Examine Employees Creativity in the Bank: A case of Commercial Bank of Ethiopia Woldia Branches

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Research

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Abstract

The study aims to examine employees’ creativity in the bank a case of commercial bank of Ethiopia Woldia Branches. The researcher used a cross-sectional design and followed a mixed research approach. This study census method has been utilized to participate in respondents from four branches, that on duty 182 employees in commercial bank of Ethiopia. The collected data were analyzed by using multiple regression methods method after proving the quality of the data. The study finding revealed that autonomy, supervisors’ support and role ambiguity significantly affects the creativity of employees in the workplace. The remaining variables self-efficacy and job complexity have no statistically significant effect on employees’ creativity in the bank.

Introduction

At the end of the 20th century and the beginning of the 21st century creative of workers and students increased in the higher education institutions, business organizations, governmental and non-governmental organizations to make active novel ideas to practical events. To use the maximum efforts of employees’ mangers was faced challenges in the 21 century to become a competitor in stiff competition. It is known that creativity was a means to understand the intention of customers and to satisfy their needs (Abbas & Nader, 2011; Hülya & Ayúe, 2011; Malikeh and Elaheh, 2013).

After the industrialization organization made a paradigm shift from industry to knowledge-based to bring changes in the organizations. Creativity and innovation become the base for the success and survival of business-oriented organizations. To retain customers and to satisfy the clients, creativity within the organization was a precondition (Reza et al., 2010).

Creative of workers is essential to bring new ways, methods, and systems in the organizations, worker can be in the administration, artists, business entrepreneurs, community leaders, designers, educators, engineers, executive directors, inventors, medical researchers, scientists, technology innovators, or urban planners and bankers. The entire workers of the organization become creative, the organization can be a competitor in global markets, enhance operational excellence and efficiency, and achieve profitability and growth of the organization (Toby, 2005; Abrar, 20016). In today’s complex business environments, it is clear that newly invented products become out of the market and reach at maturity level within a short period when the business organization not engaged in creativity and innovation activities (Hülya & Ayúe, 2011; Reza et al., 2010)

The employees’ creativity plays a significate role especially for the bank industry to make active new systems and provide fast and quality services for the customers (Masood et al., 2013). The bank sector in the fast-growing sector in Africa and Ethiopia. To maintain the banking sector's profitability, the individual workers' creativity becomes more relevant (Masood et al., 2013).

Several factors may affect workers to create novel products and services in the bank. Among the factors, personal talent, functional independence, personal incentives, work environment, times, assigned tasks,
chance, social values, pressures, organizational motivation, organizational encouragement, lack of organizational impediments, sufficient resources, realistic workload pressure, management practices, freedom, challenging work, co-worker cohesion, supervisor support, autonomy, work pressure, clarity, innovation, physical comfort, task orientation can be the most important factors that affect the creativity of workers (Esfandiar, 2018; Ahmed et al., 2016; Ash & Begüm, 2011). In the Ethiopia bank industry, researches are limited, and not addressed which factors that affect the employees to create new ideas and innovations in this sector specifically. This study focused on which factor more likely affects the creativity of bank workers in the commercial bank of Ethiopia in Woldia branches. The researcher identifies variables that may affect the employees’ creativity in the bank. The research variables were autonomy, role stress/ambiguity, self-efficacy, job complexity, and supervisor support. This study tried to examine which identified factor more affects the creativity of employees in the commercial bank of Ethiopia in Woldia four branches. The researcher also sets an objective to examine employees’ creativity in the commercial bank of Ethiopia Woldia branches.

Literature Review

Definition of Creativity

Creativity is a human character that able to taking risks and promoting holistic ideas and make easy tasks in a complex environment (Abbas & Nader, 2011). As cited by Esfandiar, (2018) creativity means the ability to combine ideas uniquely or to create an affinity between ideas (Zarei,1993). It should be novel and original that will bring relevance and usefulness to the organizations, society, and the globe (Masood et al., 2013). Creativity is the ability to discriminate against new relationships, examine subjects from new perspectives, and form new concepts from existing information. Creativity is the ability to convey new qualities in old concepts, meanings, and ideas, or coming up with new ways of the organization (Abdollah & Hossein, 2018; Malikeh & Elaheh, 2013). As cited by Abdollah & Hossein, (2018) creativity is inborn, not learned, but they seem to be inherent talents that can also be developed and reinforced with appropriate training (Antoniades, 1990).

There are types of creativity that are practiced by the organizations and individual level. Among the main types of creativity as mentioned by Boden (1998) combinational, exploratory, and transformational creativity are the most important types of creativity (Malikeh and Elaheh, 2013).

