



Fostering Engagement through Job Resources and Social Support: An Empirical Evidence from Banking Industry

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Abstract

This study investigates the influence of job resources and social support on employee engagement within the banking industry, utilizing the Job Demands-Resources (JD-R) framework. Given the demanding nature of the financial sector, understanding the drivers of a dedicated and vigorous workforce is essential for organizational resilience. Employing a cross-sectional descriptive research design, data were collected from 537 permanent bank employees in South Gujarat, India, through snowball sampling between July and December 2025. The data were analysed using Structural Equation Modelling (SEM) via SmartPLS 4.0 to assess the measurement and structural models. The empirical results support both research hypotheses, revealing that job resources ($\beta = 0.347, p < 0.001$) and social support ($\beta = 0.198, p < 0.001$) significantly and positively influence employee engagement. The model demonstrated moderate predictive accuracy, explaining 39.7% of the variance in engagement. These findings underscore the importance of fostering autonomy, providing constructive performance feedback, and cultivating supportive supervisory relationships to enhance employee dedication. While limited by its cross-sectional nature and regional focus, this research provides vital insights for bank management to design interventions that leverage social and organizational resources to optimize human capital in an increasingly volatile market.

Keywords: Employee Engagement, Job Resources, Social Support, Banking Industry

Introduction

Employee engagement has emerged as a critical construct in contemporary organizational psychology, recognized for its profound impact on individual well-being and organizational success. Engaged employees are characterized by high levels of energy, dedication, and absorption in their work, leading to superior job performance, increased job satisfaction, and reduced turnover intentions (Albrecht et al., 2021; Nasurdin et al., 2018). Understanding the drivers of such a positive work-related state is crucial, and the Job Demands-Resources model provides a robust framework, positing that job resources play a pivotal role in cultivating engagement (Demerouti & Bakker, 2023; Nasurdin et al., 2018; Schaufeli, 2017).

Job resources encompass physical, social, psychological, and organizational aspects that help achieve work goals, reduce job demands, and foster personal growth (Jolly et al., n.d.; Nasurdin et al., 2018). Among these, social support, originating from various sources such as supervisors, colleagues, and the organization itself, is identified as a vital resource for employee engagement (Jolly et al., 2021; Nasurdin et al.,

2018). Perceived support from these sources can intrinsically motivate employees by fulfilling basic needs and extrinsically by facilitating goal accomplishment, thereby encouraging reciprocity and heightened engagement (Jolly et al., 2021; Mazzetti et al., 2023; Nasurdin et al., 2018).

The banking industry, characterized by demanding work environments and significant customer interaction, presents a particularly relevant context for examining these relationships (Rasool et al., 2024; Talebzadeh & Karatepe, 2019). Employees in customer-contact roles, prevalent in banking, have historically shown lower engagement levels, making the exploration of fostering engagement critical within this sector (Talebzadeh & Karatepe, 2019). Therefore, this study aims to empirically investigate how job resources, specifically various forms of social support (organizational, supervisory, and peer support), contribute to fostering employee engagement within the banking industry.

Job Resources and Employee Engagement

An engaged employee is committed, devoted, and immersed in their work (Schaufeli et al., 2004).

Consequently, engaged personnel necessitate elevated levels of energy, involvement, motivation, and concentration in their work (Hakanen et al., 2026). Demerouti et al. (2001) defined job resources as the elements of a job that paid employees in fulfilling diverse job demands, promote goal attainment, and encourage learning, development, and engagement. Job resources may exist at many organisational levels: Autonomy exists at the task level, performance feedback occurs at the interpersonal level, and career development chances are available at the organisational level (Bakker and Demerouti, 2007). JD-R theory posits that job resources augment employee engagement, whereas job demands contribute to burnout (Taris et al., 2014). A multitude of study investigations (e.g., Bakker et al., 2007; Hakanen et al., 2019) have investigated the Influence of individual and task-specific job resources and their interactions on employee engagement in the workplace.

Halbesleben's meta-analysis (2010) indicates that diverse job resources, such as feedback, exhibit the strongest link with vigour and absorption. A study by Crawford et al. (2010) similarly revealed a strong correlation between task variety, possibilities for advancement, and employee engagement. A meta-analysis conducted by Lesener et al. (2020) demonstrated that individual resources, such as work control, opportunities for growth, and task resources, significantly impact employee engagement. In conclusion, various studies and the JD-R hypothesis (Bakker & Demerouti, 2017) indicate that an extensive array of job resources is essential for work engagement. Building upon prior studies, the subsequent hypothesis is articulated:

H1: Job resources are positively influencing employee engagement.

