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WORK ETHIC, WORK ENGAGEMENT AND INNOVATIVE WORK BEHAVIOR IN BANKING OFFICERS

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Abstract

The research investigated the relationship among work ethic, work engagement and innovative work behavior in banking officers. The hypotheses of the study were that work ethic and work engagement would have a positive relationship with innovative work behavior. Moreover, work ethic and work engagement would be positive predictors of innovative work behavior and work engagement would mediate the relationship between work ethic and innovative work behavior in banking officers. A correlational design was adopted to conduct the research. The research sample consisted of 199 banking officers, both men and women, with an age range between 21 and 59 (M=31.73, SD=7.44), from public and private banks of Lahore. The findings revealed that work ethic had a positive correlation with work engagement and innovative work behavior. Furthermore, work ethic was a positive predictor of work engagement and innovative work behavior. Along with that, work engagement mediated the relationship between work ethic and innovative work behavior. The implications of the study include, introducing policies and designing training programs in the banking sector that promote a culture of strong work ethic and work engagement leading to innovative work behavior in banking officers.

Keywords: work ethic, work engagement, innovative work behavior, banking officers

Introduction

In the current, rapidly developing financial environment, the banking sector plays a vital role in navigating economic growth and innovation. The volatile nature of this sector needs employees, who are not only capable but also highly dedicated to their work (Bakker & Demerouti, 2008). The three crucial constructs that significantly impact employee performance in the banking sector are work ethic, work engagement and innovative work behavior.

Work ethic is a complex concept which consists of interpersonal values, work motives, reliability, and approach towards work, all of which make a significant input for an enduring work performance (Van Ness et al., 2010). Furthermore, it represents beliefs and orientations towards work, personal conviction that work is good, and self-generated drive to perform work tasks efficiently without compromising on ethical standards (Woehr et al., 2007). In addition, work ethic is a culture that involves aspects of discipline, techniques of dedication, and a conviction that working righteously is worthy.

Job satisfaction is known as one of the correlate factors of work ethic due to its strong correlation with work ethic, as workers with strong levels of work ethic are apparently more presumable to present higher job satisfaction (Ellickson & Logsdon, 2001). Organizational commitment is another factor as employees possessing a high work ethic usually display higher levels of organizational commitment (Meyer & Allen, 1991). Moreover, a strong work ethic is positively linked with increased job performance (Judge & Bono, 2001).

Work ethic is defined as one of the most essential dimensions that helps shape an individual's perception of work-related tasks through maintaining responsibility, discipline and

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commitment towards one's work (Perry & Nixon, 2005). These values influence behavior as well as attitude towards work, while at the same time leading to higher levels of engagement during work (Van Ness et al., 2010). Work engagement can be considered as a related but more specific construct that shifts from the moral values stemming from work ethic, towards embracing the psychological and emotional experiences faced at work (Schaufeli et al., 2002).

An optimistic, actualized and work-related mind frame which is distinguished by vigor, dedication, and absorption (Schaufeli et al., 2002). It is also defined as a motivational concept, in which individuals at their workplace show high levels of physical, cognitive and personal engagement, along with displaying a state of vigor and brilliance, which results in them being inspired to perform better at work (Bakker et al., 2008). Moreover, work engagement is an individual's positive, affective and cognitive state that is characterized by vigor, dedication and absorption which enhances the organizational performance of both the employees and their employers (Rich et al., 2010).

The correlate factors of being engaged in work may include social support as being socially supported by coworkers and managers provides an affective and practical assistance, making employees feel appreciated and recognized. This support encourages a positive work environment and increases work engagement by reducing stress and promoting a feeling of belongingness (Bakker et al., 2007). Autonomy can also be a correlate factor which is known as the level of independence that workers have about how they behave at their workplace or perform their duties. The liberty in the decision-making process and a chance for choosing how to execute their tasks, is when provided to the workers, they feel more important and devoted, resulting in higher engagement (Xanthopoulou, 2007).

