



Predictors of Work Meaningfulness and their Implications for the Banking Sector

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Abstract

This research explores the higher and lower-order determinants of Work Meaningfulness of employees in the banking industry in Punjab, India, and discusses their implications for banks. With a sample population of 600 banking professionals, the study utilized the Work and Meaning Inventory, Survey of Perceived Organizational Support (SPOS), Psychological Capital Questionnaire (PCQ), and Workplace Stressors Assessment Questionnaire to quantify the major variables. Psychological capital, Organizational support perceived, and Perceived work stress were treated as independent variables, while Work Meaningfulness was the dependent variable. Discriminant analysis indicated that Psychological Capital, Specifically Self-efficacy, Hope, Resilience, and Optimism, along with Perceived Organizational Support are stronger predictors of work meaningfulness than work stress dimensions such as Demands, Control, Support, Role, Relationships, and Rewards which are the lower predictors. These results point out that the development of psychological resources and organizational support system not only enhances work meaningfulness and employee well-being but also strengthens ethical judgment, reporting accuracy, and adherence to governance standards. On the other hand, unmanaged stressors and undefined roles enhance reporting errors, increase the risk of biased financial choices and decrease work meaningfulness. Enhancing self-efficacy, hopefulness, optimism and resilience training, role clarification, and fair rewards Fosters work meaningfulness which is necessity to ensure financial stability, transparency, and accountability in the banking industry.

Keywords: Work Meaningfulness, Perceived Work Stress, Psychological Capital, Predictors, Perceived Organizational Support

Introduction

According to Steger et al., (2012), work meaningfulness helps employees understand and value their life's purpose. This concept is vital for motivating employees to work toward organizational objectives and for shaping their ethical and professional conduct. Work meaningfulness represents a critical dimension of an individual's existence (Hunter et al., 2013). Once considered a purely philosophical idea, it has become central to workplace research. Current studies suggest that individuals constantly seek meaningful work and are drawn to careers that are fulfilling and inspiring (Gillet et al., 2013).

Three components make up work meaningfulness, according to Steger et al. (2012): greater good motivations, positive meaning, and meaning-making via work. Greater good motivations capture the desire to make an optimistic contribution to society; meaning-making via work emphasizes work as a major source of life meaning and personal growth; and positive meaning represents psychological relevance. Since work meaningfulness influences employee performance, job satisfaction, and well-being, it is essential to understand

its determinants. It also affects ethical reporting and compliance in the banking industry. Organizations may create environments which help in enhancement of the work meaningfulness that encourage moral decision-making and adherence to governance by identifying greater and lower predictors.

Work meaningfulness is explained by a variety of theoretical frameworks. The transformational leadership theory (Arnold, 2007) focuses on encouraging creativity and performance, whereas the work characteristics model (Hackman & Oldham, 1976) emphasizes job design as a motivator. While the Social Identity Theory (Cohen-Meitar et al., 2009) describes how group engagement generates meaning at work, the Broaden-and-Build Theory (Soane et al., 2013) associates positive emotions with enhanced psychological ability. The Job Demands-Resources (JD-R) paradigm (Bakker et al., 2005) is especially pertinent. It posits that job demands result in stress and burnout, while job resources, such as support, feedback, and personal assets like optimism and self-efficacy, boost engagement and meaningfulness.

Work meaningfulness is influenced by job demands and resources as well as organizational and personal contexts. Previous research has demonstrated that motivation (Allan et al., 2016), well-being (Soren & Ryff, 2023), and citizenship behavior (Chen & Li, 2013) all have a role to play in meaningfulness. Organizational support (Gloria & Steinhardt, 2016) and supervisory quality (Bailey & Madden, 2016) also have important roles to play, but job stress (Torp et al., 2016) can undermine meaningfulness and lower the quality of judgments, with the resultant risk of biased financial choices or audit failures. Stress management and availability of personal resources can enhance motivation and minimize unethical behavior (Edú-Valsania et al., 2022).

Perceived organizational support acts as a job resource, signaling that the organization values and assists its employees (Eisenberger & Stinglhamber, 2011). Psychological capital, self-efficacy, hope, optimism, and resilience equip employees to handle challenges, persist toward goals, and maintain integrity in decision-making (Luthans et al., 2007). When these resources are low and stressors are high, meaningfulness declines (Bakker & Demerouti, 2007), increasing the risk of errors and unethical conduct. Ensuring meaningful work through organizational support and psychological resource-building is thus not only important for well-being but also for reliable financial decision-making and governance standards in banking.

