

The Impact of Personal Factors on Innovative Work Behavior of Employees at Commercial Joint-Stock Banks in Vietnam

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Abstract

Innovation is important in improving employee performance and enhancing the organization's competitiveness. This article analyzes the system of factors within the personal factor group that influence the innovative work behavior of bank employees, including employee creativity, confidence in innovative capabilities, and job engagement. The article also examines the impact of the innovative behavior of bank employees on their job performance. The article uses a quantitative research method with survey data from 250 employees of a joint-stock commercial bank—research on data analysis and processing using PLS-SEM software version 3.0. The research results show that all factors influence employees' innovative work behavior; confidence in employees' innovative capabilities has the most significant impact, followed by creativity and job engagement. The innovative work behavior of bank employees also significantly affects their job performance outcomes. From there, the research proposes solutions to help bank employees perform their jobs better by promoting innovative work behaviors.

Keywords: *innovative work behavior, job performance, work engagement, employee creativity, innovative self-efficacy*

1. Introduction

Research on employees' innovative work behavior (IWB) has recently attracted significant attention. Some studies have been conducted in Vietnam and worldwide regarding the factors affecting employees' innovative work behavior (IWB). However, the number of studies is minimal. At the same time, very few studies systematically present the impact of personal factors on IWB and the impact of IWB on employees' job performance outcomes. Moreover, these studies indicate contradictory results (Mata et al., 2023). Therefore, it is necessary to conduct more empirical studies to measure the impact of personal factors within an overall model and propose practical solutions to enhance IWB in various organizational contexts, especially in the context of bank employees. Moreover, this article aims to systematize and evaluate the impact of personal factors on the IWB of employees and, simultaneously, examine the impact of IWB on the job performance of employees at commercial joint-stock banks in Hanoi.

2. Literature review and hypothesis development

2.1. Innovative work behavior and bank employees' innovative work behavior

Employee innovative work behavior is the intentional creation, introduction, and application of new ideas in a job, team, or organization to enhance the performance outcomes for that team or organization (Salsabila & Mansyur, 2024). This behavior includes various stages, such as generating, promoting, and realizing innovative ideas (Akram et al., 2016).

An overview of research on innovative work behavior (IWB) shows that the studies are consistent in defining IWB. However, there are differences in the factors influencing IWB. In particular, different leadership styles are believed to impact IWB positively (Akram et al., 2016; Mata et al., 2023). Personal motivation and employee work spirit will also drive their innovative work behavior (Ranasinghe & Samarasinghe, 2019). The creativity and support of the organization also have a significant impact on

IWB. On the other hand, there is much debate about the impact of a group of factors related to work, organization, and leadership on employees' innovative work behavior (Tahir, 2020).

Some studies on the IWB of employees in the banking sector have identified key factors influencing this behavior. In the Indonesian banking sector, psychological capital, particularly self-confidence, is believed to significantly influence employees' innovative work behavior (Tivta, 2024). In the Vietnamese banking sector, empowering leadership and the work environment promote employee innovation (Tri et al., 2019). Leadership is crucial in encouraging employee creativity and innovation, especially with transformational leadership styles in the digital age (Mursaleen et al., 2024). In the banking sector in Pakistan, organizational support has also been identified as an important factor in encouraging employee creativity and IWB. Additionally, studies show that the organizational environment and employees' creativity positively impact employees' innovative work behavior in Internet service companies. This is also true for bank employees (Salsabila & Mansyur, 2024).

Therefore, there have been some articles studying the impact of organizational and personal factors on the innovative work behavior of bank employees. However, very few studies systematically explore the impact of personal factors on the IWB of bank employees.

2.2. Employee job performance

The performance of employees in completing their tasks and contributing to the organization's goals determines the outcome of their work. The quality and quantity of completed work, consistency in work results, and contributions to achieving the company's goals are some of the various criteria used to evaluate employees' jobs.

The personal characteristics of employees, as well as the characteristics of the job, the work environment, and employee engagement, affect the job performance outcomes of employees. Job characteristics such as significance, task variety, and autonomy can enhance employee engagement. This can positively impact employees' job performance outcomes (Masharyono et al., 2023; Mirda & Prasetyo, 2022).

In summary, job performance results from a combination of individual, job-related, and organizational factors.

