

# THE RELATIONSHIP BETWEEN JOB DEMANDS AND INNOVATIVE WORK BEHAVIOR: PSYCHOLOGICAL CAPITAL AND JOB RESOURCES AS A MODERATOR (STUDY ON RELATIONSHIP OFFICER IN BANKING)

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## ABSTRACT

*The purpose of this study was to examine the role of psychological capital and job resources as moderators of the relationship between job demands and innovative work behavior in relationship officers in banking. Innovative work behavior is a form of behavior that has the aim of achieving the initiation and introduction of new ideas, processes, procedures or new products, which will be useful for the organization, psychological capital is an approach to optimizing positive psychological functions in individuals, job demands are pressure at work or work that is excessive while job resources are physical, psychological, social, functional aspects in achieving a goal in work that can reduce demands in work and reduce costs as well as physiological and psychological aspects. The participants of this study were 73 employees who work in the banking sector. The results showed that psychological capital did not moderate the relationship between job demands and innovative work behavior. However, job resources moderate the relationship between job demands and innovative work behavior. When individuals have job resources, job demands increase innovative work behavior.*

**Keywords:** innovative work behavior, job demands, psychological capital, job resources

## 1. INTRODUCTION

In maintaining the balance of the country's economy, according to Law No. 10 of the year 1998, Banks have the general task of being able to collect funds from the public in the form of funding and distribute funds to the public in the form of credit funds or other forms (lending) in order to improve the standard of living of the public.

Abdurrachman (in Alawiah, 2019) said that a bank is a financial institution that carries out various kinds of services, such as providing loans to debtors, circulating currency, supervising currency, acting as a place to store valuable objects and providing capital for financing companies.

In carrying out the role of the bank, the bank has a special team tasked with finding funding and processing lending, namely the marketing team. One of the team members is a Relationship Officer (RO), also known as a customer relationship officer, business relationship officer and credit analyst officer. Basically, the tasks performed remain the same, the differences are only in the name used in each bank.

The definition of RO itself is a job position in the banking world that is directly involved in the world of sales and marketing. RO also plays an important role and is the spearhead in the banking world, so the RO team has a major contribution to bank performance (Line Jobs, 2018).

RO has a jobdesk to conduct relationships with customers, especially for customers who are not yet debtors, RO will begin to establish relationships by contacting customers, maintaining good

relations and finding out customer needs, but to carry out these duties RO must also ensure customers feel comfortable when looking for solutions to customer needs and do not do hard selling.

In carrying out its duties as marketing, RO has targets that must be achieved, such as targets for Home Ownership Loans (*Kredit Kepemilikan Rumah* or KPR), Motor Vehicle Ownership Loans (*Kredit Kepemilikan Kendaraan Bermotor* or KKB), Working Capital Loans (*Kredit Modal Kerja* or KMK), increased profits, CASA, products that are not owned by customers, value of engagement with customers and bancassurance products. However, in the daily life of RO in carrying out their duties and with high target demands, it is not uncommon for many RO to get into trouble, causing stress. In stressful conditions facing the target that must be achieved, there is an interesting phenomenon, namely there is an RO that can reach the target and there is also an RO that does not reach the target.

Based on the results of an interview with MA, RO, who only joined in 2019 at bank X, explained that the way to achieve its target is to classify which target with the highest weight will be achieved first. Then while working on the target, they looked for alternative targets. In addition, the way to achieve the target can also be to find a solution with prospective customers who have not received their offers.

On the other hand, there are RO who do not know the tactics in achieving performance, thus many targets are not achieved and many duties are not completed. Based on the results of the interview with SG, they explained that the pressure from customers and superiors as well as the many targets given made them unable to work and tend to surrender to the situation.

The above phenomenon in psychology is called innovative work behavior. Innovative work behavior is a form of individual behavior that aims to achieve a deliberate initiation and introduction that produces new ideas, processes, procedures or new products, which are useful for the organization (De Jong & Hartog, 2014). Innovative work behavior is not only limited to individual/employee behavior, but the implementation of ideas is also needed by groups within the organization (management) (Prieto et al., 2013).

With innovative work behavior, the company will be better because it is in an innovative circle, thus accelerating individual mindsets and in turn improving organizational performance (Leong & Rasli, 2013). When innovative work behavior is demonstrated, then the integrative function can benefit design flexibility, thereby saving development and can affect the overall production cost and product or service launch time in the company (Turkulainen & Ketokivi, in Leong & Rasli, 2013). Innovative work behavior is basically designed to improve tasks or organizational performance.