Based on vigor, dedication, and absorption, work engagement is the phenomena which encourages proactive participation of employees in organizational objectives by optimizing their emotional and cognitive resources (Schaufeli et al., 2002). Employees that are highly engaged are more willing to contribute their efforts in idea generation and creative problem solving, which are features of innovative work behavior (Bakker & Demerouti, 2008). The link between work ethic and innovative work behavior emphasizes the need to build engagement so that employees are able to progress from executing tasks to creating and implementing new ideas (Agarwal, 2014). As work engagement is representative of a motivational state, it is a prerequisite in explaining innovative work behavior.

It is known as the purposeful creation as well as introduction of new endeavors into a work-related context, for the means of improving job performance in a group or organization (Janssen, 2000). Moreover, innovative work behavior concerns all the activities performed by the employees aimed at creating, implementing and communicating useful notions at any level of the enterprise (Jong & Hartog, 2010). In addition, it is also defined as a behavior displayed by an employee, for being responsible to adopt and establish new processes and technologies necessary for the organization's ability to continuously adapt to dynamic environments (Messmann & Mulder, 2012).

Various factors correlate with innovative work behavior, impacting its prevalence and efficacy. They include intrinsic motivation which refers to taking part in work for its own sake, out of inquisitiveness, pleasure, or personal fulfilment. Workers with high levels of self-generated motivation are more presumable to show innovative behaviors due to being motivated by an actual interest in problem solving and improving procedures (Amabile & Pratt, 2016). Further, engaging in high self-efficacy, employees feel more confident in their all-round abilities to create and implement innovative ideas (Tierney et al., 2002).

Hence, it is ensured by a high work ethic that employees are responsible for their work duties, providing a strong base for work productivity (Bakker & Demerouti, 2008). On this, work engagement adds value because it generates a feeling of enthusiasm, which increases individual performance and satisfaction (Schaufeli, 2018). Lastly, innovative work behavior

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helps organizations sustain organizational competitiveness through proactively promoting creative and flexible behaviors among organizational members (Jong & Hartog, 2010). These combined variables play a bigger role in enhancing the stability as well as productivity of the banking sector. Therefore, work ethic, work engagement and innovative work behavior are three critical aspects that are instrumental in defining the performance and sustainability of the banking institutions (Schaufeli, 2018).

Theoretical Perspectives

Generational Differences. Twenge et al. (2010) suggested that work ethic across generations could be related to the social, economic and technological climates available at that time. For instance, millennials and generation Z might give more priority to work-life balance and a flexible working environment over the conventional beliefs of working harder and longer durations.

The Job Demands-Resources Model. This theoretical model proposed by Bakker and Demerouti (2007) is essential in describing work engagement. It stresses upon the binary role of job requirements and resources in discovering work engagement levels. When there is an increase in job demands, job resources specifically act as a motivational force, promoting engagement at work.

The Componential Theory of Creativity. This theory proposed by Amabile (1988) posits that creativity, which is essential for innovative work behavior, results from the interaction of three components: relationship between skills specific to the employee's domain, mental processes related to creativity, and motivation for the task at hand. As for the analyzed framework, it indicates the role of cognitive and affective traits and environmental factors in order to encourage the innovative work behavior.

Literature Review

Work Ethic and Innovative Work Behavior

Mussner et al. (2017) investigated the previously untested relationship between work ethic and individual innovation behavior. All the hypotheses of the study were confirmed, as it was indicated that autonomy and time efficiency, both had positive effects on employees' innovation behavior, which contrasted with the negative effects of an attitude towards hard work and leisure time. Furthermore, the main predictors; independence, leisure orientation and the centrality of work were moderated by appropriate salary. The study, therefore, demonstrated the interaction between personal characteristics and motivation as the most important factors when studying individual innovation behavior.

Additionally, another research analyzed and developed a set of variables and methodologies for defining indicators that affected the performance increase of business actors in the times of global recession. The data was collected for the research through observations, population and sample selection, taking interviews of business actors, conducting surveys and handing out questionnaires containing both close and open-ended questions in order to ensure data validity.

From the study, it was found that high work ethic directly and positively impacted the innovative behavior of business actors, that high work ethic had a direct and significant correlation with business performance, similarly, innovative behavior had a direct and significant correlation with business performance and high work ethic influenced business performance indirectly via innovative behaviour (Trang & Dotulong, 2023).