2.3. The impact of employee creativity on innovative work behavior

Some studies have shown that employee creativity determines IWB. Employee creativity significantly affects IWB. The organizational environment and knowledge sharing are two important factors that reinforce this relationship (Salsabila & Mansyur, 2024; Sari & Wahyuni, 2023). Additionally, personal characteristics significantly influence creativity and innovative work behavior; traits such as openness to experience, extraversion, and dedication directly affect creativity and innovation. Therefore, the study proposes the following hypothesis:

Hypothesis H1: Employee creativity (EC) has a positive impact on innovative work behavior (IWB).

2.4. The impact of Innovative Self-efficacy in employees' innovative work behavior

Confidence in employees' innovation capabilities is the belief in an employee's creativity, which significantly influences IWB through the development, encouragement, and implementation of new ideas in the workplace (Indajang et al., 2023; Karadeniz et al., 2021; Putri & Etikariena, 2022).

Some studies have demonstrated a direct relationship between IWB and self-confidence in one's innovation capabilities. However, some other studies show that this relationship is very complex. Specifically, confidence in one's innovation capabilities substantially impacts IWB when influenced by factors such as entrepreneurial leadership and knowledge-sharing behavior (Kurniawan & Tambunan, 2022).

Additionally, the intrinsic motivation of employees and the organization's innovative environment significantly contribute to this relationship. Employee confidence affects innovation capability (Indajang et al., 2023; Karadeniz et al., 2021). The study proposes a hypothesis based on a review of several related research works:

Hypothesis H2: Innovative self-efficacy (ISE) has a positive impact on innovative work behavior (IWB).

2.5. The impact of work engagement on employees' innovative work behavior

Some studies have shown a positive relationship between work engagement and IWB. Employees with work engagement are likelier to exhibit innovative behavior (Imran & Al-Ansi, 2019; Siddiqi, 2015). The group of authors Iqbal et al. (2023) discovered that work engagement (WE) affects project success, and IWB is an intermediary factor. Idrus and Herachwati (2022) also argue that work engagement is important in predicting IWB. Idrus and Herachwati (2022) also emphasized the mediating role of work engagement in the relationship between IWB and job autonomy. The study conducted by the authors Yudianto et al. (2021) is also consistent with these findings, demonstrating that there is a positive relationship between work engagement and IWB styles, such as servant leadership and innovative work behavior (Limpong & Saragih; therefore, this study proposes the hypothesis:

Hypothesis H3: Work engagement (WE) has a positive impact on innovative work behavior (IWB).

2.6. The impact of innovative work behavior on employee job performance

Harlianto et al. (2018) demonstrated that certain leadership behaviors, such as consulting, providing resources, and task delegation, significantly influence employees' innovative work behavior, thereby considerably impacting their job performance outcomes. Similarly, Hernaes et al. (2022) point out that the alignment between the innovative work behavior of leaders and employees helps employees enhance their job performance.

Idrus and Herachwati (2022) and Siddiqi (2015) also support the view that job autonomy and job engagement are positively related to innovative work behavior, which is very important for organizational and employee job performance. From there, the study proposes the research hypothesis:

Hypothesis H4: Innovative work behavior (IWB) has a positive impact on job performance (JP).

3. Research method

3.1. Measurement scale

The Employee Creativity (EC) scale includes 6 observed variables inherited from the research of Dewett, T. (2006); the Innovation Self-Efficacy (ISE) scale includes 18 observed variables inherited from the research of Jaiswal, N. K., & Dhar, R. L. (2015). The Work Engagement (WE) scale includes 9 observed variables inherited from the study by Schaufeli et al. (2006). The Employee Innovative Work Behavior (IWB) scale consists of 6 observed variables, inherited from the research of M.A. Rafique and colleagues (2022). The Job Performance (JP) scale consists of 8 observed variables inherited from the research of Khahan Na-Nan and colleagues (2018).

Table 1. Design the scale

Number	Scale	Indicators	Source
1	Employee Creativity (EC)	EC1. I find new and feasible solutions to problems.	Dewett, T. (2006)
		EC2. The results of my work are valuable and unique.	
		EC3. My suggestions are creative and useful.	
		EC4. I have unique and practical ideas to enhance work performance outcomes.	
		EC5. I know how to apply new methods in my work.	
		EC6. I have innovative and practical ideas related to my work.	
2	Innovative Self-efficacy (ISE)	ISE1. I can find the connections between different fields of knowledge.	Jaiswal, N. K., & Dhar, R. L. (2015)

