

Job Resources and Job Attitudes: Does the Moderating Role of Psy-Cap Make Difference?

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Abstract: This study was conducted to determine the effect of job autonomy (JA) on work engagement (WE) and job satisfaction (JS) of employees within different private banks in Lahore-Pakistan. This cross-sectional study intended to find out the impact of job resources (autonomy) on positive job attitudes by looking into the moderating role of psychological-capital on these job attitudes. Six hypotheses were developed to see the impact of JA on the overall positive job attitudes. A survey was conducted, and the primary source of data was used to collect the data from respondents by using the snowballing technique. PLS Algorithm, Bootstrapping and Blindfolding were used to analyze the study hypotheses. Test analysis showed that job autonomy has a significant relationship with work engagement and insignificant with job satisfaction through the moderating role of Psy-Cap.

Keywords: job autonomy, work engagement, job satisfaction, job resources, psychological-capital

INTRODUCTION

Job Demands-Resources (JD-R) model proposes dual procedures, first is the health deficiency process, i.e. stress and health deficiency can take birth with high job demands and secondly, the motivational process, i.e. higher productivity and motivation can be achieved by high resources (Schaufeli & Taris 2014). Job demands (JD) were characterized as “the social and physical parts of the employment, and they require mental and physical efforts which are associated with certain mental costs”. For example, JD can be some clash, work uncertainty, hard work and burden (Schaufeli & Taris 2014; Demerouti, Bakker, Nachreiner & Schaufeli 2001). JD-R agrees upon a situation that excessive job demands involve more attempts to

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achieve the work objectives to overcome the declining of performance (Knardahl & Ursin 1985).

Job resources (JR) can be described as "those social, physical and organizational parts of the employment that might be useful in work goals accomplishment or moderate work demands and the related physiological costs and allow self-awareness. For example, JR can be Job control, autonomy, social support and feedback. JR plays an external motivational role, as they cause will to employ compensatory power, which brings down JDs and advances aim accomplishment (Demerouti et al. 2001). Work engagement is the combination of Vigor, Dedication and Absorption which can be indicated as positive and satisfying business-related perspective (Christian et al. 2011). Vigor indicates mental adaptability and abnormal state of vitality amid working hours while Dedication refers to a feeling of energy, hugeness and test and Absorption implies happily captivated and being engaged in one's work (Schaufeli & Taris 2014).

Job demands are contrarily esteemed physical, social, or authoritative parts of the activity that require maintained physical or mental exertion and are subsequently connected with certain physiological and psychological costs (Schaufeli & Taris 2014). These demands take birth from internal and external forces also experienced by the employees (Barbier et al. 2013). External job pressures can be defined as expectations and demands arising from the environment, and internal pressure refers to a pressure that arises from the personal demand they put upon themselves (Hall & Lawler 1970). Several studies advocate that JDs are not directly associated with work engagement (Bakker & Demerouti 2007; Schaufeli & Salanova 2007). According to the JD-R model, JR leads to increased work engagement and higher JS as well. But, for specific employees, a specific resource like job autonomy can be experienced adversely, i.e., for learning and development of the working employee it causes threat instead of an opportunity that will decrease the work engagement and job satisfaction. Infrequently, demands can be challenging, and resources can be threatening but as a rule, demands are judged harmful, and resources were assessed positively (Schaufeli & Taris 2014; Bakker & Demerouti 2017). By having a dearth of literature, we have found that still there is inconsistency in the results that when some resource leads to increase/decrease work engagement and job satisfaction. This indicates about some conditions which may cause different results for same job resource and their outcome variables. However, self-

determination theory may give a solution to this problem. Self-determination theory (SDT) is an observationally determined hypothesis of human inspiration and identity in a social context that separates inspiration as far as being self-sufficient and controlled (Deci & Ryan 2011). By using SDT, we propose that psychological-capital is the condition which can positively enhance the relationship between job autonomy and job attitudes. Employees who have higher psychological-capital might achieve work engagement and satisfaction.

Psychological-capital is an idea consolidating the individual resources of Efficacy, Hope, Optimism and Resilience (Luthans et al. 2007). Psychological-capital can enhance a moderating role among JRs and positive job attitudes and can boost the positive relationship. Through our research, we will find the circumstances about which employees have higher work engagement and job satisfaction by Job autonomy by putting psychological-capital as a moderator.

