

CONTENTS

	Page
THE RELATIONSHIP OF OWNERSHIP STRUCTURE AND FIRM RISK-TAKING: A LITERATURE REVIEW	1
<i>Pham Quoc Khang, Dao Nguyen Phi*</i> <i>University of Economics, Hue University, Vietnam</i>	
TECHNOLOGY ADOPTION AND FOOD SECURITY IN RICE PRODUCTION IN THUA THIEN HUE PROVINCE, VIETNAM	18
<i>Nguyen Thai Phan*, Truong Tan Quan</i> <i>University of Economics, Hue University, Vietnam</i>	
VERTICAL COLLABORATION AND FINANCIAL PERFORMANCE IN SMALLHOLDER AGRICULTURAL SUPPLY CHAINS: INVESTIGATING THE MODERATING ROLE OF ACTOR INNOVATIVENESS	
<i>Le Thi Thanh Nga</i> <i>Faculty of Economics and Development Studies,</i> <i>University of Economics, Hue University, Vietnam</i>	
DIGITAL TRANSFORMATION PROMOTES ONLINE SALES OF HANDICRAFT PRODUCTS IN HUE CITY	53
<i>Phan Van Hoa, Tra Huynh Quang Minh, Le Thi Ngoc Anh, Tong Viet Bao</i> <i>Hoang, Phan Nhieu Thuc Nhi, Tran Minh Tri, Nguyen Duc Phuong</i> <i>University of Economics, Hue University, Vietnam</i>	
LOCAL IRRIGATION ORGANIZATION AND FARMER PARTICIPATION: A CASE STUDY OF VIETNAM	68
<i>Tran Hanh Loi</i> <i>University of Economics, Hue University, Vietnam</i>	
THE IMPACT OF IMPROVING PROVINCIAL COMPETITIVENESS ON ECONOMIC DEVELOPMENT IN VIETNAM'S CENTRAL COASTAL PROVINCES	82
<i>Phan Nguyen Khanh Long</i> <i>University of Economics, Hue University, Vietnam</i>	
HISTORICAL INSIGHTS FROM THE AUGUST REVOLUTION OF 1945 AND THEIR RELEVANCE TO VIETNAM'S CONTEMPORARY ECONOMIC DEVELOPMENT STRATEGY	91
<i>Nguyen Ho Minh Trang</i> <i>University of Economics, Hue University, Vietnam</i>	
DETERMINANTS OF EMPLOYEES' CREATIVITY IN COMMERCIAL BANKS: EVIDENCE FROM HUE CITY, VIETNAM	101
<i>Tran Hoang, Tong Thi Thanh Thao*</i> <i>University of Economics, Hue University, Vietnam</i>	
DEVELOPING A VALID MEASUREMENT SCALE FOR TOURISM EMPLOYEES' RESPONSIBLE BEHAVIOR	121
<i>Hoang Trong Hung¹, Mai Thi Kieu Lan², Ho Thi Thuy Nga¹</i> <i>¹University of Economics, Hue University, Vietnam</i> <i>²School of Hospitality and Tourism, Hue University, Vietnam</i>	

DETERMINANTS OF EMPLOYEES' CREATIVITY IN COMMERCIAL BANKS: EVIDENCE FROM HUE CITY, VIETNAM

Tran Hoang, Tong Thi Thanh Thao*

University of Economics, Hue University, Vietnam

tranhoang@hce.edu.vn, 0935124442

**thaotong1512@hce.edu.vn, 0905191109*

ABSTRACT

Employee creativity is a vital driver of innovation and competitiveness in the banking sector, particularly amid Vietnam's rapid digital transformation. This study examines the determinants of employee creativity in commercial banks in Hue City, a context that has received limited scholarly attention. Seven factors were investigated: transformational leadership, organizational support, job autonomy, creative autonomy, creative thinking style, intrinsic motivation, and meaningfulness of work. Data were collected from 170 employees across seven major banks using stratified sampling. Reliability and validity were assessed through Cronbach's Alpha and Exploratory Factor Analysis (EFA), and multiple regression was applied to test the hypotheses. Results show that all seven factors significantly influence employee creativity, with transformational leadership exerting the strongest effect, followed by job autonomy, organizational support, and intrinsic motivation. Creative autonomy, meaningfulness of work, and thinking style also provide supportive contributions. These findings underscore the importance of visionary leadership, enabling structures, and policies that foster autonomy and meaningful work. The study adds empirical evidence from Hue's banking sector and offers practical guidance for managers seeking to enhance employee creativity.

Keywords: *employees' creativity, commercial banks, transformational leadership, job autonomy, organizational support, Hue city, Vietnam.*

JEL codes: *M12, O31*

1. INTRODUCTION

In today's highly competitive and rapidly changing environment, innovation is critically important for the survival and growth of enterprises (Andriopoulos, 2001). Economic integration has fueled an unprecedented expansion of technology and knowledge, along with a sharp rise in both the number and scale of firms, accordingly intensifying competitive pressure in the market (Amabile, 1996). As emphasized by Lin and Liu (2012), innovation is not merely a keyword but rather a strategic imperative that facilitates organizations in addressing complex challenges, adapting with agility to the continuous transformations of the business environment, hence securing sustainable and superior competitive advantages over competitors.

So where should enterprises begin their innovation journey? Luecke and Katz (2014) affirm that human resources are the origin and driving force of all creativity

and innovation within organizations, and that they play a crucial role in generating benefits for firms. Complementing this view, studies by Amabile (1996), Hadia & Ashraf (2015), and Nguyen et al. (2022) particularly emphasize that all organizational innovations arise from employees' creative ideas. Creativity is truly fundamental to organizational advancement, as it not only enhances operational efficiency but also empowers firms to seize opportunities better, respond more effectively to changes, and ultimately achieve more sustainable development in the global market (Bui, 2014). This view is additionally affirmed in the research of Bai et al. (2016). From another perspective, Nguyen (2007) argues that fostering employees' creativity and innovativeness is one of the ways through which organizations can meet employees' expectations, broaden job autonomy, provide opportunities for self-expression, and consequently enhance organizational performance. For this reason, encouraging employees' creativity emerges as a decisive factor shaping organizational success, particularly in the current era of Industry 4.0 (Truong et al., 2022).