		<p>ISE2. I find opportunities for new processes/methods.</p> <p>ISE3. I can come up with innovative solutions.</p> <p>ISE4. I make daring choices to explore a new idea.</p> <p>ISE5. I can apply the lessons from similar situations to a current issue that I am concerned about.</p> <p>ISE6. I always keep myself updated on new ideas (products, services, processes, etc.) in my field.</p> <p>ISE7. I convey ideas clearly to others.</p> <p>ISE8. I can learn by observing how everything operates.</p> <p>ISE9. I can solve most problems if I put in enough effort.</p> <p>ISE10. I am quick to handle unforeseen situations.</p> <p>ISE11. I propose new methods to achieve the goal.</p> <p>ISE12. I experiment with new ideas and approaches to a problem.</p> <p>ISE13. I share what I have learned in a practical way.</p> <p>ISE14. I can connect ideas that seem unrelated to each other.</p> <p>ISE15. I come up with new and creative ideas.</p> <p>ISE16. I can prototype a new idea or solution.</p> <p>ISE17. I found a new way to implement the current solutions.</p> <p>ISE18. I can explore and envision how everything operates.</p>	
3	Work Engagement (WE)	<p>WE1. When working, I feel full of energy.</p> <p>WE2. When working, I feel strong and full of life.</p> <p>WE3. I am passionate about my work.</p> <p>WE4. This job inspires me.</p> <p>WE5. When I wake up in the morning, I feel like going to work.</p> <p>WE6. I feel happy when I work hard.</p> <p>WE7. I am proud of the work I do.</p> <p>WE8. I am immersed in work. I am immersed in work.</p>	Schaufeli et.al, (2006)

4	Innovative work behavior (IWB)	IWB1. When working at this company, I came up with creative and innovative ideas.	M.A. Rafique et.al, (2022)
		IWB2. When working at my current company, I try to propose my creative ideas and persuade others.	
		IWB3. When working at this company, I seek new techniques and methods.	
		IWB4. When working at this company, I proposed a suitable plan to develop new ideas.	
		IWB5. When working at this company, I strive to obtain the necessary resources to implement my initiatives.	
		IWB6. Overall, I consider myself a creative member of my department in this company.	
5	Job performance (JP)	JP1. I can complete my tasks accurately.	Khahan Na-Nan et.al, (2018)
		JP2. I completed the tasks and met the requirements of the assigned job.	
		JP3. The results of my work are in line with my knowledge and skills.	
		JP4. I always complete the assigned workload.	
		JP5. I completed the work on schedule as assigned.	
		JP6. I completed the work in a reasonable time.	
		JP7. Overall, my work ensures that the volume, quality, and schedule are met.	

3.2. Sampling and data collection methods

This study demonstrates the relationship between latent variables using quantitative research methods. The study uses a survey questionnaire, which is designed according to a 5-point Likert scale where 1 means strongly disagree and 5 means strongly agree.

The survey subjects and research sample were selected from bank employees currently working at joint-stock commercial banks in Hanoi.

The study uses the convenience sampling method. The author conducted an online survey using Google Forms for employees of the banking system, including Vietcombank, MB Bank, Vietinbank, Techcombank, and VIB in the Hanoi area. The study collected primary data through a survey method using questionnaires, conducted from June 2024 to July 2024

This study determines the sample size according to the recommendations of the authors Hair et al., 2019. Specifically, the total number of observed variables in the study is 45 variables. Therefore, the study determined the minimum sample size to be 225 ($n=5 \times$ number of observed variables). The study conducted an online survey using Google Forms for bank employees within the joint-stock commercial banking system in Hanoi. As a result, the study obtained 277 survey responses (meeting the sample size requirement). After

that, the author proceeded to filter and clean the data, obtaining 250 valid survey responses (achieving a rate of 90.3%).

The survey data was collected through online surveys using Google Form, during the period from July 2024 to August 2024. After compiling the survey results on Google Form, the author proceeded to analyze and process the data using Smart PLS version 3.0 software. The Partial Least Squares (PLS) method is a statistical technique within the framework of Structural Equation Modeling (SEM) used to estimate and analyze the relationships between complex variables. Partial least squares (PLS) is used when there is a causal relationship between independent and dependent variables (Hair et al., 2014).