RESEARCH GAP

Previous studies debated a lot on job demands that appraised negatively and job resources that are evaluated positively towards work engagement and job satisfaction. But, some resources for certain employees can be experienced negatively (Schaufeli & Taris 2014). Past studies also stated that there is an inconsistency in results of job autonomy in connection to job attitudes for example work engagement and job satisfaction, sometimes associations found positively and sometimes negatively behaved (Bakker & Demerouti 2007; 2017; Barbier et al. 2013). There is still a gap in the previous researches, for example, it is still needed to be addressed that when job autonomy behaves positively and when act negatively with job attitudes. In light of self-determination theory, we believe psychological-capital (personality) is a condition which can strengthen the positive association amongst job resources and job attitudes.

SIGNIFICANCE OF RESEARCH

Not all JD in the JD-R model appears to be equivalent (Schaufeli & Taris 2014). It is a real fact that the association between job demands and engagement is usually not statistically significant, but occasionally it may also be positive or negative. Similarly, job resources play an important role in work engagement and job satisfaction but resources not only give positive results, sometimes, but it also seems negative towards job attitudes. This study will help managers in assigning tasks

and resources to the employees working under them and will realize under what conditions these resources will give positive outcomes and under what condition the resources will hurt job attitudes.

LITERATURE REVIEW

Job Demands-Resources (JD-R) Model

Job Demands-Resources (JD-R) model proposes dual procedures, first is the health deficiency process, i.e. stress and health deficiency can take birth with high job demands and secondly, the motivational process, i.e. higher productivity and motivation can be achieved by high resources (Demerouti et al. 2001; Schaufeli & Taris 2014). Job demands are adversely esteemed physical, social, or hierarchical parts of the activity that require maintained physical or mental exertion and are in this manner related to certain physiological and psychological costs, and job resources are emphatically esteemed physical, social, or authoritative parts of the activity that are useful in accomplishing work objectives, decrease work requests, or empower self-awareness and improvement (Ibid.). Hockey (1997) suggests that when JD is high, extra exertion must be applied to accomplish the work objectives and to stabilize reducing performance, by diminishing in work engagement and job satisfaction through work objectives can be accomplished by JR that is the reason resources are said to be decidedly identified with WE and JS . Though, they additionally assume a natural motivational part, since they fulfill fundamental human requirements for self-sufficiency, relatedness, and capability (Deci & Ryan 2000; Van den Broeck, Vansteenkiste, De Witte & Lens 2008).

Schaufeli and Bakker (2004) introduced a modified reworking of the JD-R model. Rather than burnout, this model included WE and considered burnout and work engagement to be a mediator of the connection between JDs and medical issues, and JRs and turnover expectation, separately. Like this, proposed a positive-psychological twist to the JD-R model. That is, the reexamined JD-R model not just looked to clarify a negative mental state (i.e., burnout) yet also it's positive proportionate (WE).

Job Demands as Challenge/Hindrance

As indicated by the JD-R model, not every one of the demands looks to be equivalent, connection JD and WE and JS rely on the idea of interest. The connection between JD and engagement is normally not measurably huge, but infrequently it might act as positive or negative

(Schaufeli & Taris 2014). Late research has recommended that it is vital to recognize two kinds of job demands: challenge demands and hindrance demands (LePine, Podsakoff & LePine 2005). Challenge demands are seen by labourers as hindrances to be overcome keeping in mind the end goal to learn and achieve (Van den Broeck, De Cuyper, De Witte & Vansteenkiste 2010). Interestingly, hindrance demands are seen by labourers as pointlessly defeating personal growth and goal achievement. Introduction to the two sorts of demands influences individuals to feel tired, yet not really focused. Past examinations uncovered a positive connection between challenge demands and work engagement, and a negative connection between hindrance and engagement (Crawford, LePine & Rich 2010).

