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Analysis of the Quiet Quitting Phenomenon with Work Engagement and Job Satisfaction as mediators, Study of Employees in Indonesia Banking Industry

Melissa Gilbert Sitorus[1], Riani Rachmawati[2]
[1,2] Faculty of Economics and Business, University of Indonesia
Email: melissagilbertsts@gmail.com; riani.rachmawati@ui.ac.id

ABSTRACT

The phenomenon of quiet quitting has significantly captured global attention across various industries in recent years. Quiet quitting refers to a form of employee disengagement characterized by limiting their efforts to meeting minimal expectations and avoiding additional tasks or responsibilities beyond what is explicitly required. This behavior impacts organizational performance, workplace dynamics, and employee well-being. When employees silently disengage from full involvement in their work, organizations may experience decreased productivity, hindered teamwork dynamics, and challenges in retaining top talent. This research aims to analyze the determinant factors in the quiet quitting intention phenomenon, mediated by work engagement and job satisfaction. Data were collected through a questionnaire and analyzed quantitatively from 405 employees of a banking sector company in Indonesia using purposive sampling and analyzed with Partial Least Square-Structural Equation Modeling (PLS-SEM) using Smart PLS. By understanding these signs, organizations can early detect quiet quitting intention behaviors and take appropriate steps to determine the necessary actions to address the underlying issues of quiet quitting behavior.

KEYWORDS *Quantitative, Quiet Quitting Intention, Work Engagement, Job Satisfaction.*

INTRODUCTION

The global financial crisis of 2008 emphasized the importance of banking sector stability to the global economy. In Indonesia, economic growth in the fourth quarter of 2023 reached 5.04% (BPS, 2024), with the financial services sector contributing a significant 4.16% (BPS, 2023). OJK emphasized the importance of innovation and adaptation of business strategies to support economic growth, highlighting the stability and resilience of Indonesia's financial sector (OJK, 2023).

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In the banking sector, the level of employee engagement and job satisfaction has a significant impact on organizational performance. Work engagement reflects employees' physical, cognitive, and emotional attachment to their work (Kahn, 1990). Job satisfaction, on the other hand, affects employees' motivation and commitment to the organization (Agho et al., 1992). However, surveys show that the phenomenon of "quiet quitting" is increasingly spreading among employees, especially Millennials and Gen Z. Quiet quitting refers to a behavior in which employees limit their activities according to the formal job description without making extra efforts or initiatives for the benefit of the organization (Gallup, 2023).

Some studies suggest that individuals who indicate *quiet quitting* show a rejection of their responsibilities by blaming the situation, especially service-based companies whose services are intangible, dynamic, and demanding. (Kaptein & Van Helvoort, 2019; Wu & Wei, 2024).. *Social exchange theory* provides insight into how variables, including working conditions, job security, perceived career development opportunities, affective organizational commitment, and perceived organizational support, are interconnected. (Boy & Sürmeli, 2023; Formica & Sfodera, 2022; Mahand & Caldwell, 2023; Xueyun et al., 2023).. In addition, fostering engagement and job satisfaction through supportive and transparent leadership can improve overall organizational performance. (Garg et al., 2018; Hakro et al., 2022; Kašpárková et al., 2018; Yandi & Havidz, 2022)..

In accordance with OJK's direction to the Indonesian banking industry emphasizing the importance of continuous innovation, improving HR skills, managing employee engagement and satisfaction, and developing *responsive* business strategies, the banking industry is expected to improve its performance by retaining productive employees, and contribute significantly to national economic growth. Understanding the dynamics of *quiet quitting intention*, job satisfaction, and work engagement is crucial for the Indonesian banking industry. By adopting a SET perspective to explore *quiet quitting intention*, this study examines the reciprocal exchange between employees and companies, considering the influence of working conditions, job security, perceived career development opportunities, affective organizational commitment, and organizational support on work engagement and job satisfaction, and analyzes more deeply their impact on employees' desire to engage in *quiet quitting* behavior. By conducting this study, researchers are expected to provide suggestions and input for the banking industry and academics.

RESEARCH METHODS

This study uses a conceptual model that refers to social exchange theory (SET) to connect various variables in understanding quiet quitting intention. This model is inspired by Scopus-indexed studies such as Lu et al. (2023) and Xueyun et al. (2023), which explored occupational factors and their influence on quiet quitting intention with specific mediators and moderators.

The variable "Work Condition" is measured based on five indicators such as cleanliness, safety, temperature, light, and noise (Bashir et al., 2020). "Job Security" uses seven indicators to assess feelings of career security (Kuhnert et al., 1989;

MacNeil, 1994). "Perceived Career Development Opportunities" is measured by nine indicators covering skills and career development support (Kraimer et al., 2011). "Affective Organizational Commitment" refers to eight indicators from Allen & Meyer's (1990) scale that evaluates employees' emotional attachment to the organization. "Perceived Organizational Support" uses the scale of Eisenberger et al. (1997) scale with eight indicators that assess perceived organizational support. "Work Engagement" was measured using the Utrecht's Work Engagement Scale (UWES) from Schaufeli, Bakker, and Salanova (2006), while "Job Satisfaction" adopted the method from Macdonald & Maclntyre (1997).

This study applied structural equation modeling (SEM) method with partial least squares approach (PLS-SEM) to analyze the complex data between these variables. The results show that positive working conditions, job security, career development opportunities, organizational commitment, and organizational support can increase work engagement and job satisfaction, which in turn reduce quiet quitting intentions.

RESEARCH RESULTS AND DISCUSSION

Testing Main-test Results.

This research analysis was analyzed with a quantitative method approach. The analysis used is descriptive statistics and hypothesis testing with partial least square (PLS). PLS analysis is a multivariate statistical technique used to estimate the relationship between variables simultaneously. PLS can be applied for the purpose of prediction, exploration, and structural model development studies (Hair et al., 2019). PLS model evaluation includes three main aspects: measurement model evaluation (*outer model*), structural model evaluation (*inner model),* and overall model goodness and fit evaluation.