4. Research result

4.1. Descriptive statistics

Table 2. Descriptive statistics of respondents

Criteria	Quantity	Percentage	Accumulated percentage
Age			
Under 30 years old	68	27.2	27.2
From 30 to 40 years old	77	30.8	58.0
From 40 to 50 years old	87	34.8	92.8
From 50 to 60 years old	18	7.2	100.0
<i>Total</i>	<i>250</i>	<i>100.0</i>	
Gender			
Male	99	39.6	39.6
Female	151	60.4	100.0
<i>Total</i>	<i>250</i>	<i>100.0</i>	
Working experience			
Under 1 year	45	18.0	18.0
1 – 3 years	56	22.4	40.4
3 – 5 years	79	31.6	72.0
>5 years	70	28.0	100.0
<i>Total</i>	<i>250</i>	<i>100.0</i>	

Out of a total of 250 valid survey responses, participants in the age group from 40 to 50 accounted for the highest proportion, at 34.8%, while those in the age group from 50 to 60 accounted for the lowest proportion, at 7.2%. Regarding gender, the majority of respondents were female (60.4%), while the proportion of male respondents was 39.6%. This is also consistent with the characteristics of banking activities. The highest proportion among the respondents are those with 3 to 5 years of work experience, at 31.6%. However, only 18.0% of those with less than 1 year of work experience.

4.2. Evaluation of the measurement model

The research results show that the average variance extracted (AVE) of all 5 latent variables in the research model have coefficients >0.6. This proves that all the scales in the research model have achieved good convergent validity (Hair et al., 2019).

Table 3. Average Variance Extracted (AVE) & Composite Reliability (CR)

Latent variable	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability (CR)

Employee creativity (EC)	0.657	0.896	0.920
Innovative-Self Efficacy (ISE)	0.600	0.933	0.943
Innovative work behavior (IWB)	0.704	0.916	0.935
Job performance (JP)	0.659	0.914	0.931
Work engagement (WE)	0.675	0.931	0.943

Next, the study evaluates Cronbach's Alpha reliability coefficient and the composite reliability of the scales. All the scales in the research model have a Cronbach's Alpha coefficient greater than 0.8 (satisfying the condition of Cronbach's Alpha >0.6). This demonstrates the measurement scale's reliability (Hair et al., 2021). Additionally, the composite reliability (CR) of all 5 latent variables is >0.6, indicating that the measurement model is very reliable (Hair et al., 2021).

Then, the study proceeded to analyze the discriminant validity of the research model through the value of the outer loading coefficient. The outer loading coefficient needs to be greater than or equal to 0.708 (squared greater than 0.5) (Hair et al., 2021). Therefore, the ISE scale, which originally included 18 observed variables, had 7 observed variables removed: ISE10, ISE13, ISE14, ISE5, ISE7, ISE8, and ISE9, because these observed variables had outer loading indices lower than 0.7.

Table 4. Outer Loading and VIF coefficient

Indicator	EC	ISE	IWB	JP	WE	VIF coefficient
EC1	0.788					2.054
EC2	0.829					2.439
EC3	0.825					2.401
EC4	0.835					2.361
EC5	0.788					2.022
EC6	0.797					1.996
ISE1		0.703				2.084
ISE11		0.771				2.187
ISE12		0.792				2.334
ISE15		0.794				2.516
ISE16		0.807				2.704
ISE17		0.810				2.859
ISE18		0.749				2.057
ISE2		0.779				2.549
ISE3		0.835				3.167
ISE4		0.766				2.327
ISE6		0.703				1.789
IWB1			0.827			2.419
IWB2			0.852			2.676
IWB3			0.842			2.509
IWB4			0.847			2.627
IWB5			0.845			2.569
IWB6			0.822			2.228
JP1				0.813		2.281
JP2				0.803		2.243
JP3				0.824		2.336
JP4				0.834		2.672
JP5				0.802		2.444

Indicator	EC	ISE	IWB	JP	WE	VIF coefficient
JP6				0.792		2.230
JP7				0.813		2.300
WE2					0.845	3.128
WE3					0.840	2.857
WE4					0.846	2.777
WE5					0.817	2.429
WE6					0.787	2.208
WE7					0.796	2.371
WE8					0.801	2.246
WE1					0.841	2.928

After removing 7 observed variables from the ISE scale, the outer loadings of all observed variables from the remaining scales are greater than 0.7 and the AVE extraction variance is greater than 0.5, so the proposed scales achieve convergent validity (Hair et al., 2021). Thus, the model has met the requirements. Next, the study evaluates discriminant validity through the HTMT index and the Fornell-Larcker criterion.