With the progress of science and technology, an increasingly diverse array of products and services has emerged, broadening consumer choices while simultaneously subjecting enterprises to intensifying competitive pressures (Pralhad & Ramaswamy, 2004). Therefore, enhancing product quality necessarily entails meeting customers' demands and expectations at the highest level. Given their role as service providers, Vietnamese commercial banks are likewise facing substantial competitive challenges (Truong et al., 2022). From the customers' perspective, a high-quality banking product must satisfy their needs and expectations optimally, providing them with a set of utilities and benefits, such as minimizing customer involvement in the service delivery process, simplifying procedures, ensuring fast transaction processing, maintaining high accuracy, demonstrating good service attitude, and applying modern technology, thereby maximizing customer experience when using products and services at commercial banks (Ngo, 2021). According to Phan et al. (2024), in today's fast-evolving financial market, innovation has become a strategic requirement and serves as a key determinant of the competitiveness of the banking sector. This further reinforces that for Vietnamese commercial banks, innovation is no longer a choice but a prerequisite for survival and development. Against this backdrop, employee creativity acts as a driving force in promoting innovation within commercial banks, constituting a vital source for new ideas, service improvements, and the maintenance of sustainable competitive advantages in an increasingly dynamic financial context (Shalley et al., 2004). Farooq and Mir (2025) strongly underscored that encouraging and harnessing employee creativity enables banks to more successfully navigate market fluctuations, as well as create a solid foundation for long-term innovation and enduring growth.

In recent years, employee creativity in Vietnamese commercial banks has witnessed remarkable advances, notably under the influence of digital transformation (Huynh & Hoang, 2022). According to the State Bank of Vietnam's Annual Report (2023), more than 90% of banks in the country have implemented

innovation programs, including initiatives that encourage employees to propose ideas aimed at improving operational processes, developing digital products and services, and enriching customer experience. Nevertheless, in practice, the level of employee creativity across banking institutions remains uneven: only a few major banks have established clear mechanisms for recognizing and materializing employees' ideas, while many others continue to adopt a more symbolic approach, lacking systematic evaluation and appropriate incentives (Tran, 2025). Moreover, a considerable number of employees still exhibit a risk-averse mindset, fearing criticism if their ideas fail, which in turn constrains the full realization of their creative potential (Ho & Vo, 2019). This has created tremendous pressure on bank leaders, who must both cultivate an environment that stimulates creativity and maintain robust risk control, while simultaneously motivating employees to actively engage in innovative practices. Confronted with this challenge, identifying and thoroughly understanding the factors that determine employee creativity has become absolutely essential for commercial banks today (Preiss & Spooner, 2003). This topic has significantly attracted the attention of many scholars both domestically and internationally; however, only a limited number of studies have been conducted in Vietnamese commercial banks, and in particular, no research has yet been carried out in the central region of Vietnam, specifically in Hue City. Therefore, this study is undertaken to investigate and assess the extent to which various factors affect employee creativity in commercial banks in Hue City, thus proposing several managerial implications to promote employee creativity in the banking sector in the coming period.

2. LITERATURE REVIEW

2.1. The concept of employee creativity in organizations

Employee creativity has been widely recognized as a cornerstone of organizational innovation and long-term competitiveness. It is commonly defined as the production of novel and useful ideas concerning products, services, processes, or procedures (Amabile, 1996; Shalley et al., 2004). From this perspective, creativity is not limited to generating something new, but must also demonstrate value and applicability within the organizational context (Woodman et al., 1993). Scholars further conceptualize creativity as a multidimensional construct that encompasses cognitive flexibility, intrinsic motivation, and the interaction between individual and contextual factors (George & Zhou, 2007; Oldham & Cummings, 1996; Zhou & Hoever, 2014).

More specifically, employee creativity emerges as a dynamic outcome shaped by both personal characteristics, such as self-efficacy and proactive personality, as well as organizational elements including leadership style, job autonomy, and work climate (Tierney & Farmer, 2002; Shalley & Gilson, 2004; Anderson et al., 2014). Thus, employee creativity should be understood not only as an individual capacity but also as an organizationally embedded phenomenon, serving as a critical foundation for innovation and sustainable development.

2.2. Factors influencing employee creativity in organizations

Employee creativity is influenced by a range of determinants that can be

broadly categorized into individual and organizational factors. Prior research demonstrates that while personal attributes form the foundation for creativity, organizational conditions provide the environment that enables or constrains its expression.

Individual factors

At the personal level, *intrinsic motivation* is consistently highlighted as a key driver of creativity, as it reflects employees' internal interest and satisfaction in their tasks (Amabile, 1996). *Self-efficacy* and *proactive personality* have also been found to strengthen confidence and willingness to propose novel ideas (Tierney & Farmer, 2002; Karimi et al., 2021). While proactive personality has been examined extensively in prior studies, the present discussion narrows the focus to motivational and cognitive aspects that are more relevant to the banking sector.

Beyond personality traits, *cognitive flexibility* enables employees to approach problems from multiple perspectives and explore alternative solutions (Shalley et al., 2004; Eder & Sawyer, 2008). Closely related, *creative thinking style* refers to an individual's cognitive orientation toward novelty and openness, which enhances the ability to generate innovative solutions (Nguyen et al., 2023). In addition, *creative autonomy*, defined as the freedom to generate and implement one's own ideas, strengthens employees' confidence in experimenting with new approaches and pursuing creative problem solving (Nguyen et al., 2023). Finally, *creative drive* can be understood as the specific urge and determination to pursue innovative ideas, channeling employees' energy toward generating and implementing novel solutions.

Evidence from Vietnam further supports these findings. Nguyen (2017) identified intrinsic motivation, creative ability, and creative drive as significant determinants of creativity in a public administrative organization, while Nguyen and Tran (2021) highlighted the role of personal proactivity in higher education. Together, these studies suggest that individual characteristics provide essential psychological resources for creativity across diverse contexts.

Organizational factors

Beyond individual attributes, organizational conditions play a crucial role in shaping whether creativity can be expressed and sustained. *Leadership style* is particularly influential: transformational leaders encourage employees to think critically, take risks, and engage in innovative behavior by fostering trust and inspiring vision (Jyoti & Dev, 2014). Conversely, directive or overly controlling leadership may constrain creativity by limiting freedom of expression. *Job autonomy* is another central determinant, as employees with greater decision-making discretion are more likely to experiment with alternative approaches and pursue creative solutions, with work engagement often mediating this relationship (Bakker et al., 2008; Houghton & DiLiello, 2010).

Meanwhile, *organizational support* encompasses the broader climate and resources provided by the firm, such as managerial encouragement, access to information, tolerance for failure, and recognition systems, which either enable or hinder creative contributions (Houghton & DiLiello, 2010; Zhou & Hoever, 2014). Empirical findings also indicate that *psychological safety* fosters creativity by

increasing employees' confidence to share and test new ideas (Carmeli et al., 2010). In the Vietnamese context, Nguyen et al. (2023) reported that organizational support, job autonomy, and creative thinking style positively influence creativity in enterprises in Can Tho, while Ha and Nguyen (2015) as well as Bui (2014) confirmed the importance of leadership and supportive climates in promoting creativity.