The number of respondents collected was 405. To ensure good data quality, further filtering was done by removing outlier data. For example, respondents who filled in all questions with the same number (e.g., 5 for all questions) or a specific number pattern (e.g., 1, 2, 3, 4, 5 for all questions) were considered as outliers because it indicates that the respondents input the data well, potentially affecting the results of the analysis of the relationship between variables.

Respondent Demographic Data

From a total of 496 respondents obtained from the survey process, 405 samples that have data quality conformity were obtained. The demographic profile of respondents is divided into several criteria, namely gender, age range, education strata, company where they work, position level, length of work and work unit.

Table 1. Demographic Data of Research Respondents

Gender						
Men			**Women**			
178 (43.95%)			227 (56.05%)			
Age Range						
≤ 25 years	**>25 - 30 Years**	**>30 - 35 Years**	**> 35 - 40 Years**	**> 40 - 45 Years**	**> 45 - 50 Years**	**> 50 Years**

36 (8.89%)	136 (33.58%)	140 (34.57%)	64 (15,80%)	18 (4.44%)	8 (1.98%)	3 (0.74%)
Education Level						
Diploma		**Bachelor**		**Master**		
8 (1.98%)		353 (87.16%)		44 (10.86%)		
Company to Work For						
BUMD	**SOE**	**Local Private**		**Private Multinational**		
21 (5.19%)	199 (49.14%)	168 (41.48%)		17 (4.20%)		
Position Level						
Staff	**Assi Officer**	**Asso Officer**	**Officer**	**Assit. VP**	**VP**	**Senior VP**
63 (15.31%)	75 (18.52%)	63 (15.56%)	109 (26.91%	78 (19.26%)	14 (3.46%)	4 (0.99%)
Length of Service						
≤ 2 Years	**> 2 - 4 Years**	**> 4 - 6 Years**	**> 6 - 10 Years**	**> 10 - 15 Years**	**> 15 - 20 Years**	**> 20 Years**
37 (9.14%)	96 (23.70%)	98 (24.20%)	108 (26.67%)	42 (10.37%)	12 (2.96%)	12 (2.96%)
Work Unit						
Branch Office		**Regional Office**		**Head Office**		
156 (38.52%)		107 (26.42%)		142 (35.06%)		

Source: Microsoft Excel output, reprocessed

Normality Test Data

The data normality test is conducted to determine whether the distribution of sample data is symmetrical or not. A high frequency of data away from the mean indicates that the data may be abnormally distributed.

Normally distributed data is characterized by a *bell-curved* graph. One method for testing data normality is the Shapiro-Wilk Test, which aims to determine whether data is normally distributed or not. The abnormality of data distribution can affect the selection of software or analytical tools suitable for research data processing. The *Shapiro-Wilk test* was conducted using the Jamovi application version 2.5.4 (Bozgun & Can, 2023; Joseph F. Hair et al., 2019; Mariyappan & Sangeetha, 2024; R Core Team, 2023; The jamovi project, 2024).. For all variables, it was found that the data distribution was not normal. The results of this data distribution and normality test help researchers choose the right *software* to continue the data processing process. Given that the data conditions on the constructs and variables have abnormal skewness values (the tendency does not form a *bell-curve*) and the p-value of the Shapiro-Wilk test is below 0.05, SmartPLS is considered the best data processing software. SmartPLS was chosen because this software is a *robust* choice for data processing for data that tends to be non-normalized. (Joseph F Hair et al., 2019; Hair Jr, Hult, Ringle, Sarstedt, Danks, et al., 2021).

Evaluation of the Measurement Model (Outer Model)

Evaluation of the measurement model aims to measure construct validity, namely the extent to which the latent variables represented by the measurement indicators are observed. Based on (Hair Jr, Hult, Ringle, Sarstedt, Danks, & Ray, 2021) measurement model evaluation consists of two main aspects, namely the reliability test assessed through *loading factor / outer loading* (≥ 0.70), *composite reliability* (≥ 0.70), Cronbach's alpha (≥ 0.70) and *average variance extracted* (AVE

≥ 0.50) and discriminant validity test assessed through Fornell and Lacker criteria, and HTMT (Heterotrait Monotrait Ratio) test which must be below 0.90.

Table 2. *Work Condition:* Outer Loading, Composite Reliability, and Average Variance Extracted

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Work Condition	**WO1**	Worksite noise	0.899	0.869	0.887	0.905	0.658
	WO2	Workplace climate	0.756				
	WO3	Risk of accident	0.758				
	WO4	Health hazards	0.760				
	WO5	Work site cleanliness	0.871				

Source: SmartPLS output, reprocessed

The *work condition* variable is measured by five valid items where the *outer loading* value lies between 0.756 - 0.899 which indicates that the five measurement items are strongly correlated in explaining working conditions. The level of reliability of the *working condition* variable is acceptable with a *composite reliability* value of 0.869 above 0.70 and *convergent validity* shown by AVE 0.658> 0.50. Among the five valid measurement items, *working condition is* seen to be more strongly reflected by WO1 (LF=0.899), namely *work* site noise and WO5, namely work site cleanliness (LF=0.871), indicating that these two environmental factors have a significant influence on employee perceptions of their working conditions. The results of this study are relevant to research conducted by Brunner et al. (2019); Xueyun et al. (2023) which show that noisy and unclean work environments can disrupt concentration, increase stress, and reduce employee motivation.

