

Creative Efforts in Banking Services: A Moderated Mediation Analysis of Perceived Organizational Obstruction and Knowledge Sharing Behaviour

Structured Abstract

Purpose: Drawing on Broaden and Build theory and the JD-R perspective, this study aims to test a moderated mediation model to explain the mediating effect of knowledge sharing behaviour and the moderating role of perceived organizational obstruction on the dynamics of work engagement and creative effort.

Methodology: Data from 497 banking service employees constitute the sample of the study and PROCESS macro in SPSS was used to test the hypotheses.

Findings: The positive impact of work engagement on creative effort is mediated by knowledge sharing behaviour and the direct effect of work engagement on creative effort and the mediating effect of knowledge sharing behaviour were contingent on perceived organizational obstruction. These effects were weaker for employees who experience high perceived organizational obstruction.

Originality: This work unfolds how and when work engagement impacts creative efforts of banking sector employees, highlighting when engaged work matters the most. It provides bidirectional richness at the intersection of knowledge management and creativity literature by focusing on the banking industry of a developing country.

Keywords

Work engagement, Creative Effort, Knowledge sharing behaviour, perceived organizational obstruction, Broaden and Build Theory, JD-R model, Pakistan.

Introduction

In recent times, the banking sector has witnessed notable transformations and has undergone major changes mainly due to the widespread impact of information and communication technologies (Lay Hong et al., 2016). Fintech has emerged as a major disruptive force for the financial sector that has brought significant changes in the operations and services offered by banks. Consequently, customer expectations have evolved in terms of speed and access to services (El Namaki, 2018) in banks. This has encouraged banks to operate more creatively to obtain a long-term competitive edge (Lay Hong et al., 2016). Therefore, banking is one of the key services actively seeking new ways of delivering customer centric solutions (Alam, 2013) especially in Pakistan, which puts forth the following reasons to investigate the dynamics of creative efforts within the Pakistani banking industry (Ahmad et al., 2022). Firstly, the Pakistani banking sector follows the regulations

governed by the State Bank of Pakistan, making the sector largely homogenous from a procedural perspective (Raza et al., 2020). In such a situation, banks are likely to rely on individual employee creativity which is difficult to imitate rather than procedural which is easy for competitors to copy. Secondly, the widely held notion of banking sector's risk averse nature is fast changing in Pakistan, bringing to the forefront the need for creative employees to achieve sustained progress (Freeman, 2013).

Research argues that employees who demonstrate enthusiasm and interest in their jobs are more likely to make consistent enhancements in their work (Bhatnagar, 2012), pointing towards the possible implications of work engagement on creative efforts of employees. Employees should have a psychological connection with their work and be able to devote their complete set of abilities towards their work (Bakker and Leiter, 2010). In other words, they should be engaged with their work. Similarly, it is argued that an employee's individual service creativity is shaped by the networks and relations in which they are entrenched (Sigala and Chalkiti, 2015) and the availability of diverse knowledge (Hemphälä and Magnusson, 2012); thereby, highlighting the need to analyze creative efforts in conjunction with knowledge sharing. The work dynamics of service sector employees, (such as banking) entails swift adherence to managerial compliance and skills to deal with rapid decision-making from the customers and management (Kumar *et al.*, 2024). Therefore, it is imperative for such employees to actively seek, share, collaborate to enhance their domain-specific knowledge (Wu *et al.*, 2022) and develop novel solutions in a short time. Consequently, to grasp the scarcely addressed underlying mechanisms that encourage employee creativity at work (Guo *et al.*, 2021) and articulating knowledge sharing behaviour as a crucial social interaction, we argue that work engagement has implications for knowledge sharing behaviours of employees, which, in turn, associates with creative effort.

Here it is noteworthy to mention that work engagement, knowledge sharing behavior and creative effort are positive behaviors and will be impacted by employee-organization relationship which is primarily based on reciprocal exchange (Stinglhamber *et al.*, 2006). If employees perceive adverse organizational treatment, they are likely to embrace opposing attitudes, carry out minimum job requirements (Rhoades and Eisenberger, 2002) and may even induce retaliatory behaviour (Lee, 2016). Perceived organizational obstruction (POO) constitutes one such negative attribution, being perceptive in relation to organizational practices, it has a high likelihood of existence (Koçak and Kerse, 2022) in employees within a service environment. Furthermore, another critical reason to examine negative perceptions stems from the fact that negative social exchanges tend to have a knock on effect of producing more negative social exchanges (Cropanzano *et al.*, 2017). This is in line with the notion of 'psychological contract', which relates to dynamic (explicit and implicit) expectation management (Jahanzeb et al., 2024). Falling short on these expectations can lead to

perceived breaches for the employees, resulting in negative outcomes (Clinton and Guest, 2014), reduced affective commitment (Rodwell et al., 2015) and opportunistic silence (Jain, 2015) towards the organization. In light of the above and understanding the boundary conditions of work engagement and service employee (Alfes *et al.*, 2013) this study tests the work engagement–creative effort link by testing the moderating role of POO.