Finally, the *meaningfulness of work* has been increasingly emphasized as an important factor shaping creativity. Employees who perceive their work as meaningful are more motivated to generate innovative ideas (Nguyen & Tran, 2021). This view is consistent with Cohen-Meitar et al. (2009), who found that meaningful work enhances creativity through organizational identification, as well as with Amabile (2016) and Akguduz et al. (2018), who incorporated meaningfulness into the dynamic componential model of creativity.

Overall, the literature underscores that employee creativity emerges from the dynamic interaction of personal and organizational determinants. Among the wide range of factors examined, seven determinants: intrinsic motivation, job autonomy, creative autonomy, creative thinking style, transformational leadership, organizational support, and meaningfulness of work have consistently shown strong and direct impacts on creativity. These factors are particularly relevant to the banking sector, where knowledge-intensive services, strict regulatory environments, and competitive pressures require both individual initiative and supportive organizational conditions.

Nevertheless, most existing Vietnamese studies have concentrated on enterprises, public administration, or higher education, with very limited research in commercial banks. More importantly, no prior study has simultaneously examined these determinants in commercial banks located in the central region of Vietnam, specifically Hue City. This gap provides the foundation for the present study, which seeks to generate empirical evidence tailored to this context.

2.3. Research gap

Extant literature has extensively documented the determinants of employee creativity across diverse contexts. International studies have consistently shown that both individual attributes and organizational conditions play essential roles in fostering creativity (Amabile, 1996; Tierney & Farmer, 2002; Bakker et al., 2008; Jyoti & Dev, 2014). Building on these insights, Vietnamese scholars have predominantly investigated creativity in enterprises, public administration, and higher education, with findings largely reinforcing the significance of motivational and contextual enablers (Nguyen, 2017; Nguyen & Tran, 2021; Nguyen et al., 2023; Ha & Nguyen, 2015; Bui, 2014).

Despite this growing body of knowledge, research on employee creativity within the banking sector remains strikingly limited. Commercial banks operate under distinctive conditions, including stringent regulatory frameworks, high service intensity, and increasing digital transformation, which make creativity not merely desirable but indispensable for sustaining competitiveness. However, no

systematic effort has been made to examine how key determinants interact to shape employee creativity in this sector.

Moreover, existing studies in Vietnam have predominantly focused on major metropolitan areas, leaving the central region, particularly Hue City, largely unexamined. This geographical gap is of particular relevance, as regional differences in resources, organizational culture, and market dynamics may influence the ways in which creativity is fostered and expressed.

Accordingly, this study seeks to address these gaps by investigating the determinants of employee creativity in commercial banks in Hue City. By situating the analysis within this underexplored context, the study contributes to the broader literature while offering practical insights tailored to the banking industry.

3. RESEARCH HYPOTHESES AND PROPOSED MODEL

3.1. Research hypotheses

Employee creativity is shaped by both individual and organizational factors, as highlighted in the literature review. Building on prior studies and considering the context of Vietnamese commercial banks, seven determinants are proposed in this study. The following subsections present the hypotheses that guide the research framework.

Intrinsic Motivation and Employee Creativity

Intrinsic motivation is defined as the inner drive to perform tasks out of personal interest and enjoyment rather than external rewards (Amabile, 1996). Empirical studies reveal that intrinsically motivated employees are more persistent, more willing to take risks, and more open to exploring unconventional approaches (Shalley et al., 2004). In banking, where work routines are often rigid and highly regulated, intrinsic motivation provides the psychological energy to overcome constraints and pursue innovative solutions. Hence, the following hypothesis is proposed:

H1: Intrinsic motivation positively influences employee creativity.

Job Autonomy and Employee Creativity

Job autonomy describes the extent to which employees can exercise discretion and control over how they carry out their tasks (Oldham & Cummings, 1996). Research has consistently shown that higher autonomy fosters initiative, responsibility, and experimentation, which are essential for creative behavior (Bakker et al., 2008). In the banking industry, granting employees greater autonomy can stimulate novel problem-solving and improve service delivery. Therefore, it is suggested that:

H2: Job autonomy positively influences employee creativity.

Creative Autonomy and Employee Creativity

Creative autonomy concerns the freedom employees possess to generate and implement their own ideas. Studies indicate that such autonomy enhances originality and ownership of outcomes, allowing individuals to test and refine innovative solutions (Eder & Sawyer, 2008). For commercial banks, providing employees with room to explore creative initiatives is vital to improving customer services and adapting to market change. Accordingly, the study hypothesizes that:

H3: Creative autonomy positively influences employee creativity.

Creative Thinking Style and Employee Creativity

Creative thinking style reflects a cognitive orientation toward flexibility, originality, and openness to novel perspectives. Prior evidence suggests that individuals with a strong creative thinking style are better equipped to propose innovative solutions and challenge conventional methods (Tierney & Farmer, 2002). In the era of digital transformation in banking, this style is particularly valuable for designing new services and enhancing customer experience. Thus, the hypothesis is presented as:

H4: Creative thinking style positively influences employee creativity.

Transformational Leadership and Employee Creativity

Transformational leadership emphasizes inspiring vision, intellectual stimulation, and individualized consideration. Leaders who adopt this style foster trust, encourage critical thinking, and promote risk-taking behaviors, all of which are conducive to creativity (Jyoti & Dev, 2014). In the context of Vietnamese commercial banks, transformational leadership can cultivate a culture that empowers employees to experiment with fresh ideas. Consequently, the following hypothesis is advanced:

H5: Transformational leadership positively influences employee creativity.

Organizational Support and Employee Creativity

Organizational support encompasses the resources, encouragement, and recognition provided to employees for their creative efforts. Previous research underscores that supportive climates reduce fear of failure and build confidence, thereby enabling employees to pursue innovative solutions (Amabile et al., 1996; Houghton & DiLiello, 2010). Within banking institutions, organizational support ensures that employees' ideas are not only generated but also implemented effectively. On this basis, it is hypothesized that:

H6: Organizational support positively influences employee creativity.