Social Support and Employee Engagement

Social support includes any assistance that individuals obtain or expect from their interactions with others (Papakonstantinou & Papadopoulos, 2009). An employee may obtain assistance in the workplace from an immediate supervisor, the organisation, colleagues, or family members (Lysaght & Larmout-Trode, 2008; Nasurdin et al., 2018). Supervisory support refers to the social connection between employees and their supervisors, wherein employees evaluate the degree to which supervisors value their contributions and prioritise their welfare (Eisenberger et al., 2002). Social exchange theory posits that when employees perceive their supervisor as helpful and invested in their welfare, they cultivate a connection to the organisation and feel compelled to reciprocate by staying with the company (Oathman and Nasurdin, 2013). Perceived organisational support (POS) denotes employees' collective impression that their organisation values their contributions and prioritises their welfare (Rhoades & Eisenberger, 2002). Employees' view of an organisation as helpful can enhance their engagement and self-assurance, so fostering a stronger connection to both their work and the organisation. Moreover, Meijman

and Mulder (1998) and Schaufeli and Bakker (2004) posited that social support can augment employee motivation. Social support enhances intrinsic motivation by satisfying employees' feelings for belonging (Xanthopoulou et al., 2008; Caesens et al., 2014). It serves as an extrinsic motivator, as a friendly and resourceful work environment enhances employees' motivation and commitment to their tasks (Oathman and Nasurdin, 2013).

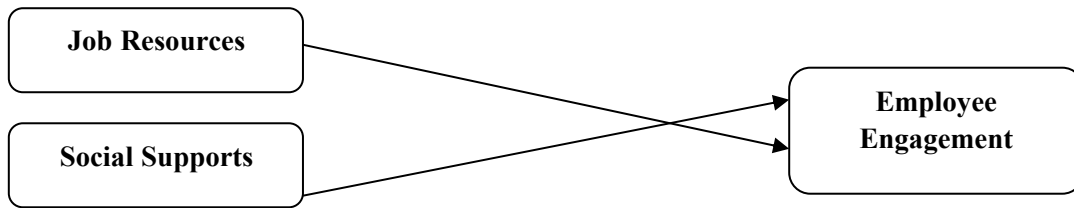
Prior empirical research has demonstrated a substantial positive influence of social support on employee engagement (Bakker et al., 2003; Schaufeli & Bakker, 2004; Hakanen et al., 2006; Korunka et al., 2009; Halbesleben, 2010; Christian et al., 2011; Krishnaveni and Monica, 2017; Nasurdin et al., 2018; Talebzadeh and Karatepe, 2020). A positive correlation between social support and employee engagement was seen among bank employees (Singh and Srivastava, 2015; Yildirim and Darican, 2024). Nonetheless, the connection has not been previously examined within Gujarat's financial sector. Therefore, in accordance with the literature study, the subsequent hypothesis is posited: H2: Social support is positively influencing employee engagement.

Research Methodology

The present study used a cross-sectional descriptive research design to achieve research objectives. To collect the initial data set, participants were recruited from the banking sector who agreed to participate in the study. The selection criteria were that respondents had worked for at least 6 months at any type of bank in the province of South Gujarat and that their employment was permanent.

All measures used in the present study were drawn from the literature. It has been ensured that the adopted scale must have developed and tested in the Indian context. Job resources were measured through the twelve-item scale developed by Hackman and Oldham (1974). The level of social support was measured using a 12-item scale developed by Karasek and Theorell (1990). The nine-item Schaufeli et al. (2006) scale was used to measure employee engagement. All the measures used a seven-point Likert scale ranging from strongly agree (7) to strongly disagree (1).

Figure 1: Proposed Research Framework



A snowball sampling method was employed to select the sample and collect data. Initially, branch managers who are in contact with researchers were contacted. Permission to collect data from their respective banks was obtained, and emails were sent to all employees. Furthermore, they have requested that we share and re-share the questionnaire with their connections to increase data collection. By this approach, 549 total responses were collected between July 2025 and December 2025.

Before proceeding with data analysis, a crucial step of data validation has been performed. Data screening was the first step undertaken to identify missing values in the collected responses. Eight responses with missing values in the demographic profile section were identified. Although the missing value was from an unimportant section, those responses were dropped from the data. The issue of validated data was not observed, as the data were collected via a Google Form; there is a very low probability of receiving responses from other respondent categories. However, to ensure face validity, researchers sought to obtain responses only from bank employees.