This study contributes to extant literature in the following ways. Drawing on Broaden and Build perspective and the JD-R model, it contributes to creativity literature which has largely overlooked the process of creative engagement (Du *et al.*, 2019) in the banking sector by investigating if and how work engagement as a higher-order phenomenon predicts individual creative efforts. Secondly, this study uncovers the process and underlying mechanism of achieving creative outcomes, highlighting what may improve or constrain their employees' knowledge sharing behaviours. Thirdly, we explore the organizational boundary condition by testing the way in which perceived organizational obstruction and work engagement interact to impact creative efforts. Finally, by focusing on insights from Pakistan, this work addresses the much-needed call for enrichment of contextual research on banking service creativity (Garg and Dhar, 2017).

Theoretical Background and Hypotheses Development

Work Engagement and Creative Effort

Work engagement is defined as “. . . a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption” (Schaufeli & Bakker, 2010; Schaufeli, Salanova, González-romá, & Bakker, 2002, p.74). As work engagement develops personal initiative (Hakanen *et al.*, 2008) and positive emotions, the broaden and build perspective helps in evaluating the likely impact of work engagement on creative efforts which relates to acquiring of new ideas and pro-actively searching new approaches to enhance one's creative performance (Hirst *et al.*, 2009). The broaden and build theory states that positive emotions widens one's thought-action reserves, which leads to the development of personal resources (Fredrickson, 1998). These personal resources can be subsequently extracted under varied emotional dispositions (Fredrickson, 2001). Positive emotions could broaden the thought-action repertoire in several ways: interest generates the desire to explore, absorb new knowledge and grows one's self; happiness brings the yearning to play and stretch personal boundaries and pride brings out the skill to visualize superior achievements for the future (Fredrickson, 2004). Furthermore, it is argued that positive emotions are linked to cognitive processes classified as integrable, adaptable and receptive to new information (Estrada *et al.*, 1997).

Work engagement implies a combined effect of physical, cognitive and emotional energies at work, it is likely to facilitate behaviour which characterizes a change-oriented perspective of idea

generation, promotion, and realization with the aim of attaining something new (Janssen, 2004). Creative effort relates to acquiring of new ideas and pro-actively searching new approaches to enhance one's creative performance (Hirst *et al.*, 2009). It pertains to novelty and radicalness of ideas and is often viewed as a significant and distinctive type of job performance, providing the much sought after competitive advantage. This entire process of creative action involves idea generation at a deep cognitive level, which includes problem solving and being action oriented (Kwon and Kim, 2020). Dovetailing to the broaden and build perspective, positive emotions (generated via work engagement) are related to enhanced capability to integrate diverse material (Fredrickson and Branigan, 2005), problem solving (Isen, 2001) and aptitude to acquire new skills (Fredrickson, 2003).

Taking the banking service context, we argue that employees will tend to utilize cognitive flexibility and increased cognitive efforts when assessing existing processes and systems with a view to improve them (Seligman and Csikszentmihalyi, 2000). When employees are fully absorbed in their work, they ought to be able to focus and use their attentional resources (Montani *et al.*, 2020). Therefore, cognitively engaged employees are likely to revisit prevailing knowledge structures, widen their cognitive and perceptual scope, and explore unconventional combinations of ideas (Fredrickson, 2001). This is achieved through absorption of the task (Montani *et al.*, 2020).

According to Job demands-resources (JD-R) model, job characteristics can be categorized as job demands and job resources (Schaufeli *et al.*, 2002). This scenario facilitates the development of motivation via creation of resources. Therefore, lowering job demands can free up some of the resources and help employees to focus on their work and vice versa. The process of creative engagement is iterative and complex which implies a substantial investment of time and energy before any outcomes are seen (Anderson *et al.*, 2014).

The JD-R model has been used to suggest that on the job positive psychological functioning such as work engagement fosters employee innovation. Flexible thinking fosters creative problem-solving since it is linked to positive affective states associated with dedication. Similarly, optimistic expectations regarding the results of one's actions are fostered by the positive emotional experiences linked to dedication. These positive expectations raise the level of personal initiative required to launch and carry out tasks in a creative way. Moreover, the feeling of importance that dedicated employees extract from their work inspires them to go above and beyond in their pursuit of connecting disparate information sources and understanding a problem from several angles (Montani *et al.*, 2020).

We argue that creative efforts within a banking service environment would necessitate multiple stakeholders to buy-in the idea of doing things differently. This process could take a high degree

of emotional toll as it would involve navigating through individual insecurities, uncertainties, cynicism and strongly held views on maintaining the status quo (Janssen, 2004). Such persuasive efforts to get a diverse set of stakeholders on board are often emotionally demanding and are vital for creative endeavors to succeed. In such circumstances, emotionally engaged service workers are expected to be prolific communicators and proactive ambassadors of their ideas due to the heightened belief and conviction in their creative efforts (Shuck et al., 2017). High work engagement can assist in building employee's psychological capacity to get involved in creative pursuits and actively seek new information and ideas (van Zyl *et al.*, 2021).