According to Esfandiar, (2018) suggestion creativity should be being new and original, solve a problem, or either fit with a situation or have a certain purpose, and enhance the durability of that innovative insight.

Factors Affecting Creativity of Workers at Work Place

Previous studies indicate that several factors affect workers’ creativity in the workplace. Among the factors, the following are identified in this review.
Autonomy: It can be described as independence or freedom, as of the will or one's actions. It is the degree to which an employee has freedom, independence, and discretion in carrying out the tasks of the job. Autonomy is identified as a determinant of employee creativity and ultimately job performance. The degree to which an employee has control in carrying out the tasks of the job can be a factor for creativity at the workplace (Hülya & Ayúe, 2011). It gives employees to make the decision and determining how to accomplish activities and enhance the creativity of employees at workplace (Masood et al., 2013).

Role Ambiguity: Role ambiguity refers to a lack of specificity and expectedness for the role, responsibility, and accountability of workers. The unclear role will lead the employee to stress and frustrate during the activities undertaken by him at the workplace (Yung-Tai Tang, 2016).

Role conflict/ambiguity is the strangeness and incompatibility of expectations associated with the role. To enhance the creativity and innovation of workers' role should be allotted clearly for workers at workers. It is helpful to manage the stress of workers, to decrease job dissatisfaction, and to tackle low performance.

The managers and supervisors should be committed to clarify the roles of workers in the workplace to increase the creative workers in the organizations (Hülya & Ayúe, 2011).

Self-efficacy: According to the social cognitive theory definition self-efficacy is crucial for the daily life of human beings to accomplish activities and to attain objectives and to evaluate challenges (Agu, 2015; Hasan, Hossain, & Islam, 2014). It can predict the behavior of workers, individuals, and the community as well (Su, Lin, & Ding, 2019). Self-efficacy is an element of self-knowledge that is crucial for the daily life of workers (Kamarul, 2020). It helps workers to retain customers with high-level contact and enhance problem-solving skill and creativity in the work environment of the organization (Yung-Tai Tang, 2013). Workers' self-efficacy has a positive relationship with the innovative behavior and creativity of the organizations (Purnama et al., 2020). It has a significant influence on the leadership of the organization and increases innovative and creative work behavior (Fatemeh et al, 2017).

Job Complexity: Job (complexity) is enriched with five characteristics i.e. variety (variety concerns with the degree to which the job requires the person to do different things), identity, significance autonomy, and feedback (Masood et al., 2013). Identity refers to the degree to which a person can do the job from beginning to end with a visible outcome; significance concerns with the extent to which a job has a significant impact on others – both inside and outside the organization; autonomy which is the amount of freedom and independence employee has in making decisions and determining how to do the job; feedback refers to the degree to which the job provides the employee with clear and direct information about job outcomes and performance. (Nguyen et al., 2015)

Supervisors Support: The previous study result indicates that the supervisor's support plays a substantial role in employees’ creativity in the workplace. When the supervisors able to provide frequent feedback for the workers will improve the skills employees and enhance the creativity within the organization. The supervisors should be conscious to find new ways and procedures for creativity (Masood et al., 2013).
Regression Model Specification and Analysis

The data were analyzed by using descriptive analysis, correlation analysis and multiple regression analysis by using SPSS version 22. The model of the study described as follow the formula given by Jeffrey M. Wooldridge (2013):

\[ Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta_4x_4 + \beta_5x_5 \ldots \ldots \beta_kx_k + \mu \]

Where,

\( \beta_0 \) is the intercept.

\( \beta_1 \) is the parameter associated with \( x_1 \).

\( \beta_2 \) is the parameter associated with \( x_2 \), and so on

Therefore, the study model is:

\[ Y=\text{Creativity}, \, X_1=\text{Autonomy}, \, X_2=\text{Role Ambiguity}, \, X_3=\text{Self-efficacy}, \, X_4=\text{Job Complexity}, \, \text{and} \, X_5=\text{Supervisors Support} \]

The current Study

The main objective of the study is to examine employees’ creativity in the bank in commercial bank of Ethiopia Woldia branches. After data analysis conducted the findings are summarized.

Methodologies

The researcher used a cross-sectional research design to conduct this study and follow mixed (quantitative and qualitative) research approaches. In Woldia city administration there are four commercial bank branches. In all branches, 182 workers are on duty. To undertake this study the researcher used the census method i.e. all workers have participated.