Meaningfulness of Work and Employee Creativity

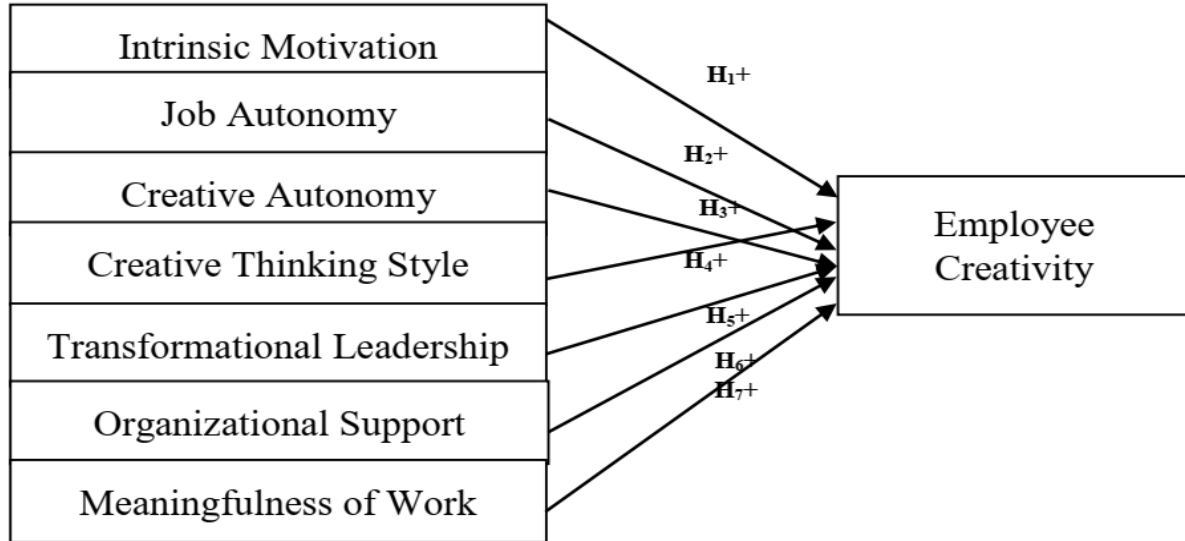
Meaningfulness of work refers to employees' perception that their tasks are significant and contribute to a greater purpose. Studies suggest that when employees find meaning in their work, they become more intrinsically motivated and committed to generating innovative ideas (Akgunduz et al., 2018). In commercial banks, meaningful work can inspire employees to align creative efforts with both organizational goals and customer value. For this reason, the hypothesis is stated as follows:

H7: Meaningfulness of work positively influences employee creativity.

3.2. Proposed research model

Based on the above hypotheses, the proposed research model conceptualizes employee creativity as the dependent variable shaped by seven determinants: intrinsic motivation, job autonomy, creative autonomy, creative thinking style, transformational leadership, organizational support, and meaningfulness of work. By integrating both individual-level and organizational-level perspectives, the model not only synthesizes established insights from prior studies but also extends

them to the specific context of Vietnamese commercial banks. This contextualization highlights the novelty and relevance of the study, offering a tailored framework for understanding the drivers of creativity in the banking sector. The proposed model is presented in Figure 1.



(Source: Authors' proposal, 2025)

4. RESEARCH METHODOLOGY

4.1. Data collection

This study employed a structured survey as the primary method of data collection, targeting employees currently working in commercial banks in Hue City, Vietnam, to examine the determinants of employee creativity. To achieve an adequate sample size, the study followed the guideline for Exploratory Factor Analysis (EFA), which suggests that each observed variable should be supported by at least five respondents (Hair et al., 2010). With 30 observed variables in this research, the minimum required sample size was 150. To safeguard against possible issues such as incomplete or invalid responses, the research team decided to distribute 180 questionnaires. Since Hue hosts a large number of banks, the study focused on several major institutions with comparatively larger workforces to ensure representativeness, including the Hue branches of the Vietnam Bank for Agriculture and Rural Development (*Agribank*), Bank for Investment and Development of Vietnam (*BIDV*), Joint Stock Commercial Bank for Foreign Trade of Vietnam (*Vietcombank*), Vietnam Joint Stock Commercial Bank for Industry and Trade (*VietinBank*), Military Commercial Joint Stock Bank (*MB*), Asia Commercial Bank (*ACB*) and Vietnam Prosperity Joint Stock Commercial Bank (*VPBank*). The sampling strategy applied was stratified sampling, ensuring proportional allocation of questionnaires across banks based on their workforce size. Concretely, the distribution of questionnaires across these branches is presented in Table 1 below.

Table 1. Sample Distribution by Banks in Hue city

No.	Bank	Branch/Location	Estimated branch headcount	Number of questionnaires
1	Agribank	Hue city	400	69
2	Vietcombank	Hue city	160	27

3	Vietinbank	Hue city	140	24
4	BIDV	Hue city	117	20
5	ACB	Hue city	90	16
6	VP Bank	Hue city	85	15
7	MB Bank	Hue city	56	9
Total				180

(Source: Authors' compilation, 2025)

To facilitate the survey, both offline and online approaches were adopted. Offline surveys were conducted during working hours within bank premises, ensuring convenience for respondents. Whereas, online surveys were distributed through Google Forms via email and Zalo, allowing flexibility in participation. In practice, during the period from April to June 2025, a total of 180 questionnaires were distributed, and 170 valid responses were collected for analysis.

4.2. Measurements

The measurement scales employed in this study were adapted from well-established instruments in prior research and then refined to align with the banking context of Hue City. Specifically, intrinsic motivation was measured using items from Eder and Sawyer (2008), as well as Bui (2014), reflecting employees' internal drive and enjoyment in performing tasks. Job autonomy and meaningfulness of work were based on Nguyen and Tran (2021), while creative autonomy was drawn from Eder and Sawyer (2008). Creative thinking style was measured with items inspired by Nguyen et al. (2023). Transformational leadership was assessed using scales from Jyoti and Dev (2014). Finally, organizational support was evaluated based on the frameworks of Houghton and DiLiello (2010).

To enhance contextual validity, the draft questionnaire was qualitatively reviewed by five senior managers from major commercial banks in Hue City. Their insights were used to refine the wording and ensure cultural appropriateness, which formed the basis for developing the finalized questionnaire used in the main survey. All items were measured on a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

4.3. Data processing and analysis

After the survey data were collected, responses were carefully screened, and incomplete questionnaires were excluded to ensure data quality. The cleaned dataset was then analyzed using SPSS version 20.0. The analysis proceeded in sequential stages to address both reliability and validity concerns, as well as hypothesis testing. Initially, descriptive statistics were performed to summarize demographic characteristics of respondents and provide an overview of the dataset. Next, the reliability of the measurement scales was assessed using Cronbach's alpha, with values above 0.6 considered acceptable (Nunnally & Bernstein, 1994). In addition, items with a Corrected Item-Total Correlation greater than 0.3 were retained, while those below this threshold were eliminated (Nunnally & Bernstein, 1994; Hair et al., 2010).

Subsequently, Exploratory Factor Analysis (EFA) was conducted to examine the underlying factor structure of the constructs. Sampling adequacy was verified through the Kaiser-Meyer-Olkin (KMO) measure, which should exceed 0.5, and Bartlett's test of sphericity, which should be statistically significant ($p < 0.05$).

Importantly, factor loadings greater than 0.5 were considered acceptable for item retention, thereby ensuring convergent validity of the constructs. Factor extraction was based on the eigenvalue criterion greater than 1.0.