Literature Review

Job-related stress refers to the psycho-physiological arousal caused by workplace demands, which ideally should enhance performance but, when unmanaged, leads to job strain with psychological, physical, and behavioral consequences (Quick et al., 2017). Stress is linked to fatigue, anxiety, tension, and disengagement (Şimşek, 2012). Crawford et al., (2010) argued that the nature of job demands, hindrance versus challenge, shapes their impact on work meaningfulness. Ghislieri et al., (2019) confirmed that emotional demands predict meaningfulness, and Geisler et al., (2019) supported this connection. Yeoman (2021) warned that reduced control due to automation decreases meaningfulness, while Demasi et al., (2021) showed that increasing control enhances it. Importantly, in accounting and auditing contexts, stress and lack of control can impair professional judgment, reduce audit quality, and increase susceptibility to bias and error (Libby, 1985).

Hämmig (2017) and Allan et al., (2016) found that poor supervisory support predicts lower work meaningfulness. Krause (2004) linked lack of support to reduced life meaning. For accountants and auditors, inadequate support has been associated with impaired independence and ethical reasoning (Trevino, 1986). Role ambiguity also undermines meaningfulness: Ceylan et al., (2005) and James & James (1989) showed that unclear roles lower emotional commitment and psychological empowerment. In finance settings, role

ambiguity correlates with lower work meaningfulness, reporting errors and weaker governance compliance. Cardador et al., (2019) and Caillier (2020) observed that low support and workplace aggression reduce work meaningfulness. Jex & Thomas (2003) emphasized that strained relationships harm engagement and meaningfulness, while Schneck (2013) and Day et al., (2014) linked unfair rewards to diminished meaningfulness.

Although Keles & Findıklı (2016) reported no statistical link between job stress and work meaningfulness, Britt et al., (2001) described positive correlations, arguing that eustress builds resilience and growth. They emphasize eustress as a means to enhance Work Meaningfulness among employees. Eustress is a constructive type of stress that is characterized by difficulty and a favourable, healthful result. Thompson & Bunderson, (2009), also noted a statistical link between job stress and meaningfulness of job. He elaborated that for workaholic employees, as their stress levels rise, they become excessively involved in their work, which boosts Work Meaningfulness for them. For financial professionals, moderate stress can sharpen focus, but excessive stress undermines objectivity and leads to dysfunctional behaviors such as earnings management or audit compromise.

Stress reduction and work meaningfulness enhancement depend on perceived organizational support (Eisenberger & Stinglhamber, 2011; Steger & Dik, 2009). Bhatnagar & Aggarwal (2020) and Guan & Frenkel (2020) demonstrated that management support facilitates flourishing, whereas May et al., (2004) discovered that support predicts work meaningfulness and engagement. In accounting firms and bank compliance teams, strong support systems are associated with lower rates of misreporting. Autonomy also matters; Meng et al., (2023) showed that autonomy support increases meaningfulness. However, Agustina & Maisara, (2022) and Isabelles & Avitia (2020) found insignificant relationship among these variables.

Chan et al., (2017) and Singh et al., (2019) found that self-efficacy predicts meaningfulness, particularly where sustainability and ethical practices are emphasized. In auditing, high self-efficacy correlates with better fraud detection and professional skepticism. Hope has been linked to employee engagement and reduced burnout (Mouton & Montijo, 2017; Allan et al., 2016), while resilience supports recovery from setbacks and ethical perseverance under pressure (Meneghel et al., 2016). Optimism further predicts job satisfaction and meaningfulness (Nieto et al., 2022). Nonetheless, some studies (Basinska & Rozkwitalska, 2020; Ramsden, 2019) reported no significant relationship, suggesting that contextual factors moderate PsyCap's effect on work meaningfulness and decision-making outcomes.

Gap in the Literature and Hypothesis Development

While organizational psychology identifies stress, organizational support, and PsyCap as predictors of work meaningfulness, few studies connect these variables to governance compliance in banking. Research is limited on how psychological resources increases the work meaningfulness which ultimately protect against ethical lapses, misreporting, or audit failure under high-demand conditions in banking sector. This study addresses that gap by testing the higher and lower predictors of work meaningfulness among employees in banks.

Hypotheses:

1. Dimensions of psychological capital, organizational support, and perceived work stress significantly predict the classification of work meaningfulness (high vs. low).
2. Psychological capital dimensions significantly predict work meaningfulness.
3. Organizational support significantly predicts work meaningfulness.
4. Perceived work stress dimensions significantly predict work meaningfulness.