Job Resources with Work Engagement and Job Satisfaction

Work engagement is the mixture of Vigor, Dedication and Absorption which can be indicated as positive and satisfying business-related perspective (Bakker & Demerouti 2017; Bakker & Sanz-Vergel 2013; Schaufeli & Bakker 2004; Schaufeli & Taris 2014). Job Resources lead to enhance WE and to a higher JS as well. The positively related resources to weekly WE occurs when the demands of the weekly challenge were high. The more employees feel engaged in work when excessive resources seem to be available. According to Bakker and Demerouti (2008), both intrinsic and extrinsic motivational role can be played by resources. Intrinsic motivation includes the fulfilment of basic needs of the employee and extrinsic refers to a willingness of effort that employees spend in his/her work to achieve work goals. We are probably to occur in both cases when the resulting consequences are positive. Previous studies also show some inconsistent results of resources with WE and JS. For certain employees found that for specific employees a specific resource like job autonomy can be experienced adversely, i.e., for learning and development of the working employee it causes threat instead of an opportunity, that will decrease the work engagement and job satisfaction. This indicates about some conditions which may cause different results for same job resource, i.e. Job Autonomy. Probably, managers take resources as a positive factor towards positive job attitudes (work engagement and job satisfaction) but might be it would act negatively if the condition like psychological capital is not involved.

Job Autonomy and Job Attitudes

Job Autonomy (JA) alludes to the representative's capacity or opportunity to settle on choices about his or her work exercises (Witte et al. 2007). The idea of JA can be characterized as the level of control a labourer has over his or her quick planning and assignments (Liu et al. 2005). As for a few applied papers, the absence of JA decreases individual achievement (Maslach et al. 2001) and induces a depersonalized state of mind among specialists (Cordes & Dougherty 1993). JA likewise has been observed to be related with turnover aim among specialists. Meta-investigation on the impact of apparent JA demonstrated that more noteworthy JA diminished the probability of an employee stopping his or her activity (Spector 1986). In this way, it is normal that activity JA is contrarily connected with burnout and also turnover goal among social labourers. The role theory has since quite a while ago perceived that people holding a similar activity would play out a marginally extraordinary arrangement of assignments, along these lines authorizing their parts in somewhat unique ways (Biddle 2013). This has filled in as the background for endeavours at understanding the sorts of changes people make to their work parts, where labourers are seen as dynamic “crafters” or “sculptors” of their employment (Bell & Staw 1989). The JD-R model of burnout proposes that JA and social support direct the connection between stress and burnout (Demerouti et al. 2001). Though numerous studies (Bakker, Demerouti & Euwema 2005) have demonstrated that social support and JA give a cushion between work pressure and burnout, there has been little consideration paid to the collaborating impacts of occupation conditions in foreseeing turnover goal. The work attributes included JA, role overload, role conflict, steady supervision, training adequacy, professional stability, and correspondence quality (Parker, Axtell & Turner 2001), besides, JA and correspondence quality were decidedly connected with safe working and hierarchical duty completely mediated the impact of JA on safe working and somewhat interceded the impact of correspondence quality on safe working. Humphrey, Nahrgang and Morgeson (2007) demonstrated that apparent JA is emphatically identified with imperative work results, for example, execution, work fulfillment, authoritative duty, and characteristic inspiration. JA is equipped for stimulating increased amounts of sense of commitment regarding organization, particularly full of feeling a responsibility concerning the representative's ability to keep up the enrollment to organization and work to assist in achieving

its objective (Meyer & Allen 1991). JA communicated with part worry in anticipating burnout, while social help associated with part worry in foreseeing turnover expectation (Kim & Stoner 2008).

H1: JA has a significant positive impact on WE.

H2: JA has significant positive impact on JS.

PSYCHOLOGICAL-CAPITAL AS MODERATOR

Psychological-capital (Psy-Cap) is a conception merging the personal resources of efficacy, hope, optimism and resilience (Fredrickson 2001). Positive psychology that highlights human qualities and energy instead of shortcomings and negativity has thrived of late Shirom (2011): the positive psychological research isn't constrained to academics; an ever-increasing number of organizations are getting to be noticeably mindful that it is invaluable to concentrate on representative qualities as opposed to adjusting worker shortcomings or vulnerabilities. Luthans et al. (2004) clear up the idea of mental capital by making analogies with other equivalent develops: monetary capital signifies "what you have", "human capital is the thing that you know", social capital signifies "who you know", and mental capital is "your identity".