Work Ethic and Work Engagement

The main purpose of the research by Czerw and Grabowski (2015) was as follows: to find out the relationship between work engagement and certain psychological related aspects such as, attitude towards work and work ethic. Polish adaptations of two well-known methods were used for the study: MWEP and UWES and the newly developed Polish method WAQ-360 subjects of the study were employees from two large regions of Poland. The correlation

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analysis showed a positive link between hedonic autotelic attitude towards work and the aspects of work ethic and work engagement. One of the remarkable findings of the study included that work engagement was considered to have a stronger link with the subject's psychological factors as compared to the subject's demographic and organizational factors.

Furthermore, another study used the quantitative research design through administration of questionnaires for collecting data on the topic: effect of Islamic leadership on work engagement, keeping work ethics as a moderator. The sampling technique employed was purposive sampling, the criteria for the respondent's included having a Muslim leader; the sample population of the study included 146 respondents from the banking sector. The findings established the fact that Islamic leadership enhanced work engagement and work ethic. There was also a positive significant relationship between work ethic and work engagement. Moreover, work ethic partially acted as a moderator between Islamic leadership and work engagement (Wijayati & Rahman, 2022).

Work Engagement and Innovative Work Behavior

Sari et al. (2020) conducted a meta-analysis to quantify some research findings and discover the level of relevancy between work engagement and innovative work behavior (IWB). The variables were evaluated from 26 journals with 26 correlation coefficients. The statistical analysis showed that the correlation between work engagement and innovative work behavior was medium effect size. Innovative work behavior had a medium to high relationship with work engagement. The findings of this study also showed that work engagement was not a major component of the IWB; other components constitute the innovative work behavior.

Moreover, another study focused on assessing the effect of transformational leadership and work engagement on innovation behavior in banking sector of Indonesia. Sampling technique used was purposive sampling and the sample size was 378 respondents. In the results, it was found out that both the transformational leadership and work engagement had a positive and significant effect on innovative work behavior. These outcomes implied that enhanced implementation of transformational leadership styles and engagement level in employees seemed to improve their innovative behavior (Ariyani & Hidayati, 2018).