Following factor validation, multiple regression analysis was employed to test the research hypotheses and to assess the extent of influence of each determinant on employee creativity. The standardized beta coefficients were interpreted to evaluate the relative strength of predictors. Model significance was confirmed through the ANOVA test, with Sig. < 0.05 indicating overall model validity. Furthermore, the Durbin-Watson statistic was used to test for autocorrelation in residuals, with values between 1.5 and 2.5 suggesting no serious violation of independence. Additionally, multicollinearity was examined through the Variance Inflation Factor (VIF), where values below 10 signaled no concern.

5. RESULTS AND DISCUSSION

Based on the data collected from 170 valid responses, the following section presents the results of statistical analyses and discusses their implications. The analysis proceeds in several stages: examining the demographic profile of respondents to contextualize the sample, evaluating the reliability of measurement scales, conducting exploratory factor analysis to validate construct structures, and testing correlations, as well as regression models to assess the proposed hypotheses. The integration of results with theoretical perspectives provides a robust foundation for both academic contributions and practical insights into enhancing employee creativity in the banking sector.

5.1. Sample Characteristics

To provide an overview of the surveyed population, the demographic and professional characteristics of the respondents are summarized in Table 2.

Table 2. Descriptive Statistics of the Survey Sample

	Category	Frequency (N)	Percentage (%)
Gender	Male	74	43.5
	Female	96	56.5
Age	22-29	80	47.1
	30-39	45	26.5
	40-50	38	22.4
	> 50	7	4.1
Education	High school	16	9.4
	College/University	134	78.8
	Postgraduate	20	11.8
Work Experience	< 1 year	31	18.2
	1-3 years	34	20.0
	3-5 years	63	37.1
	> 5 years	42	24.7
Monthly Income (VND)	5-10 million	28	16.5
	10-15 million	79	46.5
	> 15 million	63	37.1
Job Position	Non – managerial Staff	129	75.9
	Managerial Staff	41	24.1

(Source: Authors' data analysis, 2025)

Among the 170 bank employees who participated in the survey, female respondents accounted for a larger proportion, with 96 individuals (56.5%) compared to 74 males (43.5%). This reflects the increasing participation of women in the Vietnamese banking workforce, a sector often regarded as offering stable employment and service-oriented career opportunities. With respect to age, most respondents were between 22 and 29 years old (47.1%). Employees aged 30 – 39 represented 26.5%, while those aged 40 – 50 constituted 22.4%, and only 4.1% were over 50. These figures suggest that the banking sector in Hue is predominantly staffed by young and mid-career employees, who are generally considered more adaptable to organizational change and digital transformation initiatives.

In terms of educational attainment, 78.8% of participants held a university or college degree, 11.8% possessed postgraduate qualifications, whereas only 9.4% reported high school education as their highest level. The dominance of tertiary-educated employees highlights the knowledge-intensive nature of banking jobs, where analytical and problem-solving skills are particularly essential. Regarding work experience, 18.2% of respondents reported less than one year of tenure, while 20.0% had between one and three years. Moreover, 37.1% were in the range of three to five years, and the remaining group (24.7%) had more than five years of experience. This distribution indicates a relatively balanced workforce, combining newcomers with seasoned professionals, which can be advantageous for sustaining both innovation and organizational continuity.

In terms of income, 46.5% of employees received a monthly salary between 10 and 15 million VND, while 37.1% earned more than 15 million VND, and 16.5% were in the 5 to 10 million VND range. This structure reflects the relatively competitive compensation packages provided by large commercial banks in Hue, which likely contribute to employee motivation and retention. Finally, with respect to job positions, the majority were non-managerial staff (129 employees, 75.9%), while 41 individuals (24.1%) held managerial roles. This distribution ensures that the dataset captures perspectives from both frontline employees and decision-makers, thereby providing a comprehensive basis for analyzing the determinants of creativity in the banking context.

Overall, the demographic profile demonstrates a workforce that is youthful, highly educated, and reasonably diverse in experience and income, while also reflecting both managerial and non-managerial perspectives. Such representativeness enhances the validity of subsequent analyses, providing a robust foundation for assessing the reliability of measurement scales and examining the structural relationships among the proposed determinants of employee creativity.

5.2. Scale Reliability Analysis

To evaluate the internal consistency of the constructs, Cronbach's Alpha coefficients and corrected item-total correlations were examined. As presented in Table 3, all constructs achieved Cronbach's Alpha values greater than 0.6, and the corrected item-total correlations for all items exceeded the threshold of 0.3. These results confirm that the measurement scales employed in this study satisfy the

commonly accepted standards for reliability (Hair et al., 2010; Nunnally & Bernstein, 1994).

Table 3. Results of Scale Reliability Analysis

Variables	Number of Items	Cronbach's Alpha
Intrinsic Motivation (IM)	4	0.738
Job Autonomy (JA)	4	0.801
Creative Autonomy (CA)	4	0.649
Creative Thinking Style (CS)	4	0.831
Transformational Leadership (TL)	6	0.853
Organizational Support (OS)	5	0.843
Meaningfulness of Work (MW)	3	0.824
Employee Creativity (EC)	4	0.764

(Source: Authors' data analysis, 2025)

These findings confirm that the measurement scales are internally consistent and therefore appropriate for subsequent analyses.

5.3. Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) was conducted to examine the construct validity of the measurement scales. In the preliminary analysis, the item **CA1** ("I am always confident in generating new ideas at work") was removed because its factor loading was below the threshold of 0.5. Therefore, a subsequent EFA was then performed on the remaining 29 items.

For the independent variables, the results of the second analysis of EFA indicated that the data were suitable for factor analysis, with a Kaiser-Meyer-Olkin (KMO) value of 0.703 and a significant Bartlett's test of sphericity (Sig. = 0.000 < 0.05). The analysis extracted seven factors with eigenvalues greater than 1.0, explaining a cumulative variance of 65.323%, which exceeds the recommended minimum level of 50%. Moreover, all observed variables demonstrated factor loadings above 0.5, satisfying the requirement for convergent validity. These seven factors corresponded well to the proposed constructs: intrinsic motivation, job autonomy, creative autonomy, creative thinking style, transformational leadership, organizational support, and meaningfulness of work. The detailed results of the exploratory factor analysis are presented in Table 4 below.