Data Analysis

Anderson and Gerbing (1988) suggested a two-stage approach for the analysis. Although the validity of the measures used in the research had been previously tested by earlier researchers, CB-SEM was conducted using SmartPLS 4.0 to assess the goodness of fit of the measurement model. Furthermore, Structural Equation Modelling (SEM) was employed to assess the fit of the proposed model and to evaluate the structural relationships among the study's constructs. The table 1 indicates the demographic profile of the respondents.

Table 1: Demographic Profile of Respondents

Demographic Characteristics	Items / Category	Frequency
Gender	Male	312
	Female	225
Age	18 – 25	198
	26 – 40	247
	41 – 50	58
	Above 50	34
Educational Qualifications	HSC or below	55
	Diploma or	95
	Undergraduate	162
	Graduate	216

	Post Graduate Doctorate	9
Types of Banks	Private Sector	207
	Public Sector	118
	Cooperative	52
	Payment Bank	78
	Small Finance Bank	82

The demographic profile of the participants (N = 537) reveals a predominantly young, highly educated, and male-leaning sample. The sample is characterized by a significant proportion of males (58.1%) and a strong concentration of young-to-mid-career adults, with 82.9% of respondents aged 18-40. Educational attainment is notably high: approximately 88% of the cohort holds a tertiary qualification or higher, with Postgraduates (40.2%) and Graduates (30.2%) constituting the largest segments. Regarding respondents' work associations, Private-Sector Banks are the primary service providers for 38.5% of the sample. While Public Sector Banks maintain a substantial secondary position (22%), there is a visible shift toward contemporary banking models. Collectively, Small Finance Banks and Payment Banks account for nearly 30% of the distribution, significantly outpacing traditional Cooperative Banks (9.7%). This suggests an increasing adoption of niche and digital-first banking solutions among the educated demographic.

Measurement Model

Measurement model is assessed through reliability and validity measures suggested by Hair et al. (2015). Cronbach and composite reliability are examined to gauge the reliability of constructs used in the model.

Table 2: Cronbach Alpha and Composite Reliability

Construct	Cronbach's Alpha	Composite Reliability (rho_c)	AVE
Job Resources (JR)	0.847	0.848	0.639
Social Support (SS)	0.934	0.933	0.541
Employee Engagement (EE)	0.706	0.679	0.478

The value of Cronbach's alpha and composite reliability (CR) can be observed in the table 1. Values of Cronbach's alpha and CR is greater than the threshold values of 0.70 which indicates the dependability of scale (Hair et al., 2011). The convergent validity is examined by analysing the average variance extracted (AVE). The value of AVE for constructs are reflected in table 2, and they are either > 0.50 or nearer to 0.50 which show the acceptable level of convergent validity (Hair et al., 2015).

Discriminant validity (DV) was assessed through two of the prominent methods, Heterotrait-Monotrait Ratio and Fornell-Larcker Criterion. The calculated value of HTMT is reflected in table 3 which ranged between 0.382 to 0.470 across different pair of constructs which is below than the conservative threshold value of 0.85 (Henseler et al., 2015; Hair et al., 2022).

Table 3: Heterotrait-Monotrait Ratio (HTMT)

	Employee Engagement	Job Resources	Social Support
Employee Engagement			
Job Resources	0.470		
Social Support	0.382	0.419	

Moreover, to robustly check the DV, Fornell-Larcker criterion was also performed (Fornell & Larcker, 1981). Based on the provided table 3, the diagonal values (representing the square root of the AVE) are compared against the off-diagonal values (inter-construct correlations) are low. The results indicate that all constructs meet the required threshold. Since the variance shared between a construct and its indicators is greater than the variance it shares with other constructs, discriminant validity is successfully established (Fornell & Larcker, 1981). This confirms that Employee Engagement, Job Resources, and Social Support are statistically distinct dimensions, allowing for a valid assessment of their structural relationships in subsequent path analyses.

Table 4: Fornell-Larcker Criterion

	Employee Engagement	Job Resources	Social Support
Employee Engagement	0.644		
Job Resources	0.473	0.735	
Social Support	0.353	0.431	0.590

Confirmatory Factor Analysis (CFA)

The structural relationships between study's constructs were assessed by performing confirmatory factor analysis. Several goodness-of-fit indices were used to

assess the model integrity which can be reflected in table 5.