Table 3. *Job Security:* Outer Loading, Composite Reliability, and Average Variance Extracted (Connection)

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Job Security	**JS1**	How confident you can keep your current job	0.890	0.947	0.956	0.957	0.760
	JS2	Old-age security	0.885				
	JS3	Uncertainty of tenure	0.880				
Job Security	**JS4**	Transfer of function opportunities	0.900	0.947	0.956	0.957	0.760
	JS5	Performance	0.818				

	affects security	
JS6	Position importance level	0.848
JS7	Concern about losing your job	0.877

Source: SmartPLS output, reprocessed

The *job security* variable is measured by seven valid items where the *outer* loading value lies between 0.818 - 0.900 which indicates that the seven measurement items are strongly correlated in explaining job security. The level of reliability of the *job security* variable is acceptable with a *composite reliability* value of 0.956 above 0.70 and *convergent validity* shown by AVE 0.760> 0.50. Among the seven valid measurement items, *job security is* seen to be more strongly reflected by JS4 (LF = 0.900), namely the opportunity to transfer functions and JS1, namely the belief that you can keep your job (LF = 0.890), indicating that these two factors have a significant influence on employee perceptions of job security. This is in line with research stating that job insecurity can trigger anxiety and fear which ultimately affects organizational behavior such as turnover.

Table 4. *Perceived Career Development Opportunities*: Outer Loading, Composite Reliability, and Average Variance Extracted

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Perceived Career Development Opportunities (PCD)	**PCD1**	Specialization development support	0.836	0.927	0.930	0.939	0.633
	PCD2	Functional skills development opportunities	0.783				
	PCD3	Managerial development support	0.845				
	PCD4	Career functional development program (special skills and expertise)	0.790				
	PCD5	Managerial development opportunities	0.798				
	PCD6	Managerial career development program	0.777				
Perceived Career Development Opportunities (PCD)	**PCD7**	Attractiveness of career opportunities	0.779	0.927	0.930	0.939	0.633
	PCD8	Interest in career opportunities	0.827				
	PCD9	Appropriateness of opportunities with career goals	0.828				

Source: SmartPLS output, reprocessed

The PCD variable is measured by nine valid items where the *outer loading* value lies between 0.777 - 0.845 which indicates that the seven measurement items are strongly correlated in explaining employee opportunities in developing careers. The level of reliability of the PCD variable is acceptable with a *composite reliability* value of 0.930 above 0.70 and *convergent validity* shown by AVE 0.633> 0.50. Among the nine valid measurement items, *PCD* is seen to be more strongly reflected by PCD3 (LF = 0.845), namely managerial development support and PCD1, namely specialization development support (LF = 0.836), indicating that these two factors have a significant influence on employee perceptions of opportunities to develop their careers. Managerial development support can increase employees' job security by providing them with the necessary skills and knowledge to thrive in their current and future roles. This is in line with research showing that career development opportunities can reduce burnout and increase job satisfaction (Wang et al., 2020).

Table 5. *Affective Organizational Commitment:* Outer Loading, Composite Reliability, and Average Variance Extracted

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Affective Organizational Commitment (AC)	**AC1**	Career-long desire	0.898	0.956	0.959	0.963	0.767
	AC2	Feeling that the company's problems are the company's personal problems	0.900				
	AC3	Potential tie-ups with other organizations	0.833				
	AC4	Emotional bond with the organization	0.908				
	AC5	The feeling of being part of the organization's family	0.857				
	AC6	Company values and meaning for employees	0.908				
	AC7	Pride in the organization	0.824				
	AC8	Lack of a sense of belonging to the organization	0.871				

Source: SmartPLS output, reprocessed

Employees' affective commitment to the organization, which is measured through eight valid items with strong outer loading values ranging from 0.824 to 0.908. The job security variable also showed a good level of reliability with a composite reliability of 0.959 and convergent validity (AVE) of 0.767, confirming the validity of the measurement. The three main dominant aspects of affective commitment are emotional ties to the organization, the value and meaning of the company for employees, and emotional involvement and loyalty to the organization's reputation.

High affective commitment tends to increase employee motivation and productivity, as they feel emotionally connected to the company's goals. However, low affective commitment can lead to the phenomenon of quiet quitting, where

employees are physically present but less engaged. Social exchange theory highlights that employees with high affective commitment tend to engage in positive social exchanges with the organization.

The implementation of remote working in several banks in Indonesia has had mixed impacts on employees' affective commitment. While it can increase commitment as it provides flexibility and better work-personal balance, remote working can also decrease commitment as it reduces social interaction and creates feelings of isolation. Research shows the importance of social support, adequate work control, and resonant leadership in improving the affective commitment of remote working employees.

In this context, organizations need to pay attention to these factors to strengthen employees' affective commitment, which in turn can increase engagement, passion, and dedication in their work.

Table 6. *Perceived Organizational Support*: Outer Loading, Composite Reliability, and Average Variance Extracted

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Perceived Organizational Support	**POS1**	Openness to feedback and suggestions (Caring for employee opinions)	0.895	0.952	0.953	0.959	0.747
	POS2	Concern for employee welfare (Employee welfare program)	0.892				
	POS3	Alignment between personal and organizational values	0.865				
	POS4	Availability of assistance (management is responsive to employee problems)	0.882				
	POS5	Tolerance to error	0.810				
	POS6	Potential exploitation by organizations	0.861				
	POS7	Lack of organizational attention (feeling ignored or unappreciated)	0.854				
	POS8	Organization willing to help (organization-specific support for individuals)	0.854				

Source: SmartPLS output, reprocessed

The Perceived Organizational Support (POS) variable was measured using eight valid items with outer loading values ranging from 0.810 to 0.895, indicating that the seven items have a strong correlation in explaining perceived organizational support. The reliability level of POS was also well received, having a composite reliability of 0.953 and convergent validity (AVE) of 0.747 which exceeded the threshold value of 0.50. Among the valid measurement items, POS1 (LF=0.895) highlights openness to employees' input and suggestions and the organization's concern for their opinions, while POS2 (LF=0.892) reflects concern for employees' well-being through existing programs.

Perceived POS refers to employees' beliefs that the organization values their contributions, cares about their well-being, and supports their needs. This support encourages employees to increase dedication and effort at work, as well as reduce job stress and improve psychological well-being. However, a lack of support can result in decreased motivation and job satisfaction, and can even trigger quiet quitting behavior. In the banking industry in Indonesia, where work demands are high, POS is crucial in reducing stress and work-family conflict.