The concentration of psychological capital isn't simply to investigate the impact of individuals' positive abilities yet additionally to comprehend positive mental assets for rising above a portion of the unforgiving substances of life including a distressing, turbulent working environment. Known to the features of psychological capital—self-efficacy, hope, optimism, and resilience (Luthans et al. 2007), individuals with an abnormal state of mental capital will probably address difficulty stressors unquestionably and less inclined to encounter burnout, expecting positive results. Then again, individuals with a low level of mental capital are probably going to question their particular capacity, and also the reason for their extra work efforts; this negative state of mind is probably going to increment burnout. Given this rationale, we hypothesize that Psy-Cap. Build up the positive relationship between JA and job attitudes (WE & JS).

H3: Psy-Cap has a significant positive impact on WE.

H4: Psy-Cap has a significant positive impact on JS.

H5: Psy-Cap moderates between JA & WE.

H6: Psy-Cap moderates between JA & JS.

RESEARCH METHODOLOGY

Sample / Data

During the current research, primary data was used. Data of employees was collected randomly from Private Banks of Lahore including Standard Chartered Bank, Faysal Bank and Bank Al-Falah. The selection of the banks was due to their huge number of employees, popularity, financials and market share. For the selection of respondents, we used Snow Ball sampling. The reason for using snowball sampling was time shortage and cost constraints. Data was collected on a voluntarily basis. For this research, 200 samples size were selected. A cross-sectional study was conducted because data collection was made from a population at one point in time. The sample size was selected with the help of online Rao soft calculator. By using 7% margin of error and 93% confidence interval, calculator suggested sample size of 195. By keeping this in view, we floated 250 questionnaires to the respondents, and 204 were recollected making 80% response. 04 were not properly filled and were excluded from the responses.

Measures

Questionnaires were used to collect data. Questions related to variables namely; job autonomy whose indicators were substantial freedom, independence and discretion we use the scale constructed by Ahuja et al. (2007). The two sample items of job autonomy were (1) I can work independently at my job. (2) I control the content of my job. CronBach's α value of job autonomy was 0.829. Psychological-capital, i.e. self-efficacy, optimism, hope and resilience was assessed with three items each. Two samples of self-efficacy are; (1) I feel confident helping to set targets/goals in my work area (2) I feel confident analyzing a long-term problem to find a solution (Perrewe et al. 2004), whereas as sample questions for optimism are (1) I'm optimistic about what will happen to me in the future as it pertains to work (2) I always look on the bright side of things regarding my job (Bosompra et al. 2001). Psychological-capital had Cronbach's α 0.854. Work engagement is the combination of Vigor, Dedication and Absorption. Two items of vigor (Salanova et al. 2005) were (1) I feel strong and vigorous in my work. (2) I can continue working for very long periods at a time. Whereas the sample items of dedication (Ibid.; Schaufeli et al. 2002) comprised of (1), I am enthusiastic about my work. (2) My job inspires me, and the sample items of absorption were (1) When I

am working, I forget everything else around me. (2) I feel happy when I am working intensely (Salanova et al. 2005). Work engagement had 0.795 Cronbach's α value. Six items of Job satisfaction were taken in the questionnaire. Two sample items are (1) I am satisfied with the way my boss handles his or her workers (2) I am satisfied with my pay and the amount of work I do (Schleicher 2004). The Cronbach's α value of job satisfaction is 0.711. All these items were scored on 5 points Likert scale ranging from (1) Strongly Disagree (2) Disagree (3) Neutral (4) Agree (5) Strongly Agree.

Procedure

Primary data was collected for this research. This study used a random sampling technique. A small list of the branches of selected private banks in Lahore was generated in which every 4th branch was selected. Data was collected by a survey. It was a very helpful tool for researching because, without a personal visit, I can't be able to get my desired sample. In this way, it helped a lot to get to know what exactly is happening in the banking sector of Pakistan, which also helped in analyzing the final data in the right way.

RESULTS AND DISCUSSION

For data analysis, SmartPLS3 software was used in which PLS Algorithm, Bootstrapping and Blindfolding were performed for outer model testing techniques, which include checking reliability, validity, outer loadings, VIF, R square, F square, path coefficients and construct cross-validated redundancy. Moreover, direct and indirect effects were also calculated by applying to bootstrap.

The research demonstrated that demonstrates the service industry (banking sector) was composed of male and female respondents. The male respondents were 138 comprised of 71.5% of sample and female respondents were 55 comprised of 28.5% of the sample. The result shows that 42.5% of respondents of service industry are fall in the age category between "18-28" years, 45.6% of respondents fell in the age category between "29-40" years, 10.9% of respondents fell in the age category between "41-55", and 1% of respondents fell in the age category of "above 55". Majority of the population in the banking sector were bachelors' respondents 44.6% comprised of 86 and minimum 5.7% comprised of 11 were intermediate's respondents. Rest of the respondents was masters that comprised of 39.9%.