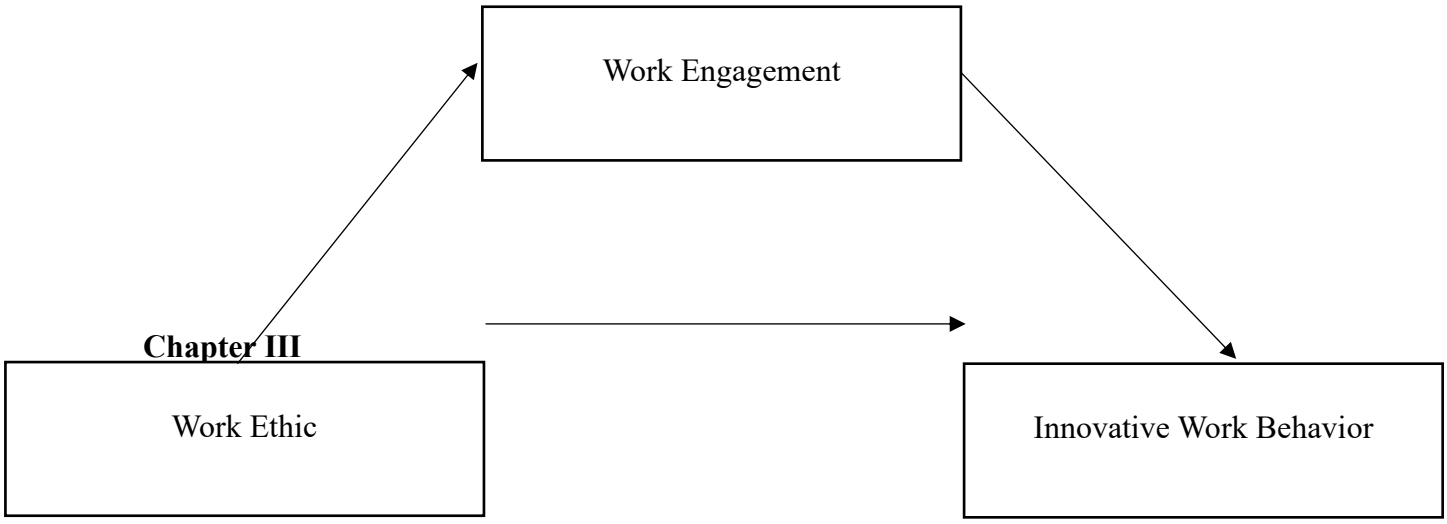
Hypotheses

Following are the hypotheses of the study:

1. Work ethic will have a positive relationship with innovative work behavior in banking officers.
2. Work engagement will have a positive relationship with innovative work behavior in banking officers.
3. Work ethic and work engagement will be positive predictors of innovative work behavior in banking officers.
4. Work engagement will mediate the relationship between work ethic and innovative work behavior in banking officers.

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Figure 1
Hypothetical Model



Chapter III

Research Design

Correlational research design was employed in the present study to find out the relationship among work ethic, work engagement and innovative work behavior in banking officers.

Sample Characteristics

The sample comprised of 199 bank employees, both male and female (N=199), with an age range of 21 to 59 years (*M* =31.73, *SD* =7.44). The data was collected from a number of private and public sector banks using the purposive sampling technique, according to the following criteria:

Inclusion criteria.

- Officer's grade I and II (Hughes, 2008).

Exclusion criteria.

- Grade III employees and staff, due to different income levels and pay (Wharton et al., 2012).

Descriptive statistics of demographic variables are given in Table 1

Table 1

Descriptive Statistics of Demographic Variables (N= 199)

Characteristics	*f (%)*	*M(SD)*
Age (in years)		31.73(7.44)
Education (in years)		15.95(1.31)
Current Job Experience		4.91(5.30)
Overall Job Experience		7.97(6.40)
Monthly Income		70138.19(34998.89)
Working Hours		8.81(1.08)
Grade		

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I	80(40.2)
II	119(59.8)
Gender	
Male	138(69.3)
Female	61(30.7)
Family System	
Nuclear	89(44.7)
Joint	110(55.3)
Area of Residence	
Rural	48(24.1)
Urban	151(75.9)
Marital Status	
Single	91(45.7)
Married	108(54.3)

Work Ethic

Work ethic is the measure of an individual's commitment, diligence, and dedication to completing tasks efficiently and effectively within a professional setting, often demonstrated through punctuality, reliability, and the willingness to go above and beyond assigned responsibilities (Cohen, 1993). It is operationalized as the sum of items on the Work Ethic Scale (WES) (Sharma & Rai, 2015).

Work Engagement

Work engagement refers to a positive, optimistic and infectious psychological state that involves vigor, passionate and fully concentrated aspects in which physical, cognitive and affective spheres are worked upon by individuals. The operational definition of work engagement is based on the sum of items included in the Utrecht Work Engagement Scale (UWES) (Schaufeli et al., 2006).

Innovative Work Behavior

Innovative work behavior refers to the degree of creativity, problem solving and innovation contained in the methods generated by the employees, which would improve the administration and the competitiveness of the organization. The operational definition of innovative work behavior is based on the sum of items on innovative work behavior scale (IWBS) (Jong & Hartog, 2010).

Demographic Sheet. Demographic information was included regarding age (in years), gender, education (in years), monthly income, area of residence (urban or rural), marital status (single or married), family system (nuclear or joint), designation, working hours, current job work experience and overall job work experience.

Work Ethic Scale (WES). The work ethic scale aims to assess individuals' attitudes and beliefs regarding work, including the importance they attach to work, their moral principles related to work, and their intrinsic motivation towards work. It has three subscales namely, work as central life interest, the moral attitude toward work and intrinsic work motivation. The

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scale consists of 10 items with a 4-point Likert scale with options ranging from strongly disagree to strongly agree. A sample item from the scale includes: I believe that a job well done is a reward in itself. The work ethic scale has a high validity and a reliability of 0.87 (Sharma & Rai, 2015).