Table 4. Results of Exploratory Factor Analysis

Variables	Factor Loadings						
	1	2	3	4	5	6	7
TL1: My leader clearly understands my problems and needs at work.	0.687						
TL2: My leader clearly recognizes my potential.	0.671						
TL3: The relationship between me and my leader is very good.	0.778						
TL4: My leader consistently communicates the mission, vision, and goals to all employees.	0.830						
TL5: My leader always seeks ways to increase employees' enthusiasm at work.	0.795						

TL6: My leader consistently emphasizes the importance of utilizing employees' intelligence.	0.809	
OS1: The organization consistently encourages me to solve problems creatively.	0.756	
OS2: The organization maintains an effective mechanism to support and develop my creative ideas.	0.789	
OS3: I am encouraged by the organization to accept challenges when solving work-related problems.	0.712	
OS4: My leaders are approachable and supportive.	0.786	
OS5: My colleagues are always willing to share knowledge in the workplace.	0.831	
CS1: I have many creative ideas.	0.780	
CS2: I enjoy tasks that require thinking in creative ways.	0.857	
CS3: I possess a strong creative mindset.	0.766	
CS4: I prefer performing tasks in new and unconventional ways.	0.824	
JA1: I am confident in my ability to perform my job tasks.	0.836	
JA2: I am proficient in the skills necessary for my job.	0.773	
JA3: I am knowledgeable in my professional field.	0.697	
JA4: I am willing to perform any tasks required by the organization.	0.810	
MW1: My current job is very important to me.	0.891	
MW2: Work activities are personally meaningful to me.	0.838	
MW3: The tasks I perform at work are meaningful to me.	0.839	
IM1: I feel motivated by the work I do.	0.765	
IM2: I find the tasks assigned to me highly enjoyable.	0.686	
IM3: I feel proud of the work I am doing.	0.702	
IM4: I enjoy finding solutions to complex problems.	0.807	
CA2: I am confident in my ability to solve problems creatively.	0.795	
CA3: I can implement new ideas better than others.	0.804	
CA4: I am confident in always finding ways to solve problems.	0.808	
Eigenvalues	1.772	
Variance Explained (%)	65.323	

(Source: Authors' data analysis, 2025)

Turning to the dependent variable, employee creativity, the results likewise confirmed the appropriateness of factor analysis, with a KMO measure of 0.761 and Bartlett's test demonstrating statistical significance (Sig. < 0.05). A single factor was extracted with an eigenvalue of 2.360, accounting for 59.006% of the variance. Additionally, all four items had factor loadings above 0.5 (ranging from 0.708 to 0.806), thereby affirming that the scale reliably captured the construct of employee creativity.

Taken together, the results of EFA provided empirical support for the dimensional structure of the measurement model, indicating that both independent and dependent variables were represented by coherent and statistically valid factors, providing a sound basis for the following regression analysis.

5.4. Multiple Regression Analysis

Prior to regression, Pearson correlation analysis was conducted to examine associations between the independent variables and the dependent variable. The results demonstrated that all seven determinants were significantly correlated with employee creativity at the 5% significance level, thereby confirming the statistical foundation for developing the multiple regression model.

The multiple regression analysis results presented in Table 5 revealed that the model explains 70.3% of the variance in employee creativity, as reflected by the adjusted R-squared value of 0.703. The overall model was highly significant, with the ANOVA test yielding Sig. < 0.05, which validates the appropriateness of the regression framework. In addition, the Durbin-Watson statistic was 1.843, indicating no serious autocorrelation. Multicollinearity was not a concern, as all VIF values were below the conventional threshold of 10.

Table 5. Results of Regression Analysis

Model	Unstandardized Coefficients		Unstandardized Coefficients	t-statistic	Sig.	VIF
	B	Std. Error	Beta			
Constant	-0.227	0.212		-1.069	0.287	
TL	0.176	0.054	0.192	3.247	0.001	1.986
OS	0.174	0.059	0.169	2.956	0.004	1.857
CS	0.120	0.056	0.128	2.151	0.033	2.003
JA	0.162	0.053	0.173	3.065	0.003	1.812
MW	0.120	0.052	0.127	2.303	0.023	1.729
IM	0.172	0.064	0.168	2.681	0.008	2.219
CA	0.139	0.057	0.143	2.429	0.016	1.978
a. Dependent Variable: EC						
Adjusted R-Squared = 0.703						
Durbin-Watson = 1.843						

(Source: Authors' data analysis, 2025)

All seven independent variables exhibited positive standardized beta coefficients with Sig. < 0.05, supporting the proposed hypotheses and demonstrating that each factor exerts a positive influence on employee creativity. In other words, employees' creativity in commercial banks is shaped by both

individual-level and organizational-level determinants, reinforcing the conceptual model introduced earlier, which is illustrated in Table 6.

Table 6. Hypotheses Testing Results

Hypothesis	Standardized Coefficient (Beta)	P-value	Result
H1: Intrinsic motivation positively influences employee creativity.	0.168	0.008	Supported
H2: Job autonomy positively influences employee creativity.	0.173	0.003	Supported
H3: Creative autonomy positively influences employee creativity.	0.143	0.016	Supported
H4: Creative thinking style positively influences employee creativity.	0.128	0.033	Supported
H5: Transformational leadership positively influences employee creativity.	0.192	0.001	Supported
H6: Organizational support positively influences employee creativity.	0.169	0.004	Supported
H7: Meaningfulness of work positively influences employee creativity.	0.127	0.023	Supported

(Source: Authors' data analysis, 2025)

Among the predictors, *transformational leadership* exerted the strongest influence on employee creativity, with a standardized beta coefficient of 0.192. This finding underscores the pivotal role of leadership in shaping organizational culture and motivating employees to think beyond conventional routines. In the banking context of Hue, where work is often highly regulated and customer expectations are rapidly evolving, transformational leaders play an indispensable role in inspiring confidence, stimulating intellectual engagement, and fostering risk-taking behavior. By articulating a clear vision and encouraging experimentation, such leaders provide employees with both the psychological safety and the motivation needed to generate innovative solutions. This result is strongly aligned with the study of Jyoti and Dev (2014), which consistently emphasized the decisive role of transformational leadership in enhancing creativity across organizational settings.

The second most influential factor was *job autonomy*, reflected by a beta coefficient of 0.173. This indicates that when employees are granted discretion in how they perform their tasks, they are more likely to explore novel approaches and develop creative solutions. In the banking sector of Hue, job autonomy provides room for employees to respond flexibly to customer demands and regulatory changes, thereby enhancing service quality. This finding was particularly emphasized in the study conducted by Houghton and DiLiello (2010), which highlighted autonomy as a consistent driver of creative performance.

Following job autonomy, *organizational support* ($\beta = 0.169$) and *intrinsic motivation* ($\beta = 0.168$) emerged as the next most influential factors, with nearly equivalent effects. This clearly highlights a dual mechanism: on the one hand, organizational structures that provide resources, encouragement, and recognition build employees' confidence to pursue new ideas; on the other hand, intrinsic

motivation fuels employees' internal drive to persist and explore unconventional approaches. In Vietnamese commercial banks, where pressure to maintain efficiency often dominates, balancing supportive organizational practices with employees' intrinsic passion is critical to sustaining creativity. These findings resonate with Amabile (1996), as well as Houghton and DiLiello (2010), who emphasized the significance of both supportive contexts and individual motivation in fostering innovative behaviors.

Meanwhile, creative autonomy ($\beta = 0.143$), creative thinking style ($\beta = 0.128$), and meaningfulness of work ($\beta = 0.127$) showed positive but comparatively weaker effects. This outcome may stem from the highly regulated and standardized nature of banking in Hue, which restricts the extent to which individual creativity or personal meaning can be translated into practice. Although employees may think creatively or find their work purposeful, the risk-averse culture and procedural constraints often limit their influence on innovation. These results are in line with the study of Tierney and Farmer (2002)), which indicated that the impact of such factors is often moderated by organizational context.

Overall, the regression results confirm that all seven determinants have statistically significant and positive effects on employee creativity, thereby supporting the proposed hypotheses. The findings collectively suggest that leadership-related and support-related factors exert relatively stronger influences, but the contributions of autonomy, thinking style, and meaningful work remain vital for building a well-rounded foundation that nurtures creativity in the banking sector.

6. CONCLUSIONS AND POLICY IMPLICATIONS

This study investigated the determinants of employee creativity in commercial banks in Hue City, Vietnam. Building on prior literature and empirical analysis, seven factors were identified as significant drivers: transformational leadership, organizational support, creative thinking style, job autonomy, meaningfulness of work, intrinsic motivation, and creative autonomy. The regression results demonstrated that all seven determinants positively and significantly influence employee creativity, thereby validating the proposed research model. Among them, transformational leadership emerged as the most influential predictor, underscoring the pivotal role of leaders in shaping a culture of trust, vision, and empowerment. Organizational support, intrinsic motivation, and job autonomy also exerted substantial impacts, while creative autonomy, meaningfulness of work, and creative thinking style contributed positively, albeit to a lesser extent. The results contribute to the literature by validating international findings in a Vietnamese context, particularly within the underexplored central region, while also offering nuanced insights into how employee creativity is shaped in the banking sector. Based on these findings, several managerial implications can be drawn as follows:

Given its dominant influence, transformational leadership should be prioritized as a central driver of creativity. Bank leaders are encouraged to go beyond routine supervision by inspiring vision, articulating meaningful goals, and fostering intellectual stimulation. By demonstrating individualized consideration,

leaders can build trust and strengthen the bond with employees, which in turn motivates them to take risks and propose innovative solutions. Moreover, transformational leaders serve as role models who signal that creativity is valued and rewarded, thereby embedding innovation into the organizational culture. In the competitive Vietnamese banking sector, where adaptation to digital transformation and customer expectations is critical, such leadership becomes indispensable for sustaining long-term success.

Equally important is enhancing organizational support. Banks should develop risk-tolerant mechanisms, allocate resources, and implement recognition systems that encourage employees to experiment without fear of failure. In doing so, they create a climate where creativity is nurtured and sustained. Job autonomy and creative autonomy must also be promoted. Granting employees greater discretion in decision-making, along with freedom to test and refine their own ideas, empowers them to identify novel solutions in daily tasks and customer service processes.

Moreover, meaningfulness of work plays an essential role in reinforcing employees' intrinsic motivation. Banks should emphasize the significance of banking tasks by linking them to broader organizational missions and societal contributions, thereby helping employees find deeper purpose in their roles. At the same time, fostering intrinsic motivation requires designing engaging tasks, minimizing unnecessary rigidity, and providing constructive feedback that enhances pride and enjoyment in work.

Finally, human resource management (HRM) policies should be tailored to foster creativity systematically. Recruitment processes can prioritize candidates with innovative potential, while ongoing training programs and workshops need to be regularly organized to enhance employees' problem-solving skills, as well as improve cognitive flexibility and divergent thinking. In addition, performance appraisal systems should integrate creativity as a criterion, accompanied by reward mechanisms that acknowledge innovative efforts. Career development pathways should also ensure that employees demonstrating creativity are given opportunities for advancement.

Taken together, these implications highlight that creativity cannot be fostered through a single measure but requires a coordinated effort across leadership, organizational systems, HRM policies, and industry-level initiatives.

Limitations and Future Research

Despite its contributions, this study has certain limitations. The sample was restricted to large commercial banks in Hue City, which may limit the generalizability of the findings to smaller banks or institutions in other regions. Second, the cross-sectional design constrains causal inference, as creativity and its determinants may evolve over time. This means that data collected at one point in time cannot fully establish cause–effect relationships. Moreover, the study focused only on seven determinants, without incorporating other potentially relevant factors such as organizational culture, team dynamics, or the degree of digital readiness.

Future research could address these limitations by extending the scope to other regions of Vietnam and different types of banks, adopting longitudinal or

mixed-method designs to establish causal relationships, and incorporating additional contextual variables. Comparative studies across bank sizes, ownership structures, or regional contexts could also enrich understanding of how creativity is shaped within the financial sector.

Overall, the study not only enriches the theoretical understanding of employee creativity in emerging markets but also offers actionable insights for banking leaders in Hue City and beyond, highlighting creativity as a vital lever for innovation and sustainable competitiveness.

ACKNOWLEDGMENT

The authors would like to express their sincere gratitude to the University of Economics, Hue University, for supporting the implementation of this research under the project code DHKT2025-03-14.

REFERENCES

- Akgunduz, Y., Alkan, C., & Gök, Ö. A. (2018). Perceived organizational support, employee creativity and proactive personality: The mediating effect of meaning of work. *Journal of Hospitality and Tourism Management*, 34(1), 105-114.
- Amabile, T. M. (1996). *Creativity in context*. Boulder, CO: Westview Press.
- Amabile, T. M. (2016). In pursuit of everyday creativity. *Journal of Creative Behavior*, 50(4), 279-281.
- Anderson, Neil, Kristina, P., & Jing, Z. (2014). Innovation and creativity in organizations: A state-of-the-science review, prospective commentary, and guiding framework. *Journal of Management*, 40(5), 1297-1333.
- Andriopoulos, C. (2001). Determinants of organizational creativity: A literature review. *Management Decision*, 39(10), 834-840.
- Bai, Y., Lin, L., & Li, P. P. (2016). How to enable employee creativity in a team context: A cross-level mediating process of transformational leadership. *Journal of Business Research*, 69(9), 3240-3250.
- Bakker, A. B., Demerouti, E., & Verbeke, W. (2008). Using the job demands-resources model to predict burnout and performance. *Human Resource Management*, 43(1), 83-104.
- Bui, T. T. (2014). Các yếu tố ảnh hưởng đến sự sáng tạo của nhân viên trong tổ chức. *Tạp chí Kinh tế & Phát triển*, 200(2), 45-53.
- Carmeli, A., Reiter-Palmon, R., & Ziv, E. (2010). Inclusive leadership and employee involvement in creative tasks in the workplace: The mediating role of psychological safety. *Creativity Research Journal*, 22(3), 250-260.
- Cohen-Meitar, R., Carmeli, A., & Waldman, D. A. (2009). Linking meaningfulness in the workplace to employee creativity: The intervening role of organizational identification and positive psychological experiences. *Creativity Research Journal*, 21(4), 361-375.
- Eder, S., & Sawyer, K. (2008). A field study of group creativity in elementary school classrooms. *Creativity Research Journal*, 20(4), 373-381.
- Farooq, S., & Mir, A. A. (2025). Harnessing employee voice for workplace innovation: Evidence from banking sector. *Journal of Strategic Human Resource Management*, 14(1), 27-38.
- George, J. M., & Zhou, J. (2007). Dual Tuning in a Supportive Context: Joint Contributions of Positive Mood, Negative Mood, and Supervisory Behaviors to Employee Creativity. *Academy of Management Journal*, 50, 605-622.

- Hadia, H. A. A., & Ashraf, R. (2015). Effect of organizational factors on employees' generation of innovative ideas: Empirical study on the Egyptian software development industry. *EuroMed Journal of Business*, 10(2), 134-146.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis*. Upper Saddle River, NJ: Prentice Hall.
- Ha, N. K. G., & Nguyen, H. V. (2015). Các yếu tố ảnh hưởng đến sự sáng tạo trong công việc tại Trường Đại học Tài chính – Marketing. *Tạp chí Phát triển Kinh tế*, 26(2), 67-75.
- Ho, T. T., & Vo, T. N. (2019). Predicting overall staffs' creativity and innovative work behavior in Banking. *Management & Marketing*, 14(2), 188-202.
- Houghton, J. D., & DiLiello, T. C. (2010). Leadership development: The key to unlocking individual creativity in organizations. *Leadership & Organization Development Journal*, 31(3), 230-245.
- Huynh, D. H., & Hoang, T. T. H. (2024). The impact of transformational leadership on employee performance in the Vietnamese banking industry. *Journal of Organizational Behaviour Research*, 9(2), 12-27.
- Jyoti, J., & Dev, M. (2014). The impact of transformational leadership on employee creativity: The role of learning orientation. *Journal of Asia Business Studies*, 8(1), 78-98.
- Karimi, H., Malek, A., & Farani, A. Y. (2021). Proactive personality and employee creativity: The moderating role of job autonomy. *European Journal of Innovation Management*, 24(5), 1465-1485.
- Lin, C. Y., & Liu, F. (2012). A cross-level analysis of organizational creativity climate and perceived innovation – The mediating effects of work innovation. *European Journal of Innovation Management*, 1(15), 55-76.
- Luecke, R., & Katz, R. (2004). *Managing creativity and innovation*. Boston, MA: Harvard Business School Press.
- Ngo, D. C. (2021). Nghiên cứu mối quan hệ giữa chất lượng dịch vụ, hình ảnh thương hiệu, giá trị nhận được, niềm tin, sự hài lòng và lòng trung thành của khách hàng cá nhân trong ngành ngân hàng. *Tạp chí Khoa học Đại học Mở Thành phố Hồ Chí Minh*, 16(2), 76-98.
- Nguyen, H. L. (2007). *Hành vi tổ chức*. Hà Nội: Nhà xuất bản Thống kê.
- Nguyen, N. N. (2017). Các yếu tố ảnh hưởng đến sự sáng tạo của người lao động tại trung tâm hành chính công quận Tân Phú. *Tạp chí Khoa học Kinh tế*, 34(3), 112-121.
- Nguyen, T. T., Huynh, T. C. B., & Dinh, T. K. O. (2023). Nghiên cứu các nhân tố ảnh hưởng đến sự sáng tạo của nhân viên trong các doanh nghiệp khu vực thành phố Cần Thơ. *Tạp chí Kinh tế và Ngân hàng Châu Á*, 204, 77-88.
- Nguyen, T. T., & Tran, T. T. T. (2021). Các nhân tố ảnh hưởng đến sự sáng tạo của nhân viên tại các trường đại học công lập ở TP. Hồ Chí Minh. *Tạp chí Kinh tế và Quản trị*, 45(2), 55-64.
- Nguyen, T. T., Pham, Q. H., & Le, M. H. (2023). Determinants of employee creativity in enterprises: Evidence from Can Tho City. *Vietnam Journal of Economics and Development*, 35(4), 24-35.
- Nunnally, J. C., & Bernstein, I. H. (1994). *Psychometric Theory*. New York: McGraw Hill.
- Oldham, G. R., & Cummings, A. (1996). Employee creativity: Personal and contextual factors at work. *Academy of Management Journal*, 39(3), 607-634.
- Phan, T. T. P., Pham, N. T., & Duong, D. K. (2024). Innovation and bank performance in the digital transformation era: Evidence from Vietnam. *Journal of Finance – Marketing Research*, 15(5), 17-32.
- Prahalad, C. K., & Ramaswamy, V. (2004). Co-creating unique value with customers, *Strategy and Leadership*, 32(3), 4-9.

- Preiss, K. J., & Spooner, K. (2003). Innovation creation and diffusion in the Australian economy. *International Journal of Entrepreneurship and Innovation Management*, 3(3), 197-210.
- Shalley, C. E., & Gilson, L. L. (2004). What leaders need to know: A review of social and contextual factors that can foster or hinder creativity. *The Leadership Quarterly*, 15(1), 33-53.
- Shalley, C. E., Zhou, J., & Oldham, G. R. (2004). The effects of personal and contextual characteristics on creativity: Where should we go from here? *Journal of Management*, 30(6), 933-958.
- State Bank of Vietnam. (2023). *Annual Report 2023*. Hanoi: State Bank of Vietnam.
- Tierney, P., & Farmer, S. M. (2002). Creative self-efficacy: Its potential antecedents and relationship to creative performance. *Academy of Management Journal*, 45(6), 1137-1148.
- Tran, H. Y. (2025). Research on the impact of personal factor groups on the innovative work behavior of employees in joint-stock commercial banks in Hanoi. *VNU Journal of Economics and Business*, 5(1), 90-97.
- Truong, T. T. V., Phan, T. M. C., Hoang, T. D., & Nguyen, H. V. (2022). Ảnh hưởng của yêu cầu và các nguồn lực trong công việc đến sự gắn kết công việc và sáng tạo của nhân viên ngân hàng tại Thành phố Hồ Chí Minh. *Tạp chí nghiên cứu Tài chính – Marketing*, 67(1), 40-51.
- Woodman, R. W., Sawyer, J. E., & Griffin, R. W. (1993). Toward a theory of organizational creativity. *Academy of Management Review*, 18(2), 293-321.
- Zhou, J., & Hoever, I. J. (2014). Research on workplace creativity: A review and redirection. *Annual Review of Organizational Psychology and Organizational Behavior*, 1(1), 333-359.