Based on the above, we hypothesize:

Hypothesis 1: Work engagement is positively related to creative effort of service sector employees.

Mediating role of Knowledge Sharing Behaviour

Work engagement is positively associated with proactive behaviour (Hakanen and Roodt, 2010). This implies that employees would take initiative and be actively involved in making changes (Kim et al., 2010). Being action oriented, such employees are likely to identify opportunities and persist on those opportunities (Kim, Hon, & Michael, 2009) resulting in an energetic approach towards knowledge sharing behaviour (KSB). KSB is the collection of behaviours which involve sharing of work expertise and knowledge with others within an organization (Yi, 2009).

Engaged individuals are self-driven and carve their own path which inspires them to take part in KSB. They are likely to explore ways which would help in exceeding usual job expectations (Hon *et al.*, 2022). Proactive and engaged employees tend to enjoy their work tasks and find them interesting (Hon, 2011), and this autonomous motivation increases their propensity to share knowledge.

Effective service dynamics is characterized by loyalty and customer satisfaction (Nightingale, 1985), which are aspects that relate to service quality. If knowledge regarding customer's peculiar preferences and demands is shared frequently, it can provide a platform to devise tailored service delivery (Hallin and Marnburg, 2008). Sharing of knowledge on specific business approaches and service shortcomings can prove instrumental in evading service downtime, improved cost efficiencies and progress in the overall service delivery (Yang and Wan, 2004).

Knowledge sharing eliminates redundant learning efforts (Calantone et al., 2002) and instills a creative mindset. We argue that in the banking context a service worker skilled at collecting and integrating nonoverlapping knowledge is more likely to create inimitable solutions, making it challenging for competitors to replicate (Kim & Lee, 2013). Similarly, sharing of technical

knowledge between employees leads to generation of more problem-solving algorithms resulting in creative ideas and enhancement of domain-specific skills (Yeh et al., 2012).

The JD-R paradigm states that job resources give people the ability to lower the negative effects of job demands on their wellbeing. Employees frequently exhibit a reluctance to share their knowledge and experience in high work pressure to finish challenging projects successfully and on time, produce new or improved services, or adapt to changing client expectations. In these kinds of situations, a key indicator of an employee's willingness to devote time and effort to their task is high work engagement. Positive psychological state of engagement helps employees to communicate and exchange knowledge with each other (Berraies and Chouiref, 2023).

Moreover, according to the JD-R perspective, the available job resources can serve as catalysts for motivation that lead to higher engagement. Employees demonstrate their engagement by using their emotional, cognitive, and physical resources to the fullest extent possible and accomplish their tasks in a creative manner (Al-Ajlouni, 2021). Knowledge sharing promotes a positive work climate, which can increase the task relevant motivation of employees; thus, making it likely for individuals to propose new ways of performing tasks. In such an environment, individuals enjoy professional relationships based on trust, which is found to encourage creativity (Gong et al., 2012). Based on the above, we hypothesize:

Hypothesis 2: Knowledge sharing behavior will mediate the relationship between work engagement and creative effort.

Moderating role of Perceived Organizational Obstruction

The JD-R model argues that the job demands encompass physical, psychological, social, and organizational characteristics that necessitate consistent physical and/or psychological effort. Such job demands consume employee's time and energy, which is physically and psychologically harmful and can lead to problems such as burnout (Li *et al.*, 2023). We argue that perceived organizational obstruction (POO) is a job demand. POO is defined as "an employee's belief that the organization obstructs, hinders or interferes with the accomplishment of his or her goals and is a detriment to his or her well-being" (Gibney, Zagenczyk, & Masters, 2009, p.667). This perception of an employee about its organization (Stinglhamber *et al.*, 2006) impedes employees' growth and well-being (Gibney et al., 2009) which could impact the dynamics of work engagement and subsequent creative endeavours. Even if employees are achieving professional goals, they could still perceive organizational obstruction if it is felt that organizational treatment is the cause of challenging work processes (Gibney et al., 2009). When individual's perceive negative handling from organizations, it is likely that true feelings are kept hidden and facades of conformity are created by employees (Akhtar *et al.*, 2020).

According to the JD-R model, employees having high demands and few resources at their disposal are more prone to become disengaged (Su *et al.*, 2022). POO is mostly interpreted as problematic, resulting in draining of resources by complaining about the work atmosphere. These deliberations could include problems, sharing of unpleasant experiences (Mccarthy, 2008) , highlighting perceived roadblocks (Gibbons, 2004) and frustrations in work processes (Zhou and George, 2001). This active manifestation of voice behaviours may create a domino effect of POO in the minds of other employees, resulting in employees engaging in more voice behaviours as a response to POO. In this scenario, it is likely that employees in banks spend substantial amount of time on unproductive activities and experience heightened negativity at the workplace.