POS also plays a role in reducing emotional exhaustion and burnout, in accordance with the conservation of resources and job-demand resources theories. Competitive work environments and long working hours reinforce the need for organizational support as an important resource. Through wellbeing programs and an open work culture, HRM can increase POS and strengthen employees' commitment to the organization.

Table 7. *Work Engagement:* Outer Loading, Composite Reliability, and Average Variance Extracted

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Work Engagement	**WE1**	A feeling of being filled with positive energy at work	0.883	0.976	0,977	0,978	0,728
Vigor	**WE4**	Passion for work	0.872				
	WE8	Desire to work	0.830				
	WE12	A focused and productive mental state while working.	0.871				
Dedication	**WE15**	Mental toughness at work	0.740				
	WE2	This work is considered meaningful in line with personal values and interests.	0.870				
	WE5	Enthusiastic about work	0.883				
	WE7	This work is an inspiration	0.868				
	WE10	Confidence in work ability	0.868				
Absorption	**WE13**	Work provides opportunities to learn and develop intellectually	0.860				
	WE3	Time flies when working	0.860				
	WE6	Ability to focus on a task without distraction	0.804				

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Absorption	**WE9**	Feeling happy and proud when achieving a goal or completing a task	0.850	0.976	0,977	0,978	0,728
	WE11	Feeling emotionally connected to work	0.865				

	WE14	Actively and proactively engage in work	0.836				
	WE16	Emotional involvement with the work.	0.882				
	WE17	Persistence, The ability to keep trying despite facing difficulties or obstacles.	0.851				

Source: SmartPLS output, reprocessed

The Work Engagement (WE) variable was measured using 17 valid items covering the dimensions of vigor, dedication, and absorption, with outer loading values ranging from 0.804 to 0.883. This indicates that the seventeen items have a strong correlation in explaining work engagement. The reliability level of WE is also well received, having a composite reliability of 0.976 and convergent validity (AVE) of 0.712 which exceeds the threshold value of 0.50.

Among the 17 valid items, WE is mainly corroborated by WE5 (LF=0.883) which describes enthusiasm for work, WE1 (LF=0.883) which highlights the feeling of positive energy at work, and WE16 (LF=0.882) which indicates employees' emotional involvement with work. These three factors significantly contribute to overall work engagement. For example, employees with a high level of enthusiasm for work (WE5) will display passion in serving customers, offering solutions and banking products accordingly. In the morning, they come to the office with positive energy (WE1), ready to address customer requests and complaints. Dedication to work (from the dedication dimension) also makes them feel proud and important to the bank they work for. When interacting with customers, employees' full focus (WE16 and absorption) creates a satisfying service experience.

Work engagement is a positive psychological state that includes energy, enthusiasm, and deep involvement in work. Engaged employees show high dedication, strong passion, and deep focus towards their tasks. They feel emotionally connected to work, find meaning and purpose in it, and are motivated to deliver top performance. Work that triggers emotional engagement can fulfill employees' basic psychological needs, such as autonomy, competence and connectedness.

Employees who feel meaning and purpose in their work tend to have strong intrinsic motivation and are more attached to the organization. They are not just doing the minimum tasks or quiet quitting, but feel proud and motivated to make a significant contribution. Work engagement also correlates with high affective commitment to the organization, as employees feel that their work has a positive impact and adds value to the organization as a whole.

Table 8. *Job Satisfaction*: Outer Loading, Composite Reliability, and Average Variance Extracted

Variables	**Measurement Item**	**Indicator**	**Outer Loading**	**Cronbach's alpha**	**Composite Reliability (rho_a)**	**Composite Reliability (rho_c)**	**AVE**
	JOS1	Can interact well with superiors	0.766	0.953	0,956	0,960	0,706

Job Satisfaction	**JOS2**	Work provides room to use creativity and innovation	0.800
	JOS3	Feeling good about the work you do	0.894
	JOS4	Receive awards or appreciation for good performance (*recognition*)	0.897
	JOS5	Feeling good about working for the company	0.894
	JOS6	Established positive interpersonal relationships with coworkers	0.802
	JOS7	Confidence in security at work	0.865
	JOS8	Management shows concern for employees' needs and welfare.	0.828
	JOS9	believe that this work is good for physical health.	0.856
	JOS10	Salary in line with industry standards and work experience	0.788

Source: SmartPLS output, reprocessed

The *job satisfaction* variable is measured by 10 valid items where the *outer* loading value lies between 0.766 - 0.897 which indicates that the seven measurement items are strongly correlated in explaining the level of job satisfaction. The reliability level of the WE variable is acceptable with a *composite reliability* value of 0.956 above 0.70 and *convergent validity* shown by AVE 0.706> 0.50. Among the eight valid measurement items, JOS looks stronger reflected by JOS4 (LF = 0.897), namely employees receive rewards for a job well done, so they feel valued and recognized for their contributions, JOS5 (LF = 0.894), namely employees feel happy working in the company, and JOS3 (LF = 0.894), namely employees feel happy about the work done. These three factors show a strong correlation with overall *job satisfaction*. For example, an employee feels underappreciated for consistently achieving targets (low JOS4). The employee feels that the performance appraisal system is unfair and lacks transparency. In addition, the excessive workload and lack of flexibility in working hours put the employee under pressure (JOS5 low), the employee also felt the work was monotonous and lacked challenge (JOS3 low). The employee's dissatisfaction with these three factors (JOS4, JOS5, and JOS3) led to a decrease in his motivation and engagement at work, in accordance with Vroom's Expectancy Theory (1964), the employee felt that his efforts were not properly rewarded, the work environment was not supportive, and his job did not provide intrinsic satisfaction. As a result, the employee begins to exhibit *quiet quitting* behavior, i.e. reducing effort and contribution beyond his/her minimum responsibilities. (Atalay & Dağıstan, 2023)In this study, quiet quitting behavior has been comprehensively explained in Table 2.3. This case study illustrates how job dissatisfaction caused by motivational factors (Herzberg et al., 2023) can lead to job dissatisfaction. (Herzberg et al., 1959) can demotivate and trigger *quiet* quitting behavior (Vroom, 1964). This is in line

with the theory of organizational justice (Adams, 1965) which states that employees will be more motivated if they feel they are treated fairly and valued according to their contributions.