Regarding the instruments of the study, the questionnaires of the study variables were adapted from different authors. The variables such as employees creativity were adapted from Ash & Begüm (2011), autonomy from Ash & Begüm (2011), supervisors support from Ash & Begüm (2011), role ambiguity from Rizzo et al. (1970), self-Efficacy from Riggs et al. (1994), and job complexity instruments was adapted from Frederick and Stephen, (2006). All questionnaires were reversed from negative to positive after adapting from the authors.

Regarding ethical considerations, the researcher submitted a letter wrote from the vice dean of the faculty of business and economics to the commercial bank of Ethiopia. The collected data were confidential and maintain the privacy of respondents.
Results

DESCRIPTIVE ANALYSIS OF THE STUDY

Response Rate

From the dispatched 182 questionnaires 159 respondents filled the questionnaire properly and analyzed it under this study. On the other hand, from the remaining 23 questionnaires, 11 questionnaires were disqualified and the other was not returned.

Reliability Test of the Study Instruments

To check the consistency and stability of the collected data the reliability test is crucial. In this regard, the reliability test was conducted for four independent variables and the dependent variable of the study. According to table 1, Cronbach's alpha value for autonomy, supportive supervision, role ambiguity, self-efficacy, job complexity, and employees' creativity are .853, .822, .637, .825, .845 and .795 respectively. As stated by Zikmund (2011), scales with a constant between 0.80 and 0.95 are considered to have very good reliability. Scales with a constant between 0.70 and 0.80 are considered to have good reliability, and a value between 0.60 and 0.70 indicates fair reliability. Therefore, the study variables reliability is above 0.6 which is a fair and above reliability result as stated by Zikmund. Thus, it is evident that all prepared questionnaires were able to measure the overall organization performance and was able to make reliable data collection procedures.

Table 1. Reliability of the study variables

| Variables             | Number of Items | Cronbach's Alpha |
|-----------------------|-----------------|------------------|
| Employees Creativity  | 8               | .795             |
| Autonomy              | 5               | .853             |
| Supervisor support    | 5               | .822             |
| Role Ambiguity        | 5               | .637             |
| Self-efficacy         | 7               | .825             |
| Job complexity        | 5               | .845             |

Source: Own survey, (2020)

ANALYSIS ON DEMOGRAPHIC VARIABLES OF THE STUDY

As shown in table 2 below from the total respondents 17.6% were female and the remaining 82.4% male. This indicates that the number of female workers in the bank is not limited. Regarding the age of respondents 2.5% of the respondents’ age below 25 years, 64.2% between 25-34, 32.7% of respondents between 34-45, and 0.6% of the respondents’ age between 45-54 year, from this analysis we can conclude
that the bank workers are young and energetic to create new ways and procedures for the bank. The experiences of workers from the year 2-6 year accounts for .6% of the total respondents, the remaining .6% have below 2 years’ experience and 25.8 of workers above 6 years.

From the total respondents, 1.3% are branch managers, 4.4% business managers, 15.7% Senior Banking business officers, 61% banking business officers, 16.4% Business operation officers, and 1.3% of respondents engaged in other positions.

Table 2: Descriptive statistic of the demographic variables
| Variables                        | Frequency | Percent | Cumulative Percent |
|---------------------------------|-----------|---------|--------------------|
| Sex of respondents              |           |         |                    |
| Male                            | 131       | 82.4    | 82.4               |
| Female                          | 28        | 17.6    | 100.0              |
| Total                           | 159       | 100.0   |                    |
| Age of Workers                  |           |         |                    |
| Below 25                        | 4         | 2.5     | 2.5                |
| 25-34                           | 102       | 64.2    | 66.7               |
| 35-44                           | 52        | 32.7    | 99.4               |
| 45-54                           | 1         | .6      | 100.0              |
| Total                           | 159       | 100.0   |                    |
| Education background            |           |         |                    |
| Diploma                         | 10        | 6.3     | 6.3                |
| Bachelor                        | 127       | 79.9    | 86.2               |
| Master                          | 22        | 13.8    | 100.0              |
| Total                           | 159       | 100.0   |                    |
| Workers experience              |           |         |                    |
| Below 2 Years                   | 1         | .6      | .6                 |
| 2-4 years                       | 58        | 36.5    | 37.1               |
| 4-6 Years                       | 59        | 37.1    | 74.2               |
| Above 6 years                   | 41        | 25.8    | 100.0              |
| Total                           | 159       | 100.0   |                    |
| Position of Workers             |           |         |                    |
| Branch Manager                  | 2         | 1.3     | 1.3                |
| Business Manager                | 7         | 4.4     | 5.7                |
| Senior Banking business officer | 25        | 15.7    | 21.4               |
| Banking business officer        | 97        | 61.0    | 82.4               |
| Business operation officer      | 26        | 16.4    | 98.7               |
| Others                          | 2         | 1.3     | 100.0              |
| Total                           | 159       | 100.0   |                    |