Similarly, drawing on B&B theory it can be argued that negative emotions such as anxiety, failure, and anger lead to narrowing of cognition. Negative emotions limit the attention of people and “making them miss the forest for tree” (Fredrickson, 2004, p.1370). When the employee perceives the organization as the origination of obstruction, the employee could underperform or not perform the daily tasks at all (Vardi and Weitz, 2003). This behaviour aligns with Gouldner's (1960) idea of negative reciprocity whereby employees tend to retaliate with negative behaviour to the originating entity. Furthermore, such reduction in interest at work (Vigoda, 2001) and using work time for personal activities (Rusbult *et al.*, 1982) characterized as neglect can be a revengeful response to POO. During such an exchange an employee may try to resolve the mismatch of behaviours and beliefs by altering their cognitions (Festinger, 1957), which could influence the overall service development and creative outlook of employees (Zeng *et al.*, 2009) in the banks. In such a situation, there will be a limited supply of positive emotions in the workplace and employees will feel stuck (Fredrickson, 2004). Therefore, based on the B& B theory and JD-R model, we suggest that in the presence of higher levels of POO employees will experience a loss of behavioral freedom which will reduce their KSB and ultimately impact creative effort.

Based on the above, we hypothesize,

Hypothesis 3: The direct effect of work engagement on creative effort, and the mediating effect of knowledge sharing behavior will be moderated by perceived organizational obstruction, with these effects being stronger for lower levels of perceived organizational obstruction.

Figure 1 shows the model under investigation.

Methodology

Data and Sample

Self administered questionnaires were used to collect the data. A cover letter was attached with each questionnaire to explain the purpose of research and assured participants that their participation was voluntary and will be kept strict confidential. We conducted this study at the five leading banks operating in Pakistan. The selected banks were selected from the list of top Pakistani banks by tier 1 capital. Based on the guidelines of Sekaran (2003) for sample selection, we used a sample size of 550 employees working at various levels and departments.

We used proportionate stratified random sampling to collect our data. Proportionate stratified random sampling was used to ensure that employees of each of the five banks were proportionately represented in the sample. For this reason, we divided the population into five subgroups, to ensure that every respondent in the sample belonged to one and only one subgroup. Then we determined the proportion of each subgroup in the overall population by calculating the ratio of the size of (number of employees) each bank to the total population (all employees of five banks). The size of the sample in each bank is proportional to the size of that bank in the entire population. Finally, we combined the samples from all banks to create a representative sample of the entire population.

We visited the branches of these leading banks in the five major cities of Pakistan (Rawalpindi, Islamabad, Lahore, Karachi, and Peshawar). Respondents were encouraged to fill out the questionnaire on the first visit. Respondents were given adequate time and assistance in case of any query they had about measuring items. However, the respondents who agreed to fill in the questionnaire after office hours were provided with the hard copy or a link to the questionnaire. To increase the response rate, respondents were sent reminders via emails or in-person visits.

At the end we received 520 questionnaires out of which 23 were incomplete that were discarded resulting in a response rate of 90.3%. Therefore, the final sample consisted of 497 employees working at full time managerial positions in various departments such as asset management, operations, human resource, information technology etc. The majority of participants were male (68.4%), highly educated (62.3% held a master's degree) with mean age between 25-29 years. 80.5% of participants were holding permanent positions with majority having organizational tenure of 3-5 years (22.1%).

Measures

Work Engagement: 7-point Likert scale with values ranging from 0 (Never) to 6 (Always) was adapted from Schaufeli, Bakker, & Salanova (2006) to measure work engagement. Scale comprised of 17 items which included items e.g., "At my job, I feel strong and enthusiastic, I am proud of the work that I do." The work engagement scale had a Cronbach alpha of 0.887.

Perceived Organizational Obstruction (POO): Gibney, Zagenczyk, & Masters (2009)'s 5 item scale was employed to measure POO, Sample items includee.g., The company blocks my personal goals. My goal attainment is let down by the organization. 5-point Likert scale with values ranging from 1 (strongly disagree) to 5 (strongly agree) was used to rate the POO items. The scale had a Cronbach alpha of 0.841 showing decent internal consistency.

Knowledge Sharing Behavior: We adapted the KSB scale from Chennamaneni, Teng, & Raja (2012). The scale had 7-items that were rated on the seven-point Likert-type scale ranging from 1 (very infrequently) to 7 (very frequently). Sample items of the scale were " I shared business knowledge about the customers, products, suppliers, and competitors with my co-workers" and " I shared expertise from education or training with my co-workers." KSB scale also had a good internal consistency as the Cronbach alpha was 0.890.

Creative Effort: Hirst, van Dick, & van Knippenberg (2009)'s scale was used to measure the creative effort. Scale had three items for example: 'I have invested considerable effort to identify ways to enhance my research,' and "I try new approaches in my work even if they are unproven or risky. The items were rated on a five -point Likert scale ranging from 1= strongly disagree to 5= strongly agree. Creative effort scale had a Cronbach alpha of 0.743.