Table 9. *Quiet Quitting Intention:* Outer Loading, Composite Reliability, and Average Variance Extracted

Variables	Measurement Item	Indicator	Outer Loading	Cronbach's alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
Quiet Quitting Intention	**QQ1**	Prioritizing financial rewards as the main motivator for work.	0.796	0.950	0,954	0,959	0,771
	QQ2	Work just enough to keep your job.	0.892				
	QQ3	Career stagnation (Feeling no career advancement or development in the company.	0.898				
	QQ4	Feeling that work does not make a meaningful impact or contribution	0.919				
	QQ5	Feeling that meetings are unproductive or do not provide benefits	0.895				
	QQ6	Feeling tired and bored with work	0.898				
	QQ7	Feeling that the company does not care about the needs and welfare of employees	0.841				

Source: SmartPLS output, reprocessed

The *quiet quitting intention* variable is measured by seven valid items where the *outer* loading value lies between 0.796 - 0.919 which indicates that the seven measurement items are strongly correlated in explaining the level of job satisfaction. The reliability level of the WE variable is acceptable with a *composite reliability* value of 0.954 above 0.70 and *convergent validity* shown by AVE 0.771> 0.50. Among the eight valid measurement items, QQ is seen to be more strongly reflected by QQ4 (LF=0.919) i.e. Feeling work does not provide meaningful impact or contribution, QQ6 (LF=0.898) Feeling tired and bored with work and QQ3 i.e. career stagnation (LF=0.898). This shows that these three factors have a significant influence on employees' perceptions of their tendency to *quiet quit*.

Employees who feel their work is not meaningful or does not make a significant contribution tend to have a higher intention of quiet quitting. Emotional and physical exhaustion is also a strong factor in driving quiet quitting behavior, where employees feel unmotivated to give their best performance and tend to only perform the minimum tasks required.

Table 10. Fornell and Larcker's criteria

	AC	JOS	JS	PCD	POS	QQ	WO	WE
AC	**0.876**							

JOS	0.756	**0.840**						
JS	0.736	0.729	**0.872**					
PCD	0.738	0.749	0.739	**0.808**				
POS	0.805	0.765	0.719	0.766	**0.864**			
QQ	-0.770	-0.790	-0.740	-0.751	-0.767	**0.878**		
WO	0.436	0.520	0.514	0.527	0.509	-0.436	**0.811**	
WE	0.731	0.793	0.725	0.751	0.753	-0.784	0.536	**0.853**

Evaluation of discriminant validity needs to be done by looking at the fornell and larcker criteria. Discriminant validity is a form of evaluation to ensure that variables are theoretically distinct and empirically proven / statistical testing. Fornell and Larcker's criteria are that the root AVE of the variable is greater/higher than the correlation between other variables in the construct. The variable *perceived organizational support* has a root AVE (0.864) higher than its correlation with *job satisfaction* (root AVE = 0.765) and likewise with *job security (*root AVE = 0.719). These results indicate that the discriminant validity of the POS variable is met. Likewise with other variables in the construct, can be seen in Table 10.

Table 11. Heterotrait-Monotrait Ratio (HTMT) - Matrix

	AC	**JOS**	**JS**	**PCD**	**POS**	**QQ**	**WC**	**WE**
AC								
JOS	**0.788**							
JS	0.759	**0.755**						
PCD	0.773	0.788	**0.774**					
POS	0.839	0.799	0.744	**0.806**				
QQ	0.804	0.825	0.764	0.789	**0.801**			
WO	0.465	0.563	0.562	0.581	0.548	**0.472**		
WE	0.752	0.819	0.742	0.781	0.778	0.811	**0.572**	

Source: SmartPLS output, reprocessed

Hair et al. (2019) recommends HTMT because this measure of discriminant validity is considered more sensitive or accurate in detecting discriminant validity. The recommended value is below 0.90. The test results show that the HTMT value is below 0.90 for the variable pair, so discriminant validity is achieved. The variable divides the variance of the measurement item against the item that measures it more strongly than divides the variance in other variable items. Heterotrait-Monotrait Ratio (HTMT) matrix analysis provides evidence of discriminant validity when the monotrait-heteromethod correlation is greater than the heterotrait-heteromethod correlation (Campbell and Fiske 1959; John and Benet-Martinez 2000). In other words, the relationship between indicators within the same construct is stronger than the relationship between indicators across different constructs measuring different phenomena. This suggests that a construct is empirically unique and is a phenomenon that is not covered by other measurements in the model.