Table 5. HTMT coefficient for the adjusted model

EC	ISE	IWB	JP	WE
EC				
ISE	0.814			
IWB	0.778	0.813		
JP	0.689	0.696	0.693	
WE	0.769	0.700	0.622	0.566

The research results show that the HTMT indices of the latent variables all have values <0.85, therefore, the research model meets the discriminant validity between the indicator sets of the latent variable pairs (Henseler et al., 2015). In addition to the HTMT coefficient, the study also evaluates discriminant validity through the Fornell-Larcker criterion.

Table 6. Fornell-Larcker coefficient table for the adjusted model

Indicator	EC	ISE	IWB	JP	WE
EC	0.811				
ISE	0.834	0.775			
IWB	0.706	0.754	0.839		
JP	0.624	0.643	0.639	0.812	
WE	0.702	0.653	0.577	0.525	0.822

The results of the Fornell-Larcker coefficient table for the adjusted model show that the square root of the extracted variance is always greater than the correlation of that concept with other concepts. Therefore, it can be concluded that the concepts in the model achieve discriminant validity (Hair et al., 2021).

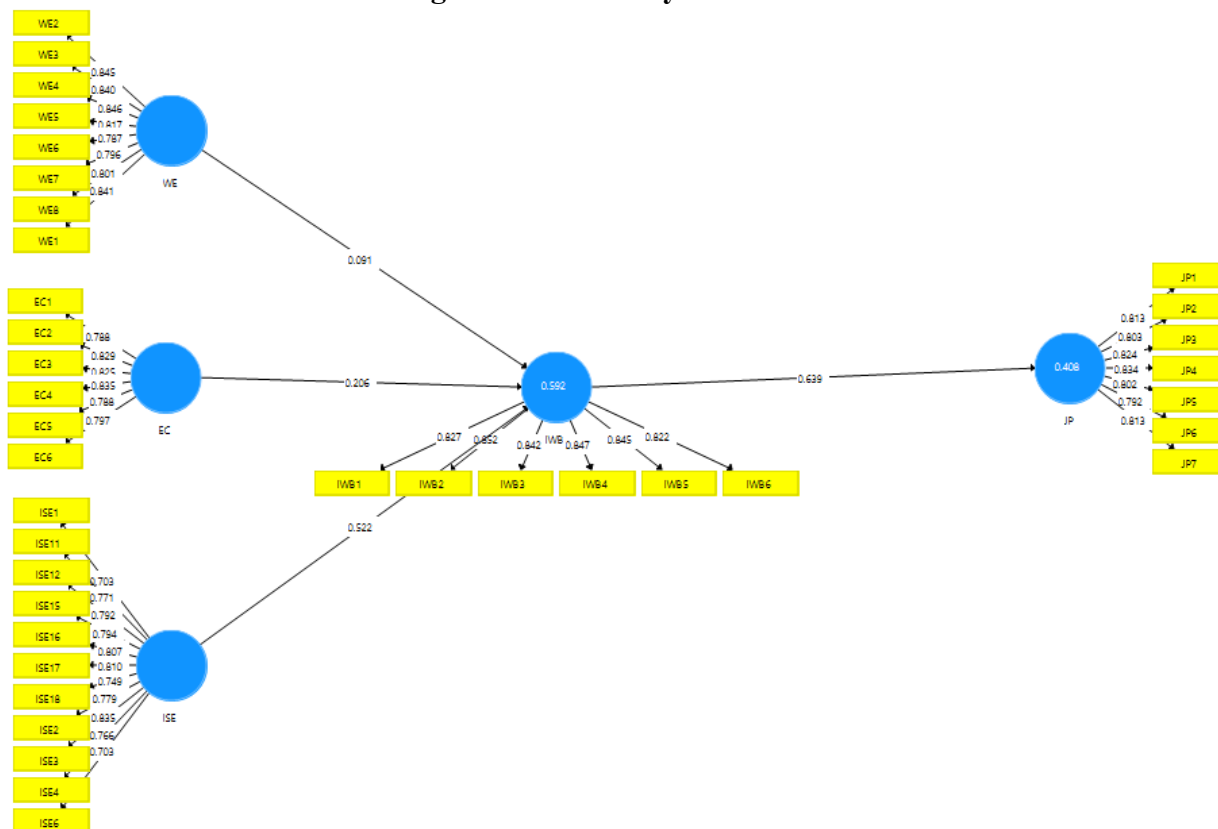
4.3. Evaluate the structural model

4.3.1. Multicollinearity assessment

The research results (Table 3) show that the VIF coefficients of the observed variables satisfy the condition <5 (specifically <3), therefore, it can be confirmed that the model does not encounter multicollinearity (Hair et al., 2019).