PLS ALGORITHM

For the construct of measurements reliability and validity, PLS Algorithm (in Smart PLS 3) was used to analyze the gathered data.

R SQUARE

R square was used to check regression in the analysis. All measurable tests were evaluated at 5 % significant levels by using two-tailed t-tests. Result of the full model suggested 44.9 per cent of JS and 58.6 per cent WE of the data's variation around its mean (R square) which was greater than 40 per cent and also suggested 44.3 per cent of JS and 58.3 per cent of WE adjusted R square which showed that model was a better fit on data.

F SQUARE

F square evaluated the strength of each variable in the model. Most of the researchers suggested that the value of F square should be greater than 0.02. But according to Chin (1998), values of F square could be around 0.02, 0.15 and 0.35 for remarkable independent variables. In this model, values of F square of all variables were greater than 0.02 which showed that individual contribution of construct items in the model was upright.

Concerning the construct reliability and validity, we've checked the reliability of the items, meaning how much data were reliable. To check internal consistency, there was a composite α value. The value of Cronbach's α should be greater than 0.7. In our research, all the Cronbach's α value exceeded 0.7 and all the values of average variance extracted (AVE) exceeded 0.5, which showed that all values fell within the given range and lead to good reliability.

DISCRIMINATIVE VALIDITY

There are various ways to evaluate discriminate validity. A common method of testing discriminate validity is Average Variance Extracted (AVE). Discriminate validity was observed by Fornell and Larcker and cross-loadings of all items. So, we found that the square root of the AVE of each construct should be higher than its highest correlation with any other construct. All the values of each variable in diagonal were higher than the preceding values. We followed Cross Loadings that are indicators' outer loadings on a construct; they should be higher than all its cross-loadings with other constructs. All the items of each variable were closer to each other but different from items of other variables. So, consistency was high. Few researchers indicated that the

factor loadings ranged from 0.56 to 0.96 (Hair et al. 2006). Those items whose loadings were less than 0.70 could still be considered significant, but more of the variance in the measure leads to some error.

COLLINEARITY STATISTICS (VIF)

VIF measured the influence of collinearity amongst the variables in a regression model. Collinearity statistics had told the inner and outer VIF value. The VIF value should be less than 5. The VIF Tolerance value of our analysis is 1, which was superior to or can be equal to 1. In our study VIF value of inner and outer was from 1 to 2 that showed the collinearity between the variables in a regression model.

PLS BOOTSTRAPPING (PATH COEFFICIENTS)

Path coefficients were standardized versions of linear regression weights. It had been used to examine the possible causal link between statistical variables in the structural equation modelling approach.

Direct Effects: Mean, SD, T value & P value

As regards the direct relationships amongst the study variables, we reached the following: Results (Mean= 0.371 $p<.05$) for the first hypothesis indicated that there is a significant relationship exists between JA and JS. Results (Mean= 0.202 $p<.05$) for the second hypothesis showed that there is a positive significant association between JA and us. Consequences (Mean= .391 $p<.05$) for the third hypothesis specified the positive significant relationship between Psy-Cap and JS that means Psy-Cap has a positive impact on Job satisfaction. Similarly, we accepted H4 because results (Mean= .636 $p<.05$) showed that there was a positive significant connection between Psy-Cap and us.

Confidence Intervals Bias Corrected showed that investigating hypothesis was approved. The 2nd column showed the lower confidence level, i.e. 2.5% and 3rd column showed the upper confidence level, i.e. 97.5%. The positive values showed the positive relationship between the variables whereas a negative sign showed the negative relationship between variables. In the above table, all hypotheses had a same and positive sign.

Indirect Effects

After adding moderator Psy-Cap to the analysis, the effect showed is as follows: Result (T= 2.189 $p<0.05$) indicates that there is significant

moderating effect between Job Autonomy and Work Engagement. Therefore, we accept H5. But ($T= 1.118$ $p>0.05$) shows that Psy-Cap has insignificant moderation between JA and JS that is why we reject H6.