Results

Common Method Bias

Data for the predictor and the criterion variables were collected from the same respondent. Therefore to rule out the possibility of common method bias we performed Harman's one-factor test (Podsakoff *et al.*, 2003). Using un-rotated component analysis, a single factor emerged that accounted for 20.259 of the total covariance among all variables which is less than 50 per cent. Further, in the confirmatory factor analysis, single factor model didn't fit the model well (CMIN/DF=9.06, CFI=0.423, TLI=0.383, SRMR=0.132, RMSEA=0.127). Thus, there is no single dominant factor which implies that common method bias was not an issue in our data.

Confirmatory Factor Analysis (CFA)

Using Mplus (Muthén and Muthén, 2007) Confirmatory Factor Analysis (CFA) was performed to test the psychometric validity of measures used in the study. The four factor model showed the best model fit (CMIN/DF= 2.29 , CFI=0.910 , TLI=0.901 , SRMR=0.052, RMSEA=0.051) in comparison to the other model tested with less latent variables (Table 1).

Descriptives and Pearson Correlation

Table 2 presents the descriptive statistics and Pearson correlation between four measures. Mean and standard deviation of variables of study are work engagement [Mean = 4.20, SD=.853], POO [Mean = 2.964, SD=.878], knowledge sharing [Mean = 4.532, SD= 1.526], and creative effort [Mean = 3.74, (SD= .759)] respectively. Work engagement is found to be significantly related with knowledge sharing ($r = .206$, $p < 0.01$), POO ($r = -.110$, $p < 0.05$) and creative effort ($r = .344$, $p < 0.01$). Results reveal further that POO is not found to be associated with knowledge sharing ($r = -.069$, $p > 0.05$) and creative effort ($r = -.037$, $p > 0.05$). Whereas knowledge sharing and creative effort were significantly associated with each other ($r = .192$, $p < 0.01$).

Mediation Testing

PROCESS macro model 4 (Hayes, 2017). was employed to test the mediation effects. Results of the mediation analysis in table 3 show that work engagement is significantly positively related to creative effort. These results confirm acceptance of our Hypothesis 1. Furthermore, results in Table 3 show that work engagement had an indirect positive effect on creative effort through KSB. Results of direct path reveal that in the presence of knowledge sharing, a direct path between work engagement and creative effort was still significant. Therefore, partial mediation is proved. Bootstrapping results also confirmed statistical significance of mediation as the results indicate that at 95% confidence interval with 5,000 times repeated bootstrapping, indirect effect does not include zero (LL= .006, UL=-.044), confirming statistically significant partial mediation. The results confirm hypothesis 2.

Moderated mediation analysis

Model 8 in PROCESS macro was employed to test hypothesis 3 (Hayes, 2017). Table 4 shows the moderated mediation analysis. Results show that the direct effect of work engagement on creative effort was significant after controlling for KSB and POO moderated this direct effect. Moderation graph (Figure 2) further shows the relation between work engagement and creative effort, for both low and high levels of POO. Simple slope analysis reveals that the relationship between work engagement and creative effort was found to be strong for low levels of POO as compared to high levels of POO. Results further confirm that the direct effect of work engagement on KSB was also significant, and this direct effect between predictor and criterion of the current study was also moderated by POO. This is evident in figure 3 which shows the association between work engagement and KSB for low and high levels of POO. Simple slope analysis confirms that the relationship between work engagement and KSB is stronger for low levels of POO as the indirect

effect of .034 at 95% confidence interval with 5,000 times repeated bootstrapping, does not include zero. Whereas the indirect effect of work engagement and KSB was found to be weak and insignificant at high levels of POO as the indirect effect of .006 at 95% confidence interval with 5,000 times repeated bootstrapping include zero. These results support hypothesis 3.

Discussion

Results indicate that work engagement has a strong positive impact on the creative efforts of bank employees. Our findings highlight that if banking employees are psychologically connected to their work, they will be more willing to seek new ways of exploring creative ideas. Perhaps, when banking employees find meaning in their work, it activates the combinations and patterns of cognitive processes necessary to promote novel outcomes (Smith *et al.*, 1995). Moreover, as individuals develop a greater sense of engagement at work, they are expected to become more experimental in nature and explore uncharted and risky territories.

Our second finding pertains to KSB as an underlying mechanism in the relation between work engagement and creative effort. This finding is in line with the stream of research that supports the idea that engaged employees tend to actively reconstruct and advance their surrounding work environment (Kim *et al.*, 2010). As KSB enables the creation of intellectual capital (Qammach, 2016), it provides a platform for "...qualitative and quantitative work performance" (Na-nan and Arunyaphum, 2021; p.318), leading to development of novel services in the banking context.