Utrecht Work Engagement Scale (UWES). The Utrecht work engagement scale aims to measure work engagement, which is a positive, fulfilling, work-related state of mind. It has three subscales namely vigor, dedication and absorption. It is a 9 items Likert scale with options ranging from 0 to 6, where 0 denotes never and 6 denotes always. The scale has a reliability of 0.80 along with high validity. A sample item from the scale includes: At my work, I feel bursting with energy. (Schaufeli et al., 2006).

Innovative Work Behavior Scale (IWBS). The innovative work behavior scale assesses various dimensions of innovative behavior, including idea generation, idea exploration, idea championing, and idea implementation. The scale has a reliability of 0.78 and consists of 6 items that measure innovative behavior at work. The responses could vary from 1 to 5 with options ranging from never to always on the Likert scale. A sample item from the scale includes: In your job, how often do you make suggestions to improve current products or services? (Jong & Hartog, 2010).

Procedure

Before starting the data collection, permissions were obtained from the respective authors of the questionnaires, including the Work Ethic Scale, Utrecht Scale of Work Engagement and Innovative Work Behavior Scale, via email correspondence. Along with that, a letter of permission was issued by the department of Humanities, COMSATS University for data collection. Upon receiving the permission letter, the process of data collection commenced by visiting different banks.

A purposive sampling method was used for selecting the sample of 199 banking officers. The data was collected by visiting a total of 30 banks situated in different areas of Lahore. A brief introduction about the researcher, purpose of the study, along with informed consent and assurance of confidentiality were provided to the all the participants before distributing the questionnaires. After that, questionnaires were distributed to all the participants, followed by instructions regarding the questionnaires.

The whole process took about 20 to 25 minutes at each bank, and a total of 250 questionnaires were distributed to grade I and II banking officers. The response rate for the questionnaires was 79.6%. After collecting the data, all the participants were thanked by the researcher for their cooperation and taking out their time to fill the questionnaire. Lastly, all the data collected was analyzed and the results were interpreted.

Results

The data analysis was done using the version 25 of SPSS. In order to analyze the descriptives of the demographic study variables statistically, descriptive statistics were performed. Moreover, to assess the reliability of the scales Cronbach Alpha was used. The relationship among work ethic, work engagement and innovative work behavior was assessed using the Pearson Correlation. Then work ethic and work engagement were analyzed as the predictors of innovative work behavior in banking officers. Mediation model was examined using AMOS to evaluate work engagement as a mediator between work ethic and innovative work behavior.

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The descriptive statistics and Cronbach's Alpha are shown in Table 2.

Table 2

Descriptive Statistics and Reliability of Study Variables (N=199)

Study Variables	*k*	α	*M*	*SD*	*Range*
Work Ethic	10	.75	23.3	3.8	10-30
Work Engagement	9	.86	41.2	8.6	13-54
Innovative Work Behavior	17	.89	62.9	11.6	28-85

Note: k= no. of items

The research variables namely work ethic, work engagement and innovative work behavior have a reliability above 0.6 for all scales, hence indicating a good reliability (George & Mallery, 2018).

It was hypothesized that there would be a significant correlation among work ethic, work engagement and innovative work behavior in banking officers. Inrecorrelations among demographic and study variables are shown in Table 3.

Table 3

Correlation of Demographics with Study Variables (N=199)

s	1	2	3	4	5	6	7	8	9
	-	.49***	.09	.65***	.85***	.07	.13	.07	.
ly Income		-	.24***	.52***	.58***	.18*	.15*	.06	-
tion			-	.06	.04	.07	.06	-.05	-
nt Job Experience				-	.73***	.05	.10	.01	-
ll Job Experience					-	.16*	.13	.08	-
ng Hours						-	.06	.05	.
Ethic							-	.50***	.
Engagement								-	.
ative Work Behavior									-

*Note: *p*<.05, ***p*<.01, ****p*<.001

Table 3 shows that monthly income had a positive correlation with work ethic, work engagement and innovative work behavior. Work ethic had a positive correlation with work engagement and innovative work behavior. Moreover, work engagement positively correlated with innovative work behavior as well. It was hypothesized that work engagement will mediate the relationship between work ethic and innovative work behavior in banking officers. Structural equation modelling (SEM) through AMOS was used to analyze this hypothesis.