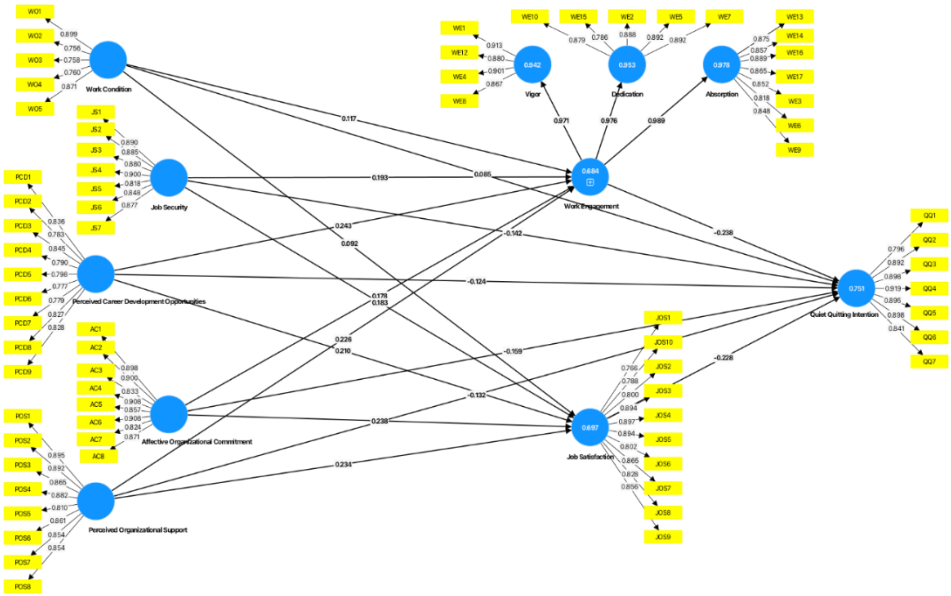

Figure 1. *Outer Model of* Research
Source: SmartPLS output, reprocessed)

Structural Model Evaluation (*Inner Model*)

Structural model evaluation is related to hypothesis testing of the influence between research variables. The structural model evaluation check is carried out in three stages.

First check the absence of multicollinearity between variables with the *Inner Variance Inflated Factor* (Inner VIF) measure. Inner VIF values below 5 indicate that there is no multicollinearity between the variables. (Hair Jr, Hult, Ringle, Sarstedt, Danks, & Ray, 2021)..

The second is hypothesis testing between variables by looking at the t statistical value or p-value. If the t statistic calculated is greater than 1.96 (t table>1.96) (*two tailed*) or the p-value of the test results is less than 0.05 (p-value <0.05) then there is a significant influence between the variables.

The third is the f square value, which is the effect of variables at the structural level with the f square criteria of 0.02 low, 0.15 moderate and 0.35 high. (Hair Jr, Hult, Ringle, Sarstedt, Danks, & Ray, 2021) and the f square of the mediation test is called the upsilon v statistic which is obtained by squaring the mediation coefficient (Lachowicz et al., 2018) which is interpreted in Assyarofi and Ifada (2024); Igamo et al. (2024); (Ogbeibu et al., 2021) are low mediating effect (0.02), moderate mediating effect (0.075) and high mediating effect (0.175).

Table 12. Multicollinear Test (Inner VIF) of data processed with SmartPLS

	VIF
Affective Organizational Commitment -> Job Satisfaction	3.461
Affective Organizational Commitment -> Quiet Quitting Intention	3.682
Affective Organizational Commitment -> Work Engagement	3.461

Job Satisfaction -> Quiet Quitting Intention	3.723
Job Security -> Job Satisfaction	2.834
Job Security -> Quiet Quitting Intention	3.005
Job Security -> Work Engagement	2.834
Perceived Career Development Opportunities -> Job Satisfaction	3.145
Perceived Career Development Opportunities -> Quiet Quitting Intention	3.396
Perceived Career Development Opportunities -> Work Engagement	3.145
Perceived Organizational Support -> Job Satisfaction	3.649
Perceived Organizational Support -> Quiet Quitting Intention	3.905
Perceived Organizational Support -> Work Engagement	3.649
Work Condition -> Job Satisfaction	1.486
Work Condition -> Quiet Quitting Intention	1.540
Work Condition -> Work Engagement	1.486
Work Engagement -> Absorption	1.000
Work Engagement -> Dedication	1.000
Work Engagement -> Quiet Quitting Intention	3.568
Work Engagement -> Vigor	1.000

Source: SmartPLS output, reprocessed

Before testing the hypothesis of the research structural model, it is necessary to ensure that there is no multicollinearity (high correlation between independent variables) in the model. This is done by checking the *Variance Inflation Factor* (VIF) statistical value on each variable. In this analysis (Table 11), the VIF values on all variables were found to be <5, indicating a low level of multicollinearity. These results corroborate the results of parameter estimation in SEM PLS is robust (unbiased).

Table 13. Hypothesis Test

Hypothesis	***Path Coefficient***	***p-value***	***95% Path Coefficient Confidence Interval***		***T statistics (|O/STDEV|)***	***f-square***
			Lower Limit	**Upper Limit**		
Factors affecting Work Engagement						
Work Condition -> Work Engagement	0.117	0.000	0.054	0.184	3.510	0.029
Job Security -> Work Engagement	0.193	0.001	0.087	0.313	3.327	0.042
Perceived Career Development Opportunities -> Work Engagement	0.243	0.001	0.087	0.378	3.234	0.060
Affective Organizational Commitment -> Work Engagement	0.178	0.012	0.048	0.325	2.525	0.029