4.3.2. Results of path analysis and hypothesis testing

Figure 2. Path analysis results



After obtaining the path analysis results, the article proceeds to test the research hypothesis.

Table 7. Research hypothesis testing results

Relationship	Path coefficient	Standard deviation (STDEV)	T-Statistic (O/STDEV)	P coefficient	Decision
EC --> IWB	0.206	0.056	3.684	0.000	Accepted
ISE --> IWB	0.522	0.054	9.675	0.000	Accepted
IWB --> JP	0.639	0.033	19.216	0.000	Accepted
WE --> IWB	0.091	0.041	2.221	0.027	Accepted

The results of the hypothesis testing show that all p-values are less than 0.05, so all research hypotheses are accepted (Hair et al., 2021).

Table 7. Model Fit Index Results

Latent variable	R ²	R ² adjusted
IWB	0.592	0.590
JP	0.408	0.407

Table 8 shows The results of the model fit indices show that for the model with IWB as the dependent variable, the R2 coefficient is 0.592 and the adjusted R2 coefficient is 0.590, satisfying the condition of being above 0.3. At the same time, the R2 and adjusted R2 values do not change much. This indicates that the data fits the model very well. For the JP variable acting as the dependent variable, the R2 value is 0.408 and the adjusted R2 value is 0.407. Additionally, the condition of > 0.3 is met, and the R2 and adjusted R2 values do not change significantly (Hair et al., 2021). This indicates that the data fits the model well.

Table 8. Influence index (f^2)

	EC	ISE	IWB	JP	WE
EC			0.027		
ISE			0.197		
IWB				0.688	
WE			0.010		

The research results show that the independent variables EC and ISE have a moderate impact on the dependent variable IWB (f^2 coefficients are 0.027 and 0.197), while the independent variable WE has a very small impact on the dependent variable IWB (Hair et al., 2021). Additionally, the IWB variable has a significant impact on JP (f^2 coefficient = 0.688, greater than 0.35) (Hair et al., 2021).

4. Discussion

The research results show that the factors influencing the innovative work behavior of employees in the banking sector include creativity, job engagement, and confidence in innovation capabilities. Among them, confidence in the ability to innovate has the greatest impact. This is also consistent with the results of previous studies (Indajang et al., 2023; Karadeniz et al., 2021; Putri & Etikariena, 2022).

Personal creativity and job engagement are the next two factors that influence IWB. These findings suggest that banks should focus on creating factors that boost employees' confidence in their innovation capabilities, and find practical methods to enhance and promote employee creativity.

Specifically, employees' confidence in their innovation capabilities has the greatest impact on how they work. Promoting confidence in employees' innovation capabilities enhances innovative work behavior, which is crucial for the organization's adaptability and success.

Employee creativity also affects how employees innovate in their work. Research shows that if organizations want to promote employee creativity, they must provide solutions that foster individual creativity.

Work engagement is also an important factor in driving employee work behavior. These findings indicate that if organizations want to improve employee engagement, they should consider strategies to enhance employee engagement as well as other factors. These findings highlight the importance of creating a work environment that fosters engagement to enhance innovation within organizations (Idrus & Herachwati, 2022; Imran & Al-Ansi, 2019; Limbong & Saragih, 2023; Siddiqi, 2015).

Finally, the research also proves that employees' innovative work behavior has a significant impact on their job performance outcomes. These findings are consistent with previous studies (Idrus and Herachwati (2022), Siddiqi (2015)). Organizations should promote an innovative environment if they want to enhance employee job performance outcomes. This can be achieved by encouraging human factors that influence innovative behavior.

5. Conclusion

The study has developed a research model grouping personal factors that influence the innovative work behavior of employees at commercial joint-stock banks in Hanoi. From a theoretical perspective, the study has systematized the personal factors and demonstrated that all personal factors, including employee creativity, confidence in personal innovation ability, and job engagement, positively influence the innovative work behavior of bank employees.

In addition, this study also contributes valuable insights for bank managers and HR professionals to stimulate employees' creativity and innovation to achieve sustainable business results.

However, the limitation of the study is that it has not been conducted on a broader national scale, and it has also not considered other groups of factors affecting employee behavior (such as organizational factors, external environmental factors, etc.). This will be a suggestion for future research directions.

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