Table 4 reveals the model fit indices and Table 5, 6 and 7 reveals the direct and indirect effects of study variables.

Table 4

Model Fit Indices for Work Ethic, Work Engagement and Innovative Work Behavior (N=199)

Model	X^2	*df*	*p*	CFI	IFI	RMSEA
Model1	9.96	1	.002	.95	.95	.05

Note: N=199, all changes in chi-square value are computed according to the model, X^2>.05, CFI= Comparative Fit Index; IFI= Incremental Fit Index; X^2= chi-square; RMSEA= Root Mean Square Error of Approximation

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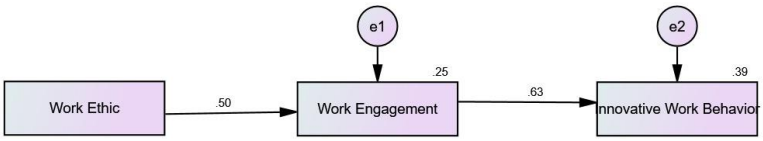
Table 4 presents the outcomes of the model fit analysis for Model 1. The path model outlines the proposed associations between the variables, namely work ethic, work engagement and innovative work behavior. In this model, work ethic was considered exogenous, while work engagement and innovative work behavior were regarded as endogenous factors. The path analysis incorporated both exogenous and endogenous variables to test the hypothesized relationships throughout the model.

The chi-square test was statistically significant with a p value of less than .05. The root mean square error of approximation (RMSEA) was .05, indicating a good model fit, as values below .05 are considered indicative of a particularly good fit. Both the Comparative Fit Index (CFI) and Incremental Fit Index (IFI) were .95, indicating a good model fit, as values approaching .95 or higher are generally considered required for a good model fit.

To further test the model's validity, a mediation analysis was conducted using the bootstrapping approach to estimate indirect effects along with 95% confidence intervals. Figure 1 shows the figural representation of the mediating role of work engagement between work ethic and innovative work behavior.

Figure 2

Figural Representation of Mediating Role of Work Engagement between Work Ethic and Innovative Work Behavior



Note: This figure depicts the mediation analysis examining the indirect effect of Work Ethic on Innovative Work Behavior through the mediator Work Engagement. *p<.05

It is hypothesized that work ethic will be a positive predictor of work engagement.

Table 5

Estimates of the Prediction of Work Engagement from Work Ethic (N=199)

Work Engagement Variable	B	β	SE
Work Ethic	1.15***	.50***	.14

Note: *p<.05; **p<.01; ***p<.001; B= Unstandardized Regression Coefficient; β= Standardized Regression Coefficient

Table 5 shows that work ethic was a positive predictor of work engagement, hence, the hypothesis was approved

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It is hypothesized that work engagement will be a positive predictor of innovative work behavior.

Table 6

Estimates of the Prediction of Innovative Work Behavior from Work Engagement (N=199)

Innovative Work Behavior			
Variable	B	β	SE
Work Engagement	.85***	.63***	.07

Note: *p<.05; **p<.01; ***p<.001; B= Unstandardized Regression Coefficient; *β*= Standardized Regression Coefficient

Table 6 describes that work engagement was a positive predictor of innovative work behavior, hence approving the hypothesis.

Table 7 shows the prediction between work ethic and innovative work behavior.

Table 7

Estimates of the Prediction of Indirect Effect (Mediation) of Work Ethic on Innovative Work Behavior (N=199)

Innovative Work Behavior			
Variable	B	β	SE
Work Ethic	.98**	.31**	.05

Note: *p<.05; **p<.01; ***p<.001; B= Unstandardized Regression Coefficient; *β*= Standardized Regression Coefficient

Table 7 represents that work ethic had an indirect effect on innovative work behavior, while work engagement mediated the relationship between work ethic and innovative work behavior. Hence, the hypothesis was approved.

Additional Analysis

Additional analysis was run to check the statistical difference between the two groups.