Concerning POO, it is seen that POO dampens the impact of work engagement on creative effort. This finding aligns with the notion of mismatching global beliefs of the organization and individual work behaviour (Gibney *et al.*, 2009). An overall negative view about the organizations' handling of work processes can steer engaged employees towards a downward trajectory of experimental behaviour. Employees may cognitively separate themselves from the organization if they perceive that their requirement for self-enhancement is under threat. Interestingly, the strong impact of holding (perceptions) adverse organizational personification is evident in the negligible interactive influence on creative efforts of low and high work engagement scenarios. This means regardless of how engaged the employee is in their work, if the organizational obstruction is perceived to be high, there is little difference in creative effort. On the contrary, there is a greater difference of creative effort in high and low work engagement states for employees perceiving low organizational obstruction.

POO is also found to negatively moderate the indirect effect of work engagement on creative effort via knowledge sharing behaviour. Like the direct effect, it is noticed that when POO is high, the knowledge sharing behaviour of employees largely remains the same regardless of work

engagement levels. This suggests that POO impacts the flow of knowledge within the service sector. When POO is low, higher work engagement results in greater KSB as compared to low work engagement scenarios (Figure 3).

Implications for Theory and Practice

In terms of the first goal, we observe that examining work engagement as a higher-order construct provides valuable theoretical underpinnings in understanding of creative behaviour. Additionally, it is validated that work engagement serves as a vital psychological state (i.e., Bakker *et al.*, 2004) that is distinguishable from similar constructs such as job satisfaction. This theoretical explanatory power of work engagement coincides with Maslach *et al.*, (2001, p. 416) views who argue that “it offers a more complex and thorough perspective on the relation between the individual and work”.

The study contributes to creativity and service management literature in several interesting ways. Contrary to most previous work focusing on distal predictors of creativity (Anderson *et al.*, 2014), these findings expand the work engagement and creativity literatures by highlighting the significance of a more proximal predictor of creative effort – i.e. work engagement. Perhaps, engaged service work leads to an increased pool of resources which are actively mobilized resulting in an inner condition that permits attention, thought and stimulation, resulting in grass-root organizational creativity. This could imply that work engagement may lead to a belief of changing oneself and creatively looking at conception and delivery of services. Practically, this would mean that there should be an explicit recognition and awareness of engaged work at an organizational level. For this purpose, onsite regular training programmes could help to foster a mindset that drives towards greater engagement. Other possible ways could include frequent mini breaks, incentivizing work engagement and facilitation of more opportunities for colleagues to socialize at work. These interventions could provide occasions to rejuvenate (Troughakos and Hideg, 2009) and enable different perspectives on prevailing problems.

The findings on KSB corroborate with Dougherty (2004)’s notion of ‘work as practice’- explained as jobs where each individual is accountable for their individual input as well as the entire task, resulting in individuals enthusiastically generating new knowledge. As knowledge creation, combination and recombination is at the heart of new service development (Sigala and Kyriakidou, 2015), it implies that sharing of this knowledge is imperative to translate the meaning in work to unprompted, original and improvised ways of task execution. From a managerial standpoint, it means that managers should incorporate elements of the entire service life cycle within each job design; hence, triggering a back and forth knowledge sharing momentum amongst employees. HR departments of banks should focus on community development. Networking and collaboration

should be encouraged and conversations amongst employees and across departments, levels and regions should be facilitated to foster a culture of shared learning experiences(Jain, 2019).

The negative moderating role of POO highlights the detrimental role of global organizational beliefs. This implies that POO could decrease the extent to which engaged employees would strive to obtain new information. A creative journey of trial and error and high chances of failure is likely to be impacted, as POO entails a perception of procedural hindrance. A practical implication that stems out for service managers is a crucial need to regularly evaluate employee beliefs regarding obstruction in addition to the degree of perceived support, as negative experiences have a greater impact than pleasant ones (Kiewitz, 2002).

Limitations and Future Research Directions

The findings necessitate interpretation in consideration of the following limitations leading to promising future research directions. Firstly, the study design being cross sectional and self-reported in nature limits inferences on causality. We employed necessary precautions and conducted statistical tests to gauge the problem of common method bias and results confirmed that it is not a major issue in the study. Nonetheless, to understand true causality future research could consider a longitudinal study design, multiple sources of data and inclusion of objective measures.

Secondly, the study sample comprised of bank employees in Pakistan and therefore the findings necessitate caution when it comes to generalization across other contexts. It is seen that culture could play an instrumental role when examining innovative work behaviour (Afsar and Umrani, 2020). As Pakistan is rated largely as a collectivist society and high on power distance (Hofstede, 1991), it would be interesting for further work to examine the relationships in an individualistic setting with low power distance to explore banking employee dynamics that might be attributable to cultural differences. Moreover, to achieve greater generalizability, it is important to test the model in other Asian and Western countries to account for contextual diversity.