Confidence Intervals Bias Corrected registered some level and upper interval after the addition of the moderation effect in the analysis: the lower confidence level was 2.5%, and the upper confidence level was 97.5%. Both positive and negative values for upper and lower level indicate the existence of moderation whereas if one value is positive and the other one is negative, that means moderation does not exist. In our results, moderation exists between JA and WE, while no moderation exists between JA and Job Satisfaction.

PLS BLINDFOLDING

Q-square was used for testing the estimate significance of the model. The values more than zero indicated that values were well reassembled and that the model had predictive significance. The q-square value should not be zero. In this analysis, the value of Q^2 is 0.171 of JS and 0.243 of WE which was acceptable.

DISCUSSION

The subjected study is being conducted by using Job Demands and Resources model to explore the circumstances under what conditions resources (Job Autonomy) can be positively and negatively behaved that leads to increase/decrease work engagement and job satisfaction. With the help of Self-determination theory (STD), we propose that personality might be a factor that gives solution to this problem; results indicate that psychological capital (personality) does matter in defining job resources / autonomy as challenge or hindrance.

Previous studies segregated Job Demands and Job Resources as challenge and hindrance on the basis of profession (Bakker 2014) but the resources had inconsistent results (Demerouti et al. 2001; Kühnel et al. 2012; Schaufeli & Bakker 2004) sometimes act positively and sometimes effect negatively on positive Job Attitudes (Work Engagement & Job Satisfaction). Based on previous researches, we decided to study the condition that when resources act as an opportunity and when associated with the threat in terms of personality perspective of the employees working in different banks.

Observed outcomes show significant positive association between Psy-Cap and WE as predicted. There is also a significant positive relation between Psy-Cap and JS as expected, but the insignificant moderating effect of Psy-Cap between job autonomy and job satisfaction indicates that there might be some mediation mechanisms, which we haven't studied yet. Moreover, significant positive moderated relation of Psy-Cap between JA and WE proved our hypotheses that resources can be taken as an opportunity if the personality factor is involved.

Some of the previous studies indicate inconsistent results of resources with work engagement and job satisfaction (Kahn 1990; Kandolin 1993) based on profession, i.e. difficult to understand when resources will be an opportunity and when act as a threat. After the addition of moderation of psychological-capital (personality) in our research, it shows the significant positive correlation between Job Autonomy towards Work Engagement and Job Satisfaction. It means employees who have high psychological-capital (self-efficacy, optimism, hope, resilience) will take JA as an opportunity and those who have low psychological-capital will take autonomy as a threat.

CONCLUSION AND RECOMMENDATION

Past studies debated a lot on the job demands that are negatively appraised and showed very little about the job resources (autonomy) with inconsistent results. Without explaining about job resources (autonomy) how we can distinguish that job resources can be perceived as a challenge, threat or opportunity. It is noteworthy for managers to understand the behaviour of job resources, might be the resources which managers took an an opportunity that will be the threat for the wealth of an organization. Moreover, past studies showed only the direct effect of job demands and job resources with employee well-being based profession, they haven't studied about the effects of job resources on job attitudes.

By this study, we examined the effects of work engagement and job satisfaction based on personality. And it was proved with results that autonomy behaves positively on work engagement of the employee when there is a significant positive moderating effect of personality occurred between resources (Job Autonomy) and positive job attitudes. But there is an insignificant moderating relationship of Psy-Cap between Job Autonomy and Job Satisfaction has been observed that might recommend some mediation mechanisms that we haven't

studied yet. It is concluded that Job Autonomy (resources) will increase work engagement in the presence of Psy-Cap.

At a specific point in time, the study conducted was a cross-sectional, but there should also be accompanied longitudinal study so that information may collect from same individuals repeatedly over some time to investigate their moods and state of minds in diverse situations.

In this research, single source of data was taken, i.e. only from employees, to check the view about employees, data could also be taken from their managers so that their common method bias didn't take place. Our research is just conducted on job autonomy (resources) we haven't studied about the other resources. After my research on job autonomy (resources), I would recommend that studies should also be conducted for other resources to check how these resources respond and behave. According to our research, it was proved that Job Autonomy (resources) behave differently based on personality perspective. Other resources should also be analyzed based on personality to check the fact either they are even resources or threats. So, future studies should also check the effect of resources as an opportunity or threat based on cultural aspects.

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