Table 8

Mean Comparison of Single and Married Banking Officers on Work ethic, Work engagement and Innovative Work Behavior

	Single		Married				
Variables	*M*	*SD*	*M*	*SD*	*t(197)*	*p*	*Cohen's d*
Work Ethic	23.65	3.45	23.08	3.98	1.07	.28	3.75
Work Engagement	42.00	9.34	40.61	7.83	1.14	.25	8.55
Innovative Work Behavior	64.68	10.18	61.41	12.59	1.99	.04	11.55

Table 8 showed significant mean differences between innovative work behavior of single and married banking officers. Single banking officers had more innovative work behavior as compared to married banking officers.

Discussion

The purpose of this research was to find out the relationship among work ethic, work engagement and innovative work behavior in banking officers. The data analysis was done using the version 25 of SPSS. Statistical analysis on demographic and research variables was performed using the descriptive statistics. Cronbach Alpha values were used to assess the

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internal consistencies of the scales used in this research. The relationship among work ethic, work engagement and innovative work behavior was assessed using Pearson Correlation.

Then, work ethic and work engagement were analyzed as predictors of innovative work behavior in banking officers. Mediation model was examined using AMOS to evaluate work engagement as a mediator between work ethic and innovative work behavior. Therefore, in the following sections, hypothesis and research findings would be discussed in the light of previous literature.

It was hypothesized that work ethic will have a positive relationship with work engagement in banking officers. The results showed that work ethic had a positive correlation with work engagement in banking officers. Hence, the hypothesis was approved. These findings are supported by previous literature as the work by Miller et al., (2002) established that a strong work ethic is a cornerstone for self-motivation and commitment which are essential factors for work engagement. Authenticity, accuracy and customer loyalty are paramount factors in banking sector, hence work engagement is more probable in employees with a strong work ethic as their job requirements align with their moral principles.

It was hypothesized that work ethic will have a positive relationship with innovative work behavior in banking officers. The results showed that work ethic had a positive correlation with innovative work behavior in banking officers. Hence, the hypothesis was approved. Moreover, prior research indicated that ethical values in employees provide a basis for identification of organizational issues and a readiness to find best solutions (Van Ness et al., 2010). With a focus on banking officers, this relationship is significant because they must look for new ways on meeting customers' requirements and overcoming work related issues.

It was hypothesized that work engagement will have a positive relationship with innovative work behavior. The results revealed that work engagement had a positive correlation with innovative work behavior in banking officers. Hence, the hypothesis was approved. These findings are supported by a study which discovered that highly performing employees, having vigor, dedication, and absorption are innovative and more likely to come up with new ideas, as well as implement them. This is particularly important in banking, where innovation plays a key role in keeping up with emerging market needs and new technologies.

It was hypothesized that work ethic will be a positive predictor of work engagement in banking officers. Results indicated that work ethic was a positive predictor of work engagement in banking officers. Hence, the hypothesis was approved. It was found that employees with a strong work ethic understand and appreciate the significance of their duties and therefore, put in efforts and commitment towards the responsibilities assigned to them (Perry & Nixon, 2005). This also supports Christian et al.'s (2011) argument that intrinsic motivation, gained from factors such as, work ethic is among the important aspects of work engagement.

It was hypothesized that work engagement will be a positive predictor of innovative work behavior in banking officers. Results indicated that work engagement was a positive predictor of innovative work behavior in banking officers. Hence, the hypothesis was approved. A previous study indicates that engaged employees have the requisite knowledge and affect to recognize areas of improvement and implement effective and creative changes on them (Schaufeli et al., 2002). In the banking operations, where the employees work under a great deal of legal requirements and customer demands, engagement helps them develop the stamina to innovative aspects of their work under such legal requirements.

It was hypothesized that work engagement will mediate the relationship between work ethic and innovative work behavior in banking officers. Mediation findings revealed that work ethic had an indirect effect on innovative work behavior, and work engagement mediated the relationship between work ethic and innovative work behavior. Hence, the hypothesis was approved. Studies prior to this one support this by showing that engagement acts as a mediating variable between personal characteristics and behavior change (Christian et al., 2011).