Rationale of the Study

Globalization and regulatory pressures have transformed banking, increasing stress and ethical risk for employees (Kuzhiyengal Mambra, 2021). The JD-R model explains that while job demands lead to burnout, job and personal resources bolster meaning and improve performance. PsyCap strengthens ethical resilience, and organizational support lessens stressors and enhances the work meaningfulness (Demerouti et al., 2001). Therefore, understanding perceived work stress, organizational support, and psychological capital as predictors of work meaningfulness among bank employees, who are auditors, finance officers, and compliance officers, is important for the finance and banking industry.

Objective of the Study

The fundamental aim of this study is to identify the higher and lower predictors of work meaningfulness.

Methodology

Sample and Sample Size:

This study was conducted to investigate if perceived job stress, organizational support, and psychological capital are predictors of work meaningfulness among banking professionals in Punjab, India. The sample consisted of

600 employees comprising accountants, auditors, finance officers, and compliance staff. Convenient sampling was employed to attain representation among employees.

Measures:

Perceived Work Stress was measured using the Workplace Stressors Assessment Questionnaire of Mahmood et al., (2010). The respondents gave their experiences a rating on a five-point Likert scale on six dimensions: Support, Control, Demands, Relationship, Role, and Rewards. These dimensions are pertinent to finance professionals because overwork, unclearness, and inadequate support can contribute to stress.

Organizational support was assessed with Apodaca's (2010) Survey of Perceived Organizational Support (SPOS) on a seven-point Likert scale to represent employees' perceived care, respect, and support for well-being.

Psychological Capital (PsyCap) was measured by Luthans et al.'s (2007) Psychological Capital Questionnaire (PCQ) with four sub-scales: Self-efficacy, Hope, Resilience, and Optimism using a six-point Likert-type response scale. Self-efficacy means confidence, Hope involves perseverance, Resilience means overcoming challenges, and Optimism is related to positive expectations.

Work Meaningfulness was measured with Steger et al.'s (2012) Work and Meaning Inventory (WAMI), comprising Positive Meaning, Meaning-Making through Work, and Greater Good Motivations, all of which were rated on a five-point scale.

Statistical Tools:

Test-retest reliability was employed to check measurement consistency. Descriptive statistics were used to confirm normality assumptions. Discriminant analysis was conducted to identify which predictors most strongly separate employees with high versus low work meaningfulness.

Data Analysis

Test-Retest Reliability:

Thirty respondents were surveyed initially, and the same group was retested after 15 days. The results showed strong reliability, "as presented below:

Table 1. Test-Retest Reliability

Variables	Correlation
Perceived Work Stress	.89
Demand	.87
Control	.88
Support	.91
Role	.85
Relationship	.88
Reward	.93
Psychological Capital	.88
Self-efficacy	.89
Hope	.87
Resilience	.86
Optimism	.84
Perceived Organizational Support	.83
Work Meaningfulness	.91
Positive Meaning	.88
Meaning-Making Through Work	.92
Greater Good Motivations	.98

Coefficient of correlation > 0.01 level

Descriptive Statistics:

The descriptive statistics (mean, standard deviation, skewness, and kurtosis) for each variable are shown in Table 2. According to Hair et al., (2010), the values are within the allowed range," indicating that the data is suitable for discriminant analysis and that the distribution is normal.

Table 2. Descriptive Statistics of Measured Variables

Variables	Mean	Std. Deviation	Skewness	Kurtosis
Demand	18.91	5.401	-0.749	-0.617
Control	20.91	5.818	-0.707	-0.328
Support	11.04	3.079	-0.817	-0.382
Role	6.83	2.440	-0.688	-0.834
Relationship	6.76	2.518	-0.485	-1.099
Reward	12.87	4.110	-0.570	-0.542
Perceived Work Stress	77.33	18.193	-0.950	-0.115
Self-efficacy	16.74	6.777	1.122	0.520
Hope	17.44	6.770	0.718	-0.067
Resilience	16.07	6.470	0.745	-0.098
Optimism	15.79	6.362	1.238	0.872
Psychological Capital	66.03	22.809	1.205	0.635
Perceived Organizational Support	49.24	20.009	1.293	0.588
Positive Meaning	10.18	4.490	1.895	1.303
Meaning-Making Through Work	7.99	4.506	1.411	1.548
Greater Good Motivations	8.44	4.591	1.235	1.412
Total Work Meaningfulness	26.61	12.800	1.614	1.170

Discriminant Analysis:

Discriminant analysis was applied to test whether psychological capital, organizational support, and perceived work stress significantly classify employees into high and low work meaningfulness groups.