Table 5: Model Fit Indices for CFA

Measures	Estimated Model	Threshold Value	Interpretation
P Value	0.000	< 0.05	Supported
ChiSqr/df	4.726	Less than 5	Acceptable
GFI	0.805	> 0.80 = Acceptable	Acceptable
AGFI	0.792	> 0.80 = Acceptable	Acceptable
SRMR	0.068	< 0.09 = Excellent	Excellent
RMSEA	0.072	< 0.06 = Excellent	Acceptable
CFI	0.828	> 0.80 = Acceptable	Acceptable

The ratio of chi-square to degrees of freedom was 4.726, falling within the recommended threshold of less than 5.0 for an acceptable fit. The SRMR (Standardized Root Mean Square Residual) was 0.068, which is classified as "Excellent" (threshold < 0.09). The RMSEA (Root Mean Square Error of Approximation) was 0.072, meeting the criteria for an acceptable fit suggested by Bagozzi & Yi (1988), Baumgartner & Homburg (1996), and Hair et al. (2019). The GFI (0.805) and CFI (0.828) both exceeded the 0.80 threshold, indicating acceptable model parsimony. While the AGFI (Adjusted Goodness of Fit Index) of 0.792 was marginally below the 0.80 threshold, it was interpreted as acceptable within the context of this specific measurement model.

STRUCTURAL MODEL

Various measures were adopted to evaluate the structural model. Present study has used collinearity assessment (VIF), coefficients of determination (R-Square), and path coefficient. Table 6 indicated the values of collinearity (VIF) which are below the standard value of 3.3. This means that model is free from collinearity and common method bias does not present.

Table 6: Collinearity Assessment (VIF)

Relationship	VIF
Job Resources → Employee Engagement	1.191
Social Support → Employee Engagement	1.237

Coefficients of determination was calculated to investigate the percentage of variance explained for the endogenous variable by the exogenous variable. The value of R² observed is 0.397 which indicates moderate level of predictive accuracy. It is very difficult to achieve high level of predictive accuracy in social science as it

deals with behavioural aspect. Hence, study with moderate level of predictive accuracy can also be accepted. Result of structural model elect whether coefficients is significant or not. Table 7 indicates the path coefficients values obtained through the calculation for the framed hypothesis.

Table 7: Structural Model Result

Hypothesis	Relationships	Beta (β)	Mean	SD	T-Value	p-Value	Results
H1	JR \rightarrow EE	0.347	0.350	0.034	10.089	0.000	Supported
H2	SS \rightarrow EE	0.0198	0.0204	0.005	4.360	0.000	Supported

The significant positive relationship between job resources and employee engagement supports H1 ($\beta = 0.347$, $p > 0.01$). The analysis yields a p-value of 0.000, which is statistically significant; hence, the hypothesis is rejected. The result aligns with the prior research (Bakker et al., 2007; Albrecht & Su, 2012; Farndale & Murrer, 2015). Moreover, H2 ($\beta = 0.0198$, $p > 0.01$) is supported. This implies that social support significantly influences the employee engagement.

DISCUSSION

This study presents some consequences for bank management. The bank should establish performance feedback and development mechanisms. This approach will facilitate an employee in receiving consistent feedback regarding their performance from their direct supervisor. Secondly, a supervisor should also assume the role of a mentor, tasked with cultivating the necessary abilities among their subordinate staff. This will indirectly foster positive interpersonal relationships between supervisors and subordinates, thereby establishing robust supervisory support inside the organisation, thereby facilitating elevated employee engagement levels. Organisations should grant employees the autonomy to determine how to perform their tasks with little oversight. Banks should implement strategies to improve employee well-being via a career management system that will increase employees' faith in management. To enhance engagement, banks ought to provide learning and development opportunities for staff (Karatepe and Shahriari, 2014; Talebzadeh and Karatepe, 2020).

LIMITATIONS AND FUTURE SCOPE OF STUDIES

The present study contributes to research on employee engagement; however, it has certain limitations that should be understood. First, the present study employed a cross-sectional research design, which does not permit a conclusive determination of causation. Furthermore, the study should have adopted a longitudinal approach

to examine the effects of job resources and social support over time.

Second, the study's model identifies the critical drivers of employee engagement among Delhiites. Future research should examine individual factors, such as personal resources (e.g., self-efficacy and psychological capital), to establish a holistic theoretical framework. Third, the present study has identified and evaluated only the models that are determinants of employee engagement. Further study should adopt a broader perspective that encompasses outcomes of employee engagement at both the individual and organizational levels. Fourth, the present study has only covered banks. To increase the scope of the present study, future studies should have been conducted across various industries, such as technology consulting and financial services, and in different regions to enhance generalizability

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