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Evaluation of this proposition for banking officers means that it is crucial to engage people in order to liberate creativity, which is hidden behind a high work ethic.

Pakistan's current economic situation including high inflation, fluctuating exchange rates, and limited employment opportunities put a lot of pressure on banking employees. In these conditions, a strong work ethic may push employees to meet organizational goals and objectives irrespective of the available resources. However, in the absence of the mediating influence of engagement their ethical commitment may lead to burnout instead of innovation.

Hence, the mediation findings can be applied in this context such as, by increasing the work engagement, people at work would have a chance to direct their efforts productively and creatively rather than be overwhelmed by stress. For example, when recognition, career advancements, and leadership support are promoted, engagement is strengthened, hence, employees would try to find novel ways of working through these economic issues. A committed banker has better chances of creating an innovative banking product that suits the needs of the customers or adapting practices that would enable the bank to handle shocks in the economy.

Moreover, in Pakistan high family obligations and expectations affect the performance of the employees. Long working hours compromise their familial responsibilities resulting in stress and a lack of motivation. Several employees could fail to depict innovative behavior even with a high work ethic since, they lack the emotional and psychological resources offered by work engagement.

Mediation findings suggest that banks should attend to the work life balance concerns of banking officers, in order to encourage their engagement in work. Policies for flexible working, wellness programs and supportive management can assist banking officers to find a balance between their professional and personal life and therefore, help them remain productive. In other words, the more the employee involvement exists, the greater the likelihood that employee effort will be directed towards innovation, even under family constraints. For instance, they might bring about changes in processes that affect workload and make such workloads more manageable.

These findings also support Bakker and Demerouti's (2008) job demands-resources model, within which engagement is derived from personal and job resources. Here, work ethic is considered as the personal factor that mobilizes the engagement, and engagement is the closest determinant of innovative work behavior. The results of the present study support and add to the previous related studies. While previous researches have provided evidence that work ethic increases commitment and productivity, the present study demonstrates its indirect effect in promoting innovative work behavior. Likewise, there is extensive evidence of work engagement as an antecedent to positive organizational consequences, which is further supported by its predictive and mediating roles in the present study, distinguishing work engagement as a valuable subject of examination in the study of employee behavior.

Implications

Findings can be applied to develop training programs, that can promote strong work ethic, hence, increasing engagement and consequently enhancing innovative behavior at work. Moreover, the introduction of employee welfare and engagement policies will have a direct, positive effect on the workforce which may increase the workplace innovation. In addition, results from the study can be used by banks and regulatory bodies, as guidelines for the development of the employees, by paying attention to their creativity and performance effectiveness. Along with that, the study emphasizes the relationship between the three constructs and provides an indication for future pathways to integrate their model in the field of organizational psychology. Also, the research outcomes may allow employees to grasp how their work ethic and engagement may influence their creativity and innovative ideas, thus enabling their personal development.

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Limitations

The study sample consisted of banks that were based in Lahore only, hence it may have low generalizability. Furthermore, the study used self-administered questionnaires to collect data, which might create social desirability or response bias that would be a validity concern. Along with that, the type of research design used in the study is cross-sectional hence, it is difficult to establish causation among the study variables.

Suggestions

In order to enhance the generalizability of the study, add participants from various grades, occupations, and sectors in the study sample. Along with that, employ both, the interviews or focus group discussions, in addition to, the quantitative surveys, with a view of gaining richer understanding of the relationship between these variables. Furthermore, longitudinal analysis should be carried out so that possible causal relationships between work ethic, work engagement and innovative work behavior may be assessed.

Conclusion

The research findings were that work ethic was positively correlated with work engagement and innovative work behavior. Work engagement had a positive correlation with innovative work behavior. The results also demonstrated that work ethic was a positive predictor of work engagement, whereas work engagement was a positive predictor of innovative work behavior. In addition to that, work engagement came out as a significant mediator between work ethic and innovative work behavior. The use of these insights can enable banking organizations to optimize the functioning of their employees and increase their levels of innovation, hence, increasing the competition and growth within the industry despite the rampant changes.

Declarations

Conflict of Interest There is no conflict of interest.

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