Table 3. Wilks' Lambda, Eigenvalue, and Canonical Correlation

Function	Wilks' Lambda	Eigenvalue	Canonical Correlation	Sig.
1	0.354	1.828	0.804	0.000

The low Wilks' Lambda indicates a strong separation between groups, with a high canonical correlation showing good discriminant power.

Table 4. Higher and Lower Predictors of Work Meaningfulness

Higher Predictors	Loadings	Lower Predictors	Loadings
Self-efficacy	0.744	Demands	-0.877
Perceived Organizational Support	0.691	Control	-0.540
Hope	0.603	Support	-0.509
Resilience	0.593	Role	-0.429
Optimism	0.480	Relationships	-0.379
		Rewards	-0.369

Table 5. Classification Results

Total Work Meaningfulness		Predicted Group Membership		Total
		Low Work Meaningfulness	High Work Meaningfulness	
Count	Low Work Meaningfulness	160	6	166
	High Work Meaningfulness	25	106	131
	Ungrouped cases	274	29	303
%	Low Work Meaningfulness	96.4	3.6	100
	High Work Meaningfulness	19.1	80.9	100
	Ungrouped cases	90.4	9.6	100
Count	Low Work Meaningfulness	160	6	166
	High Work Meaningfulness	25	106	131
	Ungrouped cases	274	29	303
%	Low Work Meaningfulness	96.4	3.6	100
	High Work Meaningfulness	19.1	80.9	100
	Ungrouped cases	90.4	9.6	100

Overall, 89.6% of the original grouped cases were correctly classified. Cross-validation yielded identical results, confirming the robustness of the classification.

Results and Discussions

According to Table 3, the Wilks' Lambda value is 0.354, which is relatively low and indicates a clear separation between the high and low work meaningfulness groups. A smaller Wilks' Lambda value represents better group differentiation. The significant Eigenvalue (1.828) and Canonical Correlation (0.804) confirm the strong discriminant power of the model, supported by a p-value of 0.000. These findings show that the model accurately differentiates between banking workers with high and low levels of job meaningfulness and that the dataset is well-suited for discriminant analysis.

According to their discriminant loadings, Table 4 lists the greater and lower predictors of job meaningfulness. It turns out that self-efficacy (0.744) is the best predictor. Employees with higher levels of self-efficacy, the conviction that one can solve problems, take initiative, and make wise decisions, are more likely to feel their work is meaningful. In the banking sector, this leads to more precise financial assessments. These findings are in line with earlier studies (Azila-Gbettor et al., 2022; Consiglio et al., 2016), which emphasize how self-efficacy promotes work meaningfulness and purpose two qualities that are essential for moral decision-making under stress.

Perceived Organizational Support (0.691) is the next most significant predictor. Employees feel more purposeful and accountable when they believe that their company appreciates their efforts and responds to them promptly. Employees find happiness and meaningfulness in their work. This synergy enables them to seamlessly integrate their professional and personal aspirations, unlocking a sense of purpose and

importance and ultimately, contributes towards the larger benefit of society. This also maximizes pro-governance behavior, internal control observance, and ethical disclosure. According to some research studies organizational support is an important factor for job meaningfulness. Kurniawan & Indrayanti (2023) showed that perceived organizational support predicts work meaningfulness. Moreover, Canboy et al., (2021), Sen & Khandelwal (2017), and Mufarrikhah et al., (2020) also supported this conclusion.

Hope (0.603) is also an essential driver, capturing employees' capability to establish goals and identify routes to accomplish them, even in tough situations. Employees with a goal-oriented mind-set and clear vision tend to find job satisfaction, purpose, and alignment with personal values, enabling them to makes a positive effect. Research consistently shows that hope is a significant predictor of work meaningfulness (Ouweneel et al., 2012; Luthans & Youssef-Morgan, 2017). Likewise, Resilience (0.593) and Optimism (0.480) help employees bounce back from failures, stay hopeful in unpredictable situations, When bank employees expects good outcomes and focuses on positive side then they link their work to their life's goal, recognize what makes their job meaningful and purposeful. Additionally, they believe their contributions have a positive impact on society, which fosters a stronger sense of purpose in their careers. In banking and finance sector these qualities can save from burnout and ensure precision, even when dealing with challenging regulatory timetables.

Research consistently shows that Resilience and optimism are vital predictors of work meaningfulness. Resilience has a protective effect on work outcomes,

especially in challenging work environments, as highlighted by Shatté et al., (2016). Additionally, studies by Robertson et al., (2015) and Winwood et al., (2013) suggest that resilience training in workplaces can improve employee work meaningfulness and performance. Moreover, Salminen et al., (2014) found that optimism affects the relationship between job resources and work meaningfulness among Finnish managers. Additionally, Schmitt et al., (2013), Malinowski & Lim (2015), and Kluemper et al., (2009) also highlighted that optimism is an important determinant of job meaningfulness.