Perceived Organizational Support -> Work Engagement	0.226	0.001	0.092	0.362	3.312	0.044
Factors affecting Job Satisfaction						
Work Condition -> Job Satisfaction	0.092	0.004	0.030	0.157	2.897	0.019
Job Security -> Job Satisfaction	0.183	0.001	0.074	0.296	3.235	0.039
Perceived Career Development Opportunities -> Job Satisfaction	0.210	0.002	0.077	0.334	3.151	0.046
Affective Organizational Commitment -> Job Satisfaction	0.238	0.007	0.078	0.426	2.692	0.054
Perceived Organizational Support -> Job Satisfaction	0.234	0.002	0.085	0.387	3.029	0.049
Factors affecting Quiet Quitting Intention						
Work Condition -> Quiet Quitting Intention	0.085	0.003	0.029	0.142	2.975	0.019
Job Security -> Quiet Quitting Intention	-0.142	0.023	-0.264	-0.018	2.282	0.027
Perceived Career Development Opportunities -> Quiet Quitting Intention	-0.124	0.032	-0.242	-0.011	2.139	0.018
Affective Organizational Commitment -> Quiet Quitting Intention	-0.159	0.005	-0.274	-0.053	2.837	0.028
Perceived Organizational Support -> Quiet Quitting Intention	-0.132	0.033	-0.253	-0.013	2.129	0.018
Work Engagement -> Quiet Quitting Intention	-0.238	0.001	-0.372	-0.099	3.394	0.064
Job Satisfaction -> Quiet Quitting Intention	-0.228	0.001	-0.363	-0.103	3.393	0.056
Mediatting Effect of Work Engagement						
Work Condition -> Work Engagement -> Quiet Quitting Intention	-0.028	0.016	-0.053	-0.009	2.404	0.000784
Job Security -> Work Engagement -> Quiet Quitting Intention	-0.046	0.026	-0.093	-0.013	2.221	0.002116
Perceived Career Development Opportunities -> Work Engagement -> Quiet Quitting Intention	-0.058	0.026	-0.114	-0.013	2.229	0.003364
Affective Organizational Commitment -> Work Engagement -> Quiet Quitting Intention	-0.042	0.027	-0.085	-0.009	2.212	0.001764
Perceived Organizational Support -> Work Engagement -> Quiet Quitting Intention	-0.054	0.025	-0.107	-0.015	2.244	0.002916
Mediatting Effect of Job Satisfaction						
Work Condition -> Job Satisfaction -> Quiet Quitting Intention	-0.021	0.029	-0.043	-0.006	2.180	0.000441
Job Security -> Job Satisfaction -> Quiet Quitting Intention	-0.042	0.022	-0.083	-0.012	2.289	0.001764
Perceived Career Development Opportunities -> Job Satisfaction -> Quiet Quitting Intention	-0.048	0.042	-0.102	-0.010	2.039	0.002304
Affective Organizational Commitment -> Job Satisfaction -> Quiet Quitting Intention	-0.054	0.013	-0.102	-0.017	2.488	0.002916

Perceived Organizational Support -> Job Satisfaction -> Quiet Quitting Intention	-0.053	0.048	-0.115	-0.012	1.977	0.002809

Source: SmartPLS output, reprocessed

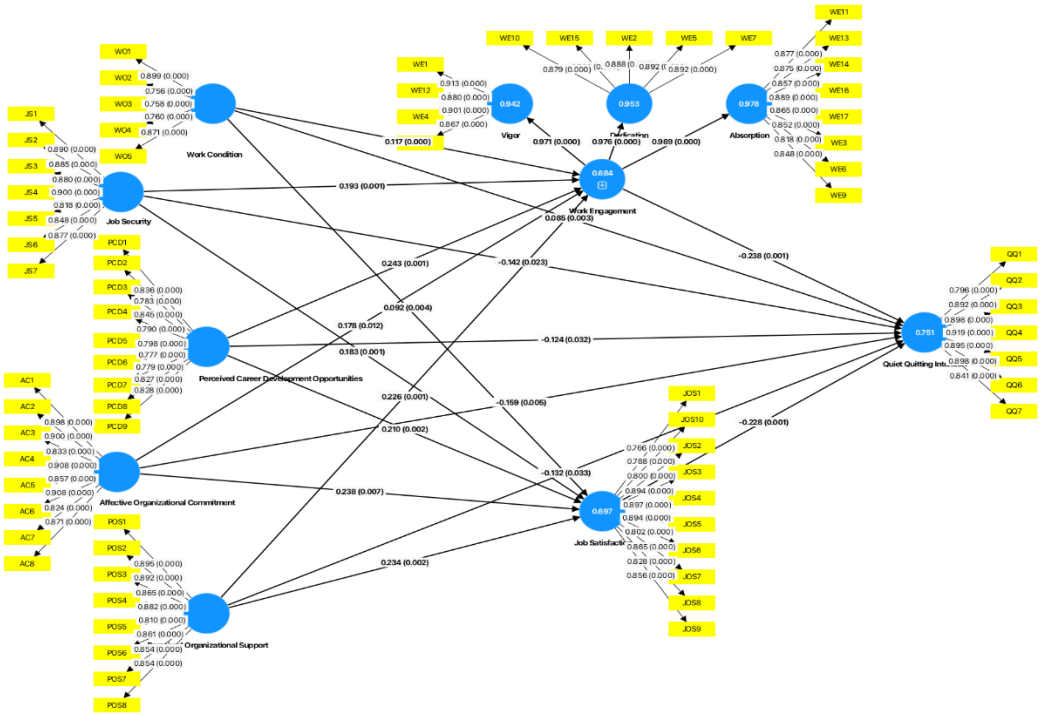

Figure 2. *Path Coefficient* and *P-value*
Source: SmartPLS output, reprocessed)

Model fit and goodness of fit evaluation

PLS is a variance-based SEM analysis with the aim of testing model theory that focuses on prediction studies. Therefore, several measures were developed to declare the proposed model acceptable, namely R-square, Q-square predict (*predictive relevance)*, SRMR, PLS predict, (Joseph F Hair et al., 2019) and checking the robustness of the model by testing the linearity of the relationship between variables (Joseph F Hair et al., 2019).

Table 14. Table R square and Q Square

	R-square	Q-square
Job Satisfaction	0.697	0.682
Quiet Quitting Intention	0.751	0.693
Work Engagement	0.684	0.670

Source: SmartPLS output, reprocessed

The R-square statistical measure illustrates the amount of variation in endogenous variables that can be explained by other exogenous / endogenous variables in the model. According to Chin (1998), the qualitative interpretation value of R square is 0.19 (low influence), 0.33 (moderate influence), and 0.66 (high influence).

Based on the processing results above, it can be said that:

1. The magnitude of the joint influence of work conditions, job security, perceived career development opportunities, affective organizational commitment, perceived organization on work engagement is **68.40%** (high influence).
2. The magnitude of the joint influence of work conditions, job security, perceived career development opportunities, affective organizational commitment, perceived organization on job satisfaction is **69.70%** (high influence).
3. The magnitude of the joint influence of work conditions, job security, perceived career development opportunities, affective organizational commitment, perceived organizational, work engagement and job satisfaction on quiet quitting intention is **75.10%** (high influence).