In working as an RO, innovative work behavior can be done to deal with RO problems in achieving targets. The opportunity to implement innovative work behavior in RO is supported because of the freedom to carry out their duties in various ways and not be fixated on directions from management.

Based on the latest research (Dediu, 2018) innovative work behavior is predicted by job demands. The job demands referred to in the research (Dediu, 2018) are overtime, high speed and tight deadlines.

Furthermore, Dediu (2018) states that the relationship between job demands (high speed) and innovative work behavior (idea generation and idea implementation) is moderated by autonomy. Autonomy is the freedom to carry out and complete the assigned tasks. When autonomy is high, the higher the job demands (high speed), the higher the innovative work behavior (idea generation). Meanwhile, when autonomy is low, the higher the job demands (high speed) is not

necessarily the higher the idea generation. In another dimension of innovative work behavior (idea implementation), when autonomy is low, the higher the job demands (high speed), the lower the innovative work behavior (idea implementation). Meanwhile, when autonomy is high, the higher the job demands (high speed) is not necessarily the lower the idea implementation.

Autonomy is part of job resources. Job resources are aspects of physical, psychological, social or functional organization in achieving a goal in work, can reduce demands in work, reduce physiological and psychological costs, are functional in achieving work goals and stimulate personal development, growth and learning serve as moderators between job demands and innovative work behavior. However, this research unfortunately has not explained the moderator based on internal resources. Based on the article by Dediu et al., (2018), the existing resources are external. Among the resources there are also internal ones, including psychological capital. Psychological capital is a positive psychological capacity possessed by each individual that can be used to help individuals to develop.

Based on research by Fernando et al., (2020) psychological capital has been a moderator of job demands and burnout. Burnout is a negative work-related psychological state, characterized by physical, emotional exhaustion and loss of motivation. When the psychological capital of employees is high, job demands cannot increase burnout. Psychological capital has also been a moderator between work family enrichment and innovative work behavior. Work family enrichment is an experience in role A (work and family) that can improve the quality of life in role B (family or work). When work family enrichment is low, psychological capital is high, innovative work behavior can emerge. When an individual faces a crisis in family life and has a satisfying experience at work, then they can cultivate an optimistic attitude in work life and does not blame themselves for conflicts in the family, then these positive feelings influence individual behavior and give the individual strength to practice innovative work behavior.

In addition to resources that have not been explained internally, there are also problems with the concept of job demands. The research of Dediu et al., (2018) has explained the concept of job demands based on the concepts of overtime, high speed, and tight deadlines. The concept of job demands referred to by Dediu et al., (2018) has not explained job demands more comprehensively. According to Bakker, the concept of job demands has aspects of work pressure, cognitive demand, emotional demand, role conflict and hassles. Therefore, future research is needed based on the concept of job demands from Bakker.

Based on the description of the problems in this study, the author will examine psychological capital and job resources as moderators of the relationship between job demands from Bakker and innovative work behavior on RO in banking.

## **2. RESEARCH METHODS**

Participants in this study were 73 employees who work in the banking sector, especially in the relationship officer, account officer, customer relationship officer, business relationship officer and solitaire business management. The majority of participants in this study worked as relationship officer, which were 38 participants (52%).

As for the study, there were 73 participants consisting of 39 women (53%) and 34 men (47%). The monthly income of the majority of participants in this study is in the range above Rp. 5,000,000,- to below Rp. 10,000,000,-, which is 45 participants or equivalent to 62% of the total participants. Categorization of income per month is divided into three categories. However, there is 1 participant who does not want to tell the amount of their income per month.

The measurement of innovative work behavior is carried out using the innovative work behavior scale, which has been adapted from Kleysen and Street (2001). Innovative work behavior was

measured using 14 items. On the positive items, participants were asked to respond almost never (score = 1), rarely (score = 2), often (score = 3), always (score = 4). On the other hand, on negative items, participants were asked to respond always (score = 1), often (score = 2), rarely (score = 3), almost never (score = 4).

An example item would be: *In your current job, how often do you implement an update that you think will work to achieve the target?* An example of other items is: *In your current job, how often do you provide ideas for improving ways/strategies of generating business* The higher the innovative work behavior score indicates how often individuals see opportunities in getting business/customers. All items (14 items) had good internal consistency reliability ( $\alpha = 0.877$ ).

Measurement of job demands is done using the job demand- resources questionnaire (demand dimension), which has been adapted from Bakker (2014). Job demands were measured using 23 items. On the positive items, participants were asked to respond rarely (score = 1), sometimes (score = 2), almost never (score = 3), ever (score = 4