Thirdly, it is observed that the efficacy of KSB hinges at the interface of knowledge received and contributed (Husted *et al.*, 2012). Such interactions are numerous and important for a bank's service offerings. Although this was not the focus of this study, it would be vital to understand the role of knowledge receivers and contributors in unfolding the creative stance of banking services. Fourthly, the present study focuses on individual level measures and perceptions. However, KSB is innately a social process and creative efforts are often a result of teamwork. Assessing the involvement of these constructs in a multi-level design would enhance our understanding of the creative climate that evolves and contributes towards organizational competitiveness (Mumford and Hunter, 2005).

Tables

Table 1: CFA and Comparison of Alternative Measurement Models for Main Constructs (Source: Authors work)

Model	χ^2	Df	CMIN/df	CFI	RMSEA	TLI	SRMR
4-Factor Model	1030.322***	449	2.29	0.910	0.051	0.901	0.052
3-Factor Model ^a	1884.055***	461	4.08	0.780	0.079	0.764	0.080
2 Factor Model ^b	2771.017***	463	5.98	0.644	0.100	0.618	0.106
1-Factor Model ^c	4204.659***	464	9.06	0.423	0.127	0.383	0.132

a =Combining knowledge sharing and creative effort

b= Combining perceived organizational obstruction and knowledge sharing

c= Combining perceived organizational obstruction, knowledge sharing and creative effort

d= Combining all items

***p <0.001

Table 2: Descriptive Statistics and Pearson Correlation Analysis (N=497). (Source: Authors work)

Variables	Mean	SD	1	2	3	4	5	6
1. Gender	1.30	.466	1					
2. Age	2.40	.919	-.214**	1				
3. WE	4.200	.853	.053	.081	1			
4. POO	2.964	.878	-.102*	-.063	-.110*	1		
5. KS	4.532	1.526	-.002	.073	.206**	-.069	1	
6. CE	3.740	.759	-.031	.156**	.344**	-.037	.192**	1

Note: N = 497, WE=Work Engagement, POO=Perceived Organizational Obstruction, KS= Knowledge Sharing CE= Creative Effort, Statistical significance: *p <0.05; **p <0.01

Table 3: Results of the Mediation Analysis (Source: Authors work)

Paths	Coefficient	SE	Bootstrap 95% LLCI-ULCI
<i>IV to the mediator (a path)</i>			
WE → KS	.369***	.078	[.214,.524]
<i>Mediator to DV (b path)</i>			
KS→CE	.062**	.021	[.020,.104]
<i>Total effect of WE on creative effort (c path)</i>	.306***	.037	[.232,.380]
<i>Direct effect of WE on creative effort (c' path)</i>	.283***	.038	[.208,.358]
<i>Indirect effect of IV on DV through the proposed mediator</i>			
WE →KS→ CE	.023	.009	[.006,.044]

Note: N = 497, WE=Work Engagement, KS= Knowledge Sharing CE= Creative Effort, PROCESS Model 4, Bootstrap sample size = 5,000, LL = lower limit, UL = upper limit, CI = confidence interval, **p <0.01; ***p <0.001 (two-tailed)

Table 4: Moderated Mediation Analysis (Source: Authors work)

Outcome	Predictor	R ²	F-Value	β	LLCI	ULCI	<i>t value</i>
CE	WE	.1543	22.441***	.299	.224	.374	7.85***
	KS			.050	.008	.092	2.381*
	POO			.030	-.041	.103	.833
	WE*POO			-.141	-.221	-.061	-3.458***
KS	WE	.0694	12.247***	.385	.230	.539	4.903***
	POO			-.025	-.177	.127	-.326
	WE*POO			-.306	-.473	-.139	-3.609***
Conditional direct effect analysis at moderator values=M \pmSD				B	Boot SE	BootLLCI	BootULCI
M – 1 SD (- .964)				.436	.058	.321	.550
M (.035)				.294	.038	.220	.369
M + 1 SD (.835)				.181	.048	.087	.276
Conditional indirect effect analysis at moderator values=M \pmSD				B	Boot SE	BootLLCI	BootULCI
M – 1 SD (- .964)				.034	.015	.005	.067
M (.035)				.019	.009	.002	.039
M + 1 SD (.835)				.006	.006	-.004	.021
Index of moderated mediation				Index	Boot SE	BootLLCI	BootULCI
				-.015	.007	-.032	-.002

Note: N=497, WE=Work Engagement, POO=Perceived Organizational Obstruction, KS= Knowledge Sharing CE= Creative Effort, Bootstrap sample size = 5000. LL = low limit, CI = confidence interval, UL = upper limit. * $p < .05$, ** $p < .01$, *** $p < .001$.