On the other hand, lower predictors include Demands (-0.877) and Control (-0.540), indicating that excessive workload and lack of influence over work processes undermine work meaningfulness. It means wellbeing of employees, their capacity to contribute towards greater good is suffered. In banking sector, these factors are linked to judgment errors and compliance lapses. Our finding regarding that Demands as lower predictor consistent with previous studies. Clausen & Borg (2011), showed that workplace demands, and expectations affect the experience of purpose in Work. In addition, De Crom & Rothmann (2018), Schnell et al., (2013) also affirmed this. Moreover, our finding that diminished level of Control is a predictor of job meaningfulness is supported by current research. Clausen & Borg (2011) highlighted that demands as well as resources, which includes reduced Control (influence at work), predict the Meaningfulness in Work. Additionally, reduced control diminishes employees' ability to apply professional skepticism, which is crucial in auditing and fraud detection (Ross & Wright, 1998).

Additional lower predictors include Support (-0.509), Role (-0.429), Relationships (-0.379), and Rewards (-0.369). Unfair compensation schemes, strained relationships at work, unclear job titles, and a lack of peer or management support, all these factors reduces their employees sense of purposefulness, employees feels difficulty in connecting personal values with organizational values and it also impact their potential for contributing towards societal benefit. This also increases the possibility of oversights in governance and disengagement from accountability efforts. These findings are in line with earlier research (Cardador et al., 2019; Erlmaier et al., 2021; Tabibnia & Lieberman, 2007; Kosfeld et al., 2016), which discovered that lesser support, strained relationships, ambiguous positions and unfair incentives are associated with lower level of work meaningfulness and lower levels of commitment to organizational objectives and motivation.

Thus, employees experiencing high demands, limited control, insufficient support, and role ambiguity, strained relationships, unfair rewards are more likely to perceive their work as less meaningful. This perception not only reduces their motivation but also posing a risk to governance integrity.

Table 5 shows that the discriminant function achieved an overall classification accuracy of 89.6%. Specifically,

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96.4% of low work meaningfulness cases and 80.9% of high work meaningfulness cases were correctly classified, with similar accuracy in cross-validation. These results reinforce the model's reliability and its ability to generalize to new cases.

Overall, this study supports the use of discriminant analysis to identify factors influencing work meaningfulness among banking professionals and highlight the importance of considering the differences between bank employees with high and low Work Meaningfulness. Moreover, results also show that while lower predictors like excessive demands and ambiguous roles raise the possibility of errors and misreporting, higher predictors like self-efficacy, organizational support, hope, resilience, and optimism strengthen ethical decision-making, and governance compliance. All proposed hypotheses regarding the predictors of work meaningfulness (high vs. low) are therefore accepted.

Conclusion

This study concludes that Self-efficacy, Perceived Organizational Support, Hope, Resilience, and Optimism are the strongest positive predictors of work meaningfulness. These psychological and organizational resources enhance employees' confidence, goal orientation, perseverance, and optimism, factors that not only increase work meaningfulness, engagement and motivation but also strengthen their commitment to ethical decision-making and accurate financial reporting. In contrast, Demands, Control, Support, Role, Relationship, and Rewards emerged as negative predictors. Excessive workload, low autonomy, insufficient support, unclear roles, strained workplace relationships, and unfair rewards diminish employees' sense of purpose and may compromise their ability to uphold governance standards. By understanding these higher and lower predictors, banking institutions can design targeted interventions that not only enhance employee well-being but also improve decision-making reliability and organizational accountability.

Implications of the Study

The results give practical implications for banking regulators and managers. Increasing psychological capital by training people for self-efficacy development, resilience building, hopefulness, and optimism can improve workers' sense of purpose and meaningfulness at work, ethical financial decision-making as well as compliance culture. Feedback and reward systems on a daily basis can create perceived organizational support, which will enhance employees' commitment to truthful reporting and governance compliance. Organizations must also deal with lower predictors by controlling workloads, specifying roles, and enhancing workplace relationships. Introducing equitable reward systems and enabling employees with more control over their work can helps in managing lower predictors of work meaningfulness, cut down stress-related mistakes and facilitate a culture of transparency. Organisations by putting these strategies into practice can create a happy

and thriving working environment that improves employees' work meaningfulness, resulting in good governance, good audit results, and a lower likelihood of financial misreporting or ethical violations.

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