Source: Own survey, (2020)

To determine the mean value of the study variables result whether the value is strongly agreed or strongly disagree, the researcher used as a reference set by Al-Sayaad et al., (2006). According to their
specification based on table 3, the mean value of self-efficacy 3.81 at the level of “agree”, the autonomy mean value 3.25 lies at the “neutral” level, the supervisors support mean value 3.21 at the level of “neutral”, the mean of job complexity 3.69 at the level of “agree”, the last independent variable role ambiguity mean value 3.72 lies at “agree”, and the dependent variable employees’ creativity mean value became at the level of “neutral”.

Table 3: Descriptive Statistics

| Variables                  | N  | Mean  | Std. Deviation |
|----------------------------|----|-------|----------------|
| Self-Efficacy (SE)         | 159| 3.8131| .83066         |
| Autonomy (AT)              | 159| 3.2516| .97233         |
| Supervisor Support (SS)    | 159| 3.2050| .98494         |
| Job Complexity (JC)        | 159| 3.6956| .91287         |
| Role Ambiguity (RA)        | 159| 3.7270| 1.22865        |
| Employees’ Creativity (EC) | 159| 3.2846| .90597         |

Source: Own survey, (2020)

**EFFECT ANALYSIS OF THE STUDY**

As can be seen in table 3, revealed that the correlation between employees’ creativity and the optimal linear combination of the independent variables is 0.611, as indicated by multiple R. The R square, which is the degree to explain the variation in the dependent variable (employees’ creativity in this case) by the independent variables which include the model. Thus, the value of adjusted R square is 0.353, which are all independent variables included the model explained 35.3% percent of the total variance in employees’ creativity, and the remaining 64.7 % is because of other unknown variables which are not included in this study.

Table 4: Model Summary

| Model | R      | R Square | Adjusted R Square | Std. Error of the Estimate | Change Statistics | Sig. F Change |
|-------|--------|----------|-------------------|---------------------|-------------------|---------------|
|       |        |          |                   |                     | R Square Change  | F Change      | df1 | df2 |               |
| 1     | .611a  | .373     | .353              | .72886              | .373             | 18.223        | 5   | 153 | .000          |

a. Predictors: (Constant), RA, AT, JC, SS, SE

b. Dependent Variable: EC
Furthermore, the ANOVA analysis, which indicates the F-test of the overall significance of the model. Therefore, in this study, the value of the F-test was (F= 18.223, df1= 5, df2= 153, p <0.01), which is the model is a significant fit of the data overall.

As regards regression analysis as shows in table 5 the result of multiple regressions shows that three variables are statistically significant. The regression coefficient for autonomy was positive and statistically significant ($\beta = 0.336$) with t-value=4.192, P-value<0.001) implying that autonomy can affect the creativity of employees in the banks. Employees have the freedom to undertake their routine task and create a new system for the banks. The other variable that able to predict the creativity of employees in the bank is supportive supervision. This variable affects positively and statistically significant at ($\beta = 0.227$, with a t value = 2.606, p–value<0.005). The regression result reveals that supervisors’ support plays a significant role to enhance employees’ creativity in the bank. The last variable that significantly affects the creativity of employees is role ambiguity. The regression result indicates that role ambiguity has a positive effect and statistically significant at ($\beta = .141$ with a t value =2.314, p=0.022). This result revealed that there is a clear and specified role given for employees.

Table: Coefficient of study variables

| Model          | Unstandardized Coefficients | Standardized Coefficients | t     | Sig. |
|----------------|-----------------------------|---------------------------|-------|------|
|                | B                           | Std. Error                | Beta  |      |
| 1 (Constant)   | 1.344                       | .327                      | 4.104 | .000 |
| Self-Efficacy  | -0.019                      | .104                      | -0.185| .853 |
| Autonomy       | 0.336                       | .080                      | 0.361 | .000 |
| Supervisor Support | 0.227                 | .087                      | 0.246 | .010 |
| Job Complexity | -0.089                      | .087                      | -0.090| .305 |
| Role Ambiguity | 0.141                       | .061                      | 0.191 | .022 |

Source: Own survey, (2020)

The remaining variables self-efficacy and job complexity has not significantly affects the creativity of employees’ in the bank. Therefore, the final model of the study would be:

$Employees’ Creativity= 1.344+ .336AT+ .227SS+ .141RA$
From the significant variables of the study supervisor support affects highly, autonomy moderately, and role ambiguity lastly influencing the creativity of the bank employees’ at the work place