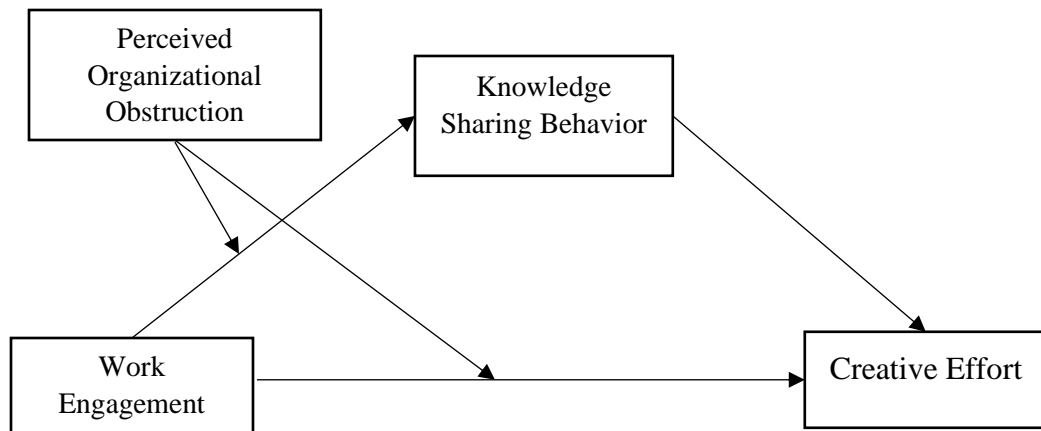


Figure 1: Proposed Theoretical Framework (Source: Authors work)

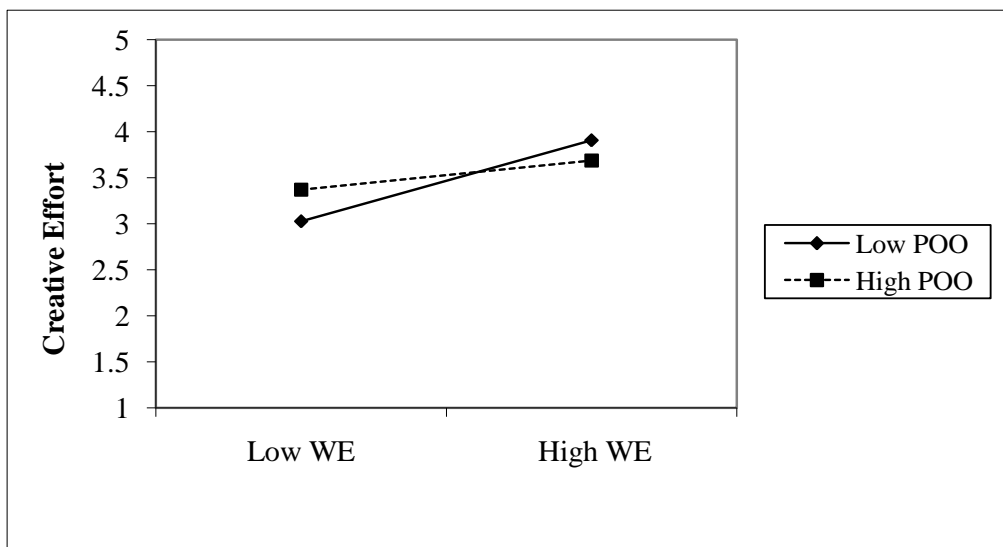


Figure 2: Impact of Work Engagment(WE) on Creative Effort under the influence of Perceived Organizational Obstruction (POO) (Source: Authors work)

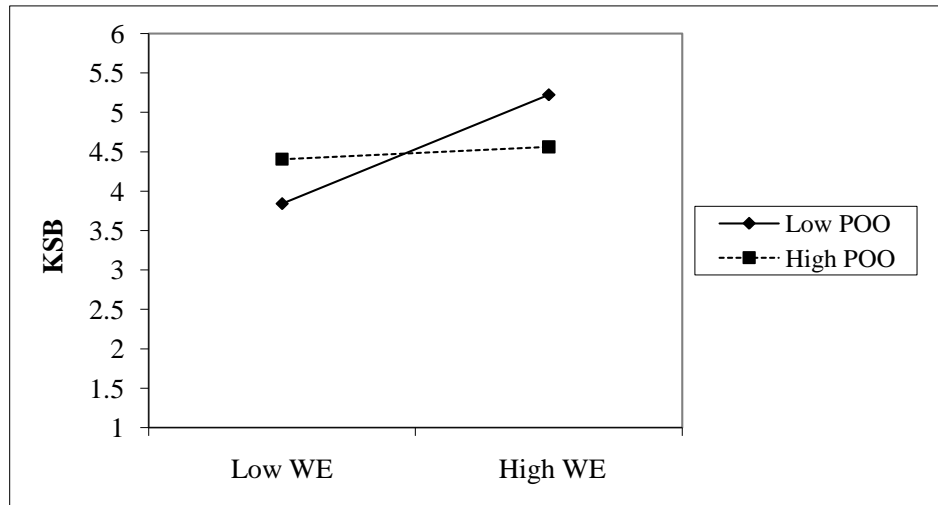


Figure 3: Impact of Work Engagment(WE) on Knowledge Sharing Behavior (KSB) under the influence of Perceived Organizational Obstruction (POO) (Source: Authors work)

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