Q square is a measure of predictive accuracy, namely how well each change in exogenous / endogenous variables is able to predict endogenous variables. This measure is a form of validation in PLS to state the suitability of model predictions (*predictive relevance*). The q square value> 0 states that the model has *predictive relevance,* but in Hair et al (2019) the qualitative Q square interpretation value is 0 (low influence), 0.25 (moderate influence), and 0.50 (high influence).

Based on the processing results above, it can be said that:

Q-square value of *work engagement* variable is 0.670 > 0.50 (high prediction accuracy), *job satisfaction* 0.682 > 0.50 (high prediction accuracy) and *quiet quitting intention* 0.693 > 0.50 (high prediction accuracy).

SRMR is a measure of model fit, namely the difference between the data correlation matrix and the estimated model correlation matrix. In Hair et al (2021), the SRMR value below 0.08 indicates a fit model. The model estimation result is 0.055, which means that the model has an *acceptable* fit. Empirical data can explain the influence between variables in the model.

Hair et al (2019) state that PLS is an SEM analysis with predictive purposes. *PLS-predict* works as a form of validation of the strength of the PLS prediction test, namely by explaining the predictive power of the model, the output is by providing a prediction error, if the error is low then the predictive power can be said to be high. To show that the PLS-SEM results have a good measure of predictive power, it is necessary to compare it with the basic model, namely the linear regression model (LM). The PLS-SEM model is said to have predictive power if the RMSE (*root mean squared error*) or MAE (*mean absolute error*) size of the PLS *model* is lower than the linear regression model Hair et al (2019). If all PLS model measurement items have RMSE (Root Mean Square Error) and MAE (Mean Absolute Error) values lower than the linear regression model, the PLS model has

high predictive power. If most of it has medium predictive power. Table 14. shows that the proposed PLS model has medium *predictive* power.

Table 16. PLS *Predict*

Indicator	Model PLS-SEM		Model LM	
	PLS-SEM_RMSE	PLS-SEM_MAE	LM_RMSE	LM_MAE
WE11	0.990	0.731	1.007	0.769
WE13	0.983	0.743	1.013	0.778
WE14	0.983	0.754	1.009	0.798
WE16	0.921	0.672	0.939	0.710
WE17	1.029	0.750	1.082	0.794
WE3	0.998	0.753	1.017	0.795
WE6	1.018	0.772	1.051	0.807
WE9	0.972	0.735	1.021	0.773
WE10	0.978	0.738	1.001	0.775
WE15	1.016	0.779	1.067	0.845
WE2	0.931	0.685	0.914	0.679
WE5	0.947	0.706	0.954	0.723
WE7	0.951	0.696	0.981	0.751
JOS1	0.913	0.683	0.955	0.707
JOS10	1.012	0.802	1.046	0.831
JOS2	1.057	0.841	1.081	0.875
JOS3	0.832	0.622	0.854	0.656
JOS4	0.833	0.634	0.835	0.646
JOS5	0.856	0.640	0.877	0.665
JOS6	0.975	0.746	1.012	0.769
JOS7	0.870	0.669	0.895	0.685
JOS8	0.844	0.650	0.874	0.686
JOS9	0.973	0.748	1.026	0.804
QQ1	1.089	0.885	1.154	0.926
QQ2	1.090	0.855	1.104	0.876
QQ3	1.075	0.828	1.111	0.877
QQ4	0.974	0.745	0.944	0.737
QQ5	1.015	0.794	1.036	0.787
QQ6	1.050	0.786	1.024	0.769
QQ7	1.158	0.910	1.203	0.944

Source: SmartPLS output, reprocessed

CONCLUSION

This research aims to understand the phenomenon of quiet quitting in the banking industry, which has become a significant issue in recent years (Suvey Michael Page, 2021). This research supports that factors such as working conditions, job security, career development opportunities, affective organizational commitment, and organizational support perceived by employees significantly influence quiet quitting intentions. The Social Exchange Theory (SET) approach is used, emphasizing the principle of reciprocity in human interactions, where individuals seek to maximize benefits and minimize costs in their relationships (Liu & Deng, 2011). Fulfilling employees' psychological needs can increase their loyalty and performance, but imbalances in this exchange can lead to dissatisfaction and trigger quiet quitting. Research found that excessive working conditions can reduce employee autonomy, decrease intrinsic motivation, and increase quiet quitting tendencies. Uncertainty about the future of work, especially as the banking industry goes digital, can decrease employee motivation and commitment, increasing the risk of quiet quitting (Sverke et al., 2002). Lack of career opportunities makes employees feel stagnant and unmotivated (Baruch, 2004), low affective commitment decreases engagement in work (Meyer & Allen, 1991), and the perception that the organization values employee contributions can increase job satisfaction and reduce quiet quitting (Eisenberger et al., 1997). This study also found that work engagement and job satisfaction mediate the negative effects of job security, career development opportunities, affective organizational commitment, and organizational support on quiet quitting. Therefore, increasing work engagement and job satisfaction can minimize the tendency of quiet quitting.

Managerial implications indicate that management needs to address the root causes of quiet quitting. Work engagement and job satisfaction variables have a significant influence on quiet quitting intentions. Indicators that correlate strongly with work engagement include enthusiasm for work, feelings of positive energy, and emotional involvement of employees in work. Employees who feel enthusiastic and positively energized tend to have high levels of work engagement, which has a positive impact on performance, job satisfaction, psychological well-being, and employee loyalty. Indicators that correlate strongly with job satisfaction include appreciation for good work, feeling good about working for the company, and satisfaction with the work performed. Dissatisfaction with these factors can lead to decreased motivation and engagement in work, which encourages quiet quitting behavior. To overcome potential respondent bias in this study, future research could use qualitative interview methods or observational studies. In addition, research can be studied from the perception of the organization, with a focus on psychological capital and high-performance work systems to create superior human resources and support the company's competitive advantage.

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