@widyadharma.ac.id

INTRODUCTION

Digital transformation in the banking sector has fundamentally changed workforce dynamics (Bindra *et al.,* 2025). Amidst this change, Generation Z (Gen Z), individuals born between 1997 and 2012, has begun to dominate the labor market with distinct characteristics from previous generations (Dimock, 2019). In Indonesia, Gen Z reaches 74.93 million people, or 27.94% of the total population, making it the largest demographic group, surpassing millennials (BPS, 2021).

The presence of Gen Z brings both challenges and opportunities for organizations, particularly the banking sector, which relies heavily on quality human resources (Osei *et al.,* 2023). As digital natives, Gen Z possess a strong ability to adopt new technologies and understand digital consumer behavior, making them a strategic asset in driving digital

DOI : 10.37531/amar.v6i1.3604

transformation in banking (Yilmaz *et al.,* 2024). However, Gen Z tends to be job-hopping, seek meaningful work, and prioritize work-life balance (Chillakuri, 2020; Deloitte, 2024).

Employee engagement is a crucial issue in this regard. *Engaged employees* demonstrate better performance, stronger commitment, and positively contribute to organizational productivity (Christian *et al.,* 2011; Bakker & Demerouti, 2023). However, global data shows a worrying trend *in engagement*. A Gallup survey (2025) recorded that only 23% of employees globally are *engaged,* while in Indonesia the *engagement rate* is slightly higher at 27%, with the majority of employees (58%) categorized as *not engaged* and 15% *actively disengaged.*

Previous research shows that *person-job fit* and *work-life balance* as an important factor influencing *employee engagement. Person-job Fit,* which refers to the match between individual characteristics and job demands (Cable & DeRue, 2002), has been shown to increase job satisfaction, motivation, and *engagement* (Chen *et al.,* 2024). Meanwhile, *work-life balance* contributes to reduced stress, improved psychological well-being, and higher work engagement (Wood *et al.,* 2020).

However, research results show inconsistencies. Shaalan and Hamid (2024) found that *person-job fit* had a significant positive effect on *work engagement,* in line with the findings of Ahmed *et al.* (2024) who confirmed a significant relationship between *work-life balance* and *employee engagement.* Conversely, Logor et al. (2024) found that *work-life balance* had a negative and insignificant effect on *employee engagement.* This inconsistency indicates the presence of other variables that could potentially bridge the relationship.

Intrinsic motivation emerged as a relevant variable. Based on *Self-Determination Theory* (Ryan & Deci, 2000), *intrinsic motivation* arises when individuals perform work because they feel challenged, enjoy the process, and find meaning in their work. Research by McAnally and Hagger (2024) shows that *intrinsic motivation* has a strong positive relationship with *employee engagement.* Specifically for Gen Z, Mahmoud *et al.* (2021) found that *intrinsic motivation* is a significant factor influencing *work motivation* and *engagement* in this generation.

Based on these gaps, this study aims to: (1) Analyze the influence *of person-job fit* and *work-life balance* on *intrinsic motivation* ; (2) Analyze the influence of *person-job fit* and *work-life balance* on *employee engagement* ; (3) Analyze the influence of *intrinsic motivation* on *employee engagement* ; (4) Analyze the mediating role of *intrinsic motivation* in the relationship between *person-job fit* and *work-life balance* on *employee engagement* in Generation Z BUSN employees in Pontianak.

This study involved four main variables. *Person-job fit* is the degree of match between an individual's characteristics and the demands of the job, encompassing *demand-abilities fit* and *need-supplies fit* (Cable & DeRue, 2002). *Work-life balance* refers to the balance of an individual's involvement in work and personal life, characterized by satisfaction in both roles (Greenhaus *et al.,* 2003). *Intrinsic motivation* is the internal drive to perform an activity because one enjoys the process and is interested in the task itself, rather than because of external rewards (Ryan & Deci, 2000). *Employee engagement, on the other hand,* is a positive state of mind related to work, characterized by *vigor, dedication,* and *absorption* (Schaufeli *et al.,* 2002).

Based on the description above, seven research hypotheses are formulated:

H1: *Person-job fit* has a significant positive effect on *intrinsic motivation.*
H2: *Work-life balance* has a significant positive effect on *intrinsic motivation.*
H3: *Person-job fit* has a significant positive effect on *employee engagement.*
H4: *Work-life balance* has a significant positive effect on *employee engagement.*
H5: *Intrinsic motivation* has a significant positive effect on *employee engagement .*
H6: *Intrinsic motivation* mediates the relationship between *person-job fit* and *employee engagement.*
H7: *Intrinsic motivation* mediates the relationship between *work-life balance* and *employee engagement.*

DOI : 10.37531/amar.v6i1.3604

METHODOLOGY

This study used a quantitative approach with a survey design. The population was all Generation Z employees working at National Private Commercial Banks (BUSN) in Pontianak City, consisting of 23 banks with a total of 222 Gen Z employees. A saturated sampling technique (census) was used involving the entire population. After distributing the questionnaire, 170 Gen Z employees with a minimum of 1 year of service participated as the research sample.

The study used four variables measured on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree). *Person-Job Fit* (PJF) was measured using two indicators from Cable and DeRue (2002), namely *demands-abilities fit* and *needs-supplies fit* (6 items). *Work-Life Balance* (WLB) is measured by 3 indicators from Greenhaus *et al.* (2003), namely *time balance, involvement balance,* and *satisfaction balance* (9 items). *Intrinsic Motivation* (IM) is measured by two indicators from Gagné and Deci (2005), namely *enjoyment in work* and *interest in tasks* (6 items). *Employee Engagement* (EE) is measured by three indicators from Schaufeli *et al.* (2002), namely *vigor, dedication,* and *absorption* (9 items).

Data were collected through an online questionnaire (*Google Forms)* distributed via the *WhatsApp application*. Data analysis used *Structural Equation. Modeling* with *the Partial Least Squares* (PLS-SEM) approach using WarpPLS 7.0 *software*. The analysis stages include: (1) descriptive statistical analysis; (2) evaluation of the measurement model *(outer model)* through convergent validity, discriminant validity, and reliability tests; (3) evaluation of the structural model *(inner model)* through the *R-square test, effect size, predictive relevance, path coefficient,* and mediation test; (4) model fit test; and (5) hypothesis test.

RESULTS AND DISCUSSION

Respondent Characteristics

Table 1(N=170)

Characteristics	Category	Amount	Percentage
Gender	Man	62	36%
	Woman	108	64%
Age	< 20 years	1	1%
	20-24 years old	44	26%
	25-28 years old	125	73%
Years of service	1-3 years	70	41%
	3-5 years	63	37%
	>5 years	37	22%
Position	Frontliner	73	43%
	Marketing	73	43%
	Back Office	24	14%

Table 1. Of the 170 respondents, the majority were female (64%), aged 25-28 years (73%), had 1-3 years of service (41%), and worked as frontliners or marketing (43% each).

Evaluation of Measurement Model (*Outer Model*)

Evaluation of the measurement model *(outer model)* aims to assess the validity and reliability of indicators in measuring latent constructs. The convergent validity test uses *the loading factor value* (≥0.60) and *the Average Variance Extracted* /AVE (≥0.50). Discriminant validity was tested by comparing the cross-loading and square root values of AVE with the correlation between constructs. Reliability was measured using *Composite Reliability* and *Cronbach's Alpha* (both ≥ 0.70) (Ghozali & Latan, 2017).

DOI : 10.37531/amar.v6i1.3604

Table 2 Results of Convergent Validity and Reliability **Tests**

Variables	Code	Loading Factor	AVE	Composite Reliability	Cronbach's Alpha
Person-Job Fit	PJF1	0.810	0.567	0.866	0.805
	PJF2	0.847			
	PJF3	0.798			
	PJF4	0.654			
	PJF6	0.632			
Work-Life Balance	WLB1	0.728	0.664	0.940	0.926
	WLB2	0.895			
	WLB3	0.899			
	WLB5	0.772			
	WLB6	0.735			
	WLB7	0.795			
	WLB8	0.893			
	WLB9	0.782			
Intrinsic Motivation	IM1	0.894	0.731	0.942	0.926
	IM2	0.875			
	IM3	0.822			
	IM4	0.880			
	IM5	0.872			
	IM6	0.782			
Employee Engagement	EE1	0.794	0.713	0.925	0.899
	EE3	0.835			
	EE6	0.853			
	EE7	0.897			
	EE8	0.838			

Table 2. Results show that all indicators have *a loading factor* ≥0.60 and an AVE ≥0.50, meeting the convergent validity criteria. *Composite Reliability* and *Cronbach's Alpha values* for all variables are ≥0.70, confirming good construct reliability.

Table 3the Discriminant Validity Test (Square Root of AVE)

Variables	**Person-Job Fit**	**Work-Life Balance**	**Intrinsic Motivation**	**Employee Engagement**
Person-Job Fit	**0.753**			
Work-Life Balance	0.502	**0.815**		
Intrinsic Motivation	0.612	0.770	**0.855**	
Employee Engagement	0.623	0.688	0.815	**0.844**

Table 3. The square root of the AVE value for each construct (diagonal numbers) is greater than the correlation between the other constructs, meeting the Fornell-Larcker criteria. This confirms good discriminant validity for each construct.

Structural Model Evaluation (*Inner Model*)

Evaluation of the structural model *(inner model*) tests the relationship between latent variables through *R-squared* (R^2), *effect size* (f^2), *predictive relevance* (Q^2), *path coefficients* and mediation test *(indirect effect).*

Mark R^2 measures the ability of exogenous variables to explain the variability of endogenous variables with substantial (≤0.70), moderate (≤0.45), and weak (≤0.25) categories (Hair *et al.,* 2014),

DOI : 10.37531/amar.v6i1.3604

Table 4- Square Test Results

Endogenous Variables	R-Square	Adjusted R-Square	Category
Intrinsic Motivation	0.672	0.668	Substantial
Employee Engagement	0.696	0.691	Substantial

Table 4. *Intrinsic motivation* has R^2=0.672 (substantial), meaning that 67.2% of the variability is explained by *person-job fit* and *work-life balance. Employee engagement* has R^2= 0.696 (substantial), indicating that 69.6% of the variability in *employee engagement* is explained by *person-job fit, work-life balance,* and *intrinsic motivation.* The research model has excellent predictive capabilities.

Effect size (f^2) testing to assess the strength of the influence of exogenous variables on endogenous variables, with strong (≥0.35), medium (≥ 0.15), and weak (≥ 0.02) criteria (Cohen, 1988).

Table 5Effect Size Results

Connection	Effect Size (f^2)	Category
Person-Job Fit →Intrinsic Motivation	0.189	Intermediate
Work-Life Balance →Intrinsic Motivation	0.483	Strong
Person-Job Fit →Employee Engagement	0.107	Weak
Work-Life Balance →Employee Engagement	0.093	Weak
Intrinsic Motivation →Employee Engagement	0.496	Strong

Table 5, *Work-Life Balance* shows a strong *effect size* on *intrinsic motivation* (f^2=0.483), while *intrinsic motivation* contributes the strongest influence in explaining the variability of *employee engagement* (f^2=0.496). *Person-job fit* and *work-life balance* have a relatively weak influence on *employee engagement.* direct *engagement.*

Predictive relevance (Q^2) to assess the predictive ability of a structural model, a Q^2 value ≥0 indicates that the model has good predictive ability (Geisser, 1974; Stone, 1974).

Table 6 Predictive Relevance Test Results (**Q^2**)

Variables	Q-Square (Q^2)	Category
Intrinsic Motivation	0.673	Strong
Employee Engagement	0.702	Strong

Table 6. The Q^2 value for *intrinsic motivation* is 0.673 and *employee engagement* is 0.702, which are in the strong category, confirming the good predictive ability of the model.

Structural relationships between constructs are evaluated through *Path coefficients* (β) and *p-values*, which indicate the direction, magnitude, and level of significance of the influence between variables. The *path coefficient* (β) value is used to indicate the direction and magnitude of the influence between the independent and dependent variables (Ghozali & Latan, 2017).
The β value ranges from -1 to 1, where positive values (0-1) indicate a unidirectional influence, while negative values (-1-0) indicate an opposite influence. The level of significance of the relationship is determined based on *the p-value,* namely p≤0.10 (weakly significant), p≤0.05 (moderately significant), and p≤0.01 (strongly significant) (Solimun *et al.,* 2017).

Table 7Path Coefficients Test Results

Connection	Path Coefficient (β)	P-value	Significance
PJF →IM	0.308	<0.001	Strong
WLB →IM	0.624	<0.001	Strong
PJF →EE	0.172	0.011	Moderate
WLB →EE	0.135	0.036	Moderate

DOI : 10.37531/amar.v6i1.3604

IM →EE	0.606	<0.001	Strong

Table 7. *Person-job fit* and *work-life balance* have a strong, significant positive effect on *intrinsic motivation* (β=0.308; p<0.001 and β=0.624; p<0.001). *Person-job fit* and *work-life balance* also show a moderate, significant positive effect on *employee engagement* (β=0.172; p=0.011 and β=0.135; p=0.036). *Intrinsic motivation* has a strong, significant positive effect on *employee engagement* (β=0.606; p<0.001).

The mediation effect test *(indirect effect)* is used to determine the role of mediating variables in the relationship between exogenous and endogenous variables, and to assess the magnitude and significance of the resulting indirect influence.

Table 8the Mediation Effect Test (Indirect Effect)

Connection	Path Coefficient (β)	P-value	Mediation Proportion	Types of Mediation
PJF →IM →EE	0.187	<0.001	52%	Partial
WLB →IM →EE	0.378	<0.001	74%	Partial

Table 8. *Intrinsic motivation* is proven to positively and significantly mediate the relationship between *person-job fit* and *work-life balance* on *employee engagement.* The mediation is partial with a mediation proportion of *work-life balance. balance* (74%) is higher than *person- job fit* (52%).

Table 9. Fit and Quality Indices

Indicator	Fit Criteria	P-Value	Mark	Information
Average Path Coefficient (APC)	p<0.05	P<0.001	**0.369**	Fit (p<0.001)
Average R-Squared (ARS)	p<0.05	P<0.001	**0.684**	Fit (p<0.001)
Average Adjusted R-Squared (AARS)	p<0.05	P<0.001	**0.680**	Fit (p<0.001)
Average Block VIF (AVIF)	≤5, ideally ≤ 3.3		**1,967**	Fit (Good)
Average Full Collinearity VIF (AFVIF)	≤5, ideally ≤ 3.3		**2,916**	Fit (Good)
Tenenhaus GoF (GoF)	Small>0.1; medium>0.25, large>0.36		**0.677**	Fit (Large)
Simpson's Paradox Ratio (SPR)	≥ 0.7, ideal =1		**1,000**	Fit (Perfect)
R-Squared Contribution Ratio (RSCR)	≥ 0.9, ideal=1		**1,000**	Fit (Perfect)
Statistical Suppression Ratio (SSR)	≥ 0.7		**1,000**	Fit (Perfect)
Nonlinear bivariate causality direction ratio (NLBCDR)	≥ 0.7		**1,000**	Fit (Perfect)

Table 9. Test results show the model has excellent fit. The APC, ARS, and AARS values are significant (p<0.001), indicating a significant relationship between variables with strong explanatory power. The AVIF and AFVIF values are below the ideal limit (≤ 3.3), ensuring the model is free from multicollinearity.

The Tenenhaus GoF value of 0.677 indicates a high model fit *(large fit)* . The SPR, RSCR, SSR, and NLBCDR values of 1.000 each indicate no Simpson's paradox, no statistical suppression effect, all paths contribute positively to R^2, and the direction of the causal relationship between variables is consistent with the theory.

Summary of Hypothesis Test Results

the path coefficient analysis and its significance, the following presented research model and hypothesis test results:

DOI : 10.37531/amar.v6i1.3604

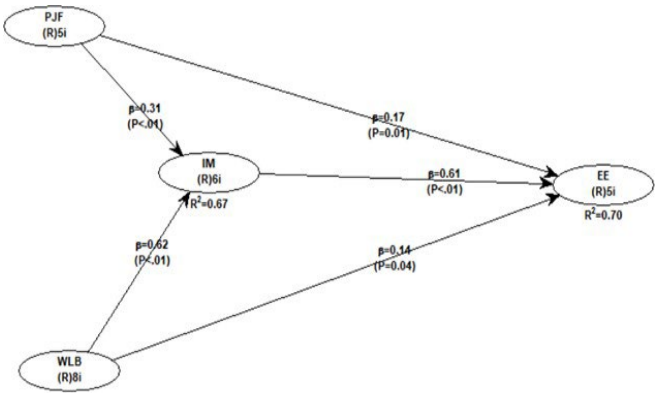

Figure 1. Structural Model Results

Table 10. Summary of Hypothesis Test Results

Hypothesis	Path Coefficient	P-value	Results
H1: PJF →IM	0.308	<0.001	Accepted
H2: WLB →IM	0.624	<0.001	Accepted
H3: PJF →EE	0.172	0.011	Accepted
H4: WLB →EE	0.135	0.036	Accepted
H5: IM →EE	0.606	<0.001	Accepted
H6: PJF →IM →EE	0.187	<0.001	Accepted (Partial Mediation)
H7: WLB →IM →EE	0.378	<0.001	Accepted (Partial Mediation)

Person-Job Fit Has a Positive and Significant Influence on Intrinsic Motivation (H1)

Person-Job Fit was shown to have a positive and significant effect on *intrinsic motivation* (β=0.308; p<0.001), thus H1 was accepted. This finding indicates that the match between employee abilities, skills, and needs with job demands can increase intrinsic motivation. When employees feel their work aligns with their personal competencies and needs, the internal drive to perform optimally is strengthened. This result aligns with the findings of Alqhaiwi *et al.* (2023) who stated that *person-job fit* plays a significant role in increasing employee intrinsic motivation.

Work-Life Balance Has a Positive and Significant Influence on Intrinsic Motivation (H2)

Work-Life Balance was shown to have a strong positive and significant effect on *intrinsic motivation* (β=0.624, p<0.001), thus H2 was accepted. As the strongest predictor of *intrinsic motivation,* work-life balance creates psychological well-being that drives internal motivation. This finding supports Al Riyami *et al.* (2023) who asserted that *work-life balance* plays a crucial role in building intrinsic motivation, particularly in terms of work flexibility.

Person-Job Fit Has a Positive and Significant Influence on Employee Engagement (H3)

Person–job fit has a positive and significant effect on *employee engagement* (β=0.172, p=0.011), thus H3 is accepted. Although its effect is smaller than other variables, this finding still confirms that the fit between individual characteristics and job characteristics encourages employees to be more fully engaged in their work. Employees who feel a good fit with their jobs tend to show higher levels of engagement. This finding is consistent with Guo and Hou (2022), who found that *person-job fit* increases *work engagement*.

Work-Life Balance Has a Positive and Significant Influence on Employee Engagement (H4)

Work-Life Balance was shown to have a positive and significant effect on *employee engagement* (β=0.135, p=0.036), thus H4 was accepted. Work-life balance is a crucial factor in

DOI : 10.37531/amar.v6i1.3604

building work engagement because it reduces role conflict that disrupts work focus. This finding aligns with Ahmed *et al.* (2024) who showed that *work-life balance* significantly contributes to *employee engagement* in the banking sector.

Intrinsic Motivation Has a Positive and Significant Influence on Employee Engagement (H5)

Intrinsic motivation has a strong positive and significant effect on *employee engagement* (β=0.606, p<0.001), thus H5 is accepted. As the strongest predictor in the model, this finding confirms that intrinsic motivation is the primary driver of work engagement. Intrinsically motivated employees demonstrate higher passion, dedication, and engagement because they work not simply for external demands or rewards, but for the enjoyment and meaning they find in their work. These results support Hoxha and Ramadani (2024) who stated that *intrinsic motivation* plays a significant role in increasing *engagement* and extra-curricular behavior.

Intrinsic Motivation Positively and Significantly Mediates the Relationship Between Person-Job Fit and Employee Engagement (H6)

Intrinsic Motivation was proven to positively and significantly mediate the relationship between *person–job fit* and *employee engagement* (β=0.187, p<0.001), so H6 was accepted. With a mediation proportion of 52%, *intrinsic Motivation partially mediates* the relationship. This suggests that when employees perceive their work as being aligned with their abilities and needs, this first generates intrinsic motivation, which then encourages them to engage more in their work. These results align with Hsu (2012), who emphasized the mediating role of *intrinsic motivation* in the relationship between *person–job fit* and *employee engagement.*

Intrinsic Motivation Positively and Significantly Mediates the Relationship Between Work-Life Balance and Employee Engagement (H7)

Intrinsic motivation positively and significantly mediates the relationship between *work–life balance* and *employee engagement* (β=0.378, p<0.001), thus H7 is accepted. With a mediation proportion of 74%, *intrinsic motivation* plays a very strong partial mediation role. Work–life balance creates psychological well-being that drives internal motivation, which ultimately increases *engagement.* This finding provides an important empirical contribution considering the study of the mediating role of *intrinsic motivation. Motivation* in the relationship between *work-life balance* and *employee engagement* is still relatively limited.

CONCLUSION

This study analyzed the influence of person–job fit and work–life balance on employee engagement with intrinsic motivation as a mediator among 170 Generation Z employees of a National Private Commercial Bank in Pontianak. The findings show that person–job fit and work–life balance significantly and positively affect intrinsic motivation, with work–life balance having a stronger influence (β = 0.624) than person–job fit (β = 0.308). Furthermore, person–job fit, work–life balance, and intrinsic motivation significantly increase employee engagement, where intrinsic motivation becomes the strongest predictor (β = 0.606). Intrinsic motivation partially mediates the relationship between person–job fit and work–life balance on employee engagement, with a higher mediation proportion for work–life balance (74%) compared to person–job fit (52%). The model demonstrates substantial predictive power (R^2 = 0.672 for intrinsic motivation and R^2 = 0.696 for employee engagement). Practically, banking management should prioritize work–life balance policies such as rotating duty systems for frontliners, flexible working arrangements including work-from-home options, and encouraging annual leave; strengthen intrinsic motivation through innovative work environments, continuous self-development opportunities, and appreciation culture; and improve recruitment by emphasizing person–job fit through comprehensive job analysis, competency assessment, and job rotation programs. However, the study is limited to BUSN in

Pontianak with uneven sample distribution; therefore, future research is recommended to expand samples across different bank types and cities and to include additional variables such as leadership style, compensation systems, and career development opportunities.

References:

Ahmed, S., Ashrafi, D. M., Ahmed, R., Ahmed, E., & Azim, M. (2024). How employee engagement mediates training and development and work–life balance toward job performance in private banks. *The TQM Journal, 36*(8), 1754–2731. https://doi.org/10.1108/TQM-09-2023-0304

Al Riyami, S., Razzak, M. R., Al-Busaidi, A. S., & Palalic, R. (2023). Impact of work from home on work–life balance: Mediating effects of work–family conflict and work motivation. *Heritage and Sustainable Development, 5*(1), 33–52. https://doi.org/10.26480/hsd.01.2023.33.52

Alqhaiwi, Z. O., Koburtay, T., & Karatepe, O. M. (2023). Linking person–job fit and intrinsic motivation to salespeople's service innovative behavior. *Journal of Services Marketing, 37*(9), 1186–1200. https://doi.org/10.1108/JSM-04-2023-0154

Bakker, A. B., Demerouti, E., & Sanz-Vergel, A. I. (2023). Job demands–resources theory: Ten years later. *Annual Review of Organizational Psychology and Organizational Behavior, 10*(1), 25–53. https://doi.org/10.1146/annurev-orgpsych-120920-053933

Bindra, S., Bhattacharya, S., & Bhattacharya, S. (2025). Traditional to digital: Human resource management transformation. *Journal of Work-Applied Management*. Advance online publication. https://doi.org/10.1108/JWAM-02-2025-0019

Cable, D. M., & DeRue, D. S. (2002). The convergent and discriminant validity of subjective fit perceptions. *Journal of Applied Psychology, 87*(5), 875–884. https://doi.org/10.1037/0021-9010.87.5.875

Chen, Q., Li, J., Shen, R., Wang, R., Xu, J., & Zhou, J. (2024). Career adaptability and work engagement: The roles of person–organization fit and job insecurity. *BMC Psychology, 12*, 562. https://doi.org/10.1186/s40359-024-02189-6

Chillakuri, B. (2020). Understanding Generation Z expectations for effective onboarding. *Journal of Organizational Change Management, 33*(7), 1277–1296. https://doi.org/10.1108/JOCM-02-2020-0058

Christian, M. S., Garza, A. S., & Slaughter, J. E. (2011). Work engagement: A quantitative review and test of its relationships with task and contextual performance. *Personnel Psychology, 64*(1), 89–136. https://doi.org/10.1111/j.1744-6570.2010.01203

Deci, E. L., & Ryan, R. M. (2000). Intrinsic and extrinsic motivations: Classic definitions and new directions. *Contemporary Educational Psychology, 25*(1), 54–67. https://doi.org/10.1006/ceps.1999.1020

Demerouti, E., & Bakker, A. B. (2023). Job demands–resources theory in times of crises: New propositions. *Organizational Psychology Review, 13*(3), 209–236. https://doi.org/10.1177/20413866221135022

Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research, 18*(1), 39–50.

Gagné, M., & Deci, E. L. (2005). Self-determination theory and work motivation. *Journal of Organizational Behavior, 26*(4), 331–362. https://doi.org/10.1002/job.322

Geisser, S. (1974). A predictive approach to the analysis of variance. *Biometrika, 61*(1), 101–107. https://doi.org/10.1093/biomet/61.1.101

Greenhaus, J. H., Collins, K. M., & Shaw, J. D. (2003). The relationship between work–family balance and quality of life. *Journal of Vocational Behavior, 63*(3), 510–531. https://doi.org/10.1016/S0001-8791(02)00042-8

Guo, Y., & Hou, X. (2022). The effects of job crafting on tour leaders' work engagement: The mediating role of person–job fit and meaningfulness of work. *International Journal of*

Contemporary Hospitality Management, 34(5), 1649–1667. https://doi.org/10.1108/IJCHM-09-2021-1082

Hsu, Y. R. (2012). Mediating roles of intrinsic motivation and self-efficacy in the relationship between perceived person-job fit and work outcomes. *African Journal of Business Management, 6*(7), 2616–2628. https://doi.org/10.5897/AJBM11.1393

Mahmoud, A. B., Fuxman, L., Mohr, I., Reisel, W. D., & Grigoriou, N. (2021). "We aren't your reincarnation!" Workplace motivation across X, Y and Z generations. *International Journal of Manpower, 42*(1), 193–209. https://doi.org/10.1108/IJM-09-2019-0448

McAnally, H. M., & Hagger, M. S. (2024). Autonomous and controlled motivation in self-determination theory: Relations with workplace outcomes. *Motivation and Emotion, 48*(1), 79–95. https://doi.org/10.1007/s11031-023-10045-x

Osei, L. K., Cherkasova, Y., & Oware, K. M. (2023). Unlocking the full potential of digital transformation in banking: A bibliometric review and emerging trends. *Future Business Journal, 9*(1), 30. https://doi.org/10.1186/s43093-023-00182-5

Ryan, R. M., & Deci, E. L. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist, 55*(1), 68–78. https://doi.org/10.1037/0003-066X.55.1.68

Schaufeli, W. B., Salanova, M., González-Romá, V., & Bakker, A. B. (2002). The measurement of engagement and burnout: A confirmatory factor analytic approach. *Journal of Happiness Studies, 3*(1), 71–92. https://doi.org/10.1023/A:1015630930326

Stone, M. (1974). Cross-validatory choice and assessment of statistical predictions. *Journal of the Royal Statistical Society: Series B, 36*(2), 111–133. https://doi.org/10.1111/j.2517-6161.1974.tb00994.x

Wood, J., Oh, J., Park, J., & Kim, W. (2020). The relationship between work engagement and work-life balance in organizations: A review of empirical research. *Human Resource Development Review, 19*(3), 240–262. https://doi.org/10.1177/1534484320917560

Yilmaz, B., Dinler Kısaçtutan, E., & Gürün Karatepe, S. (2024). Digital natives of the labor market: Generation Z as future leaders and their perspectives on leadership. *Frontiers in Psychology, 15*, 1378982. https://doi.org/10.3389/fpsyg.2024.1378982