**Discussion**

At the workplace, workers should be free from any negative intervention from the respective or immediate boss, supervisors, and managers to bring new creativity and innovations to their organization. The autonomy of the employees in the study area banks significantly affects the creativity of employees. The regression result can be evidence that employees have a bit of freedom to perform their duties and responsibility freely and they have a chance to create new systems, procedures, and techniques for the bank. Employee's freedom has a positive effect on creativity at the work place. This study result for the variable of autonomy is consistent with the finding of Hülya & Ayúe, (2011). It gives employees to make the decision and determining how to accomplish activities and enhance the creativity of employees at workplace (Masood et al., 2013). Therefore, the study result also consistent with the finding of Masood et al., (2013).

The continuous supervisor supports is a means to create successful workers in the work place. The supervisor provides continuous feedback for the workers based on their gaps and inabilities during their operation. The regression result of the study indicates that supervisors’ support can instigating factor for employees’ creativity at the work place with a statistical significance level.

During the supervision time, the supervisors should be alert to identify the real gap that becomes a hindrance to the creativity of employees. That may help to insight how the workers will create new ways and techniques for the bank (Masood et al., 2013). This study result is similar to the finding of Nguyen Ngoc et al., (2015) because the finding of them and this study supervisor’s support positively affects the creativity of workers with statistical significant level.

A vague role at the workplace will enhance the stress of workers, may pause them to create new products and services. As much as possible the managers should identify the role of works in the work place (Yung-Tai Tang, 2016). The study result revealed that role ambiguity has a positive effect on the creativity of workers in the bank. It meant that officers, supervisors, and other workers are assigned at clearly defined and the employees become freed from any unclear role in the bank. According to Hülya and Ayúe, (2011) suggested that when there are free and clear roles for workers in the workplace, the creativity of employees will enhanced. This statement is supported by this study result and also consistent with the finding of Yung-Tai Tang & Chen-Hua Chang, (2010).

**ANALYSIS ON OPEN ENDED QUESTION RESPONSES**

**Challenges of Creativity in the Bank**

There researcher was prepared an open-ended question to understand the feeling of employees in the bank about the challenges of creativity. According to the response of the respondents listed the
challenges that faced them in the bank to become creative. Among the challenges, there is a routine task, a shortage of time to read and scan the environment to create a new system, product, and other services for the bank. Respondents also replied that there is no system to motivate and to encourage creative workers. For creative workers, there is no promotion system to transfer from one level to the next level in the bank and the branch managers don’t accept new creative ideas arise from the employee side. The other factor that affects employee creativity, the bank administration system is too centralized, bureaucratic system, system rigidity, lack of integrity, absence of isolated department to support creativity, and there is poor communication (only from top to down). The other factors arise from the employee side. Among the challenges, employees are reluctant to create and to accept innovations and did not share experiences from senior staff, and lack of commitment to creating new technologies and systems for the banks. Furthermore, the bank is limited to participate in research and development activities.

**Conclusion**

There are several factors that affect the creativity of employees at the workplace. In this study the researcher examined five variables that affects the employees’ creativity. Among the variables self-efficacy, autonomy, supervisor’s support, job complexity, and role ambiguity were examined properly. Based on the result and discussion of the study the researcher reaches the following conclusion:-

When the autonomy of employees’ ensured by the organization at work place, helps to increase creativity and innovation especially in the stiff competition of the bank industry. The study variable autonomy significantly affects positively the employees’ creativity in the commercial bank Ethiopia.

The support of supervisors has a direct relationship with the creativity of employees at the work place. The supervisors may provide continuous feedback for workers to correct their mistakes during the creativity process, this may help the employee to create a new technique system, products, and service. This study regression result assured that supervisors support statistically significant to affect the creativity of the employees in the bank.

Every organization’s role should be clearly defined for all workers, supervisors, and managers to facilitate the creativity of the workers. Because the employees become free from any third person intervention in their work place. When the roles are ambiguous the employees’ may frustrate to create new things. The study result revealed that role ambiguity significantly affects the employees’ creativity in the bank.

**Declarations**

- **Ethical Approval and Consent to participate**

The researcher was submitted a letter to the bank which written by the vice dean of the faculty to request their willingness to undertake this study. After that, the manager of the bank allowed to conduct this study.
• Consent for publication

I agreed to publish the article on your journal and I will sign upon your request to show my willingness.

• Availability of data and material

All data are included in the manuscript.

• Competing interests

The author declares that there is no competing interest

• Funding

The author has not been received a fund from any organizations and individuals.

• Authors' contributions

The research done by independently. I have carried out the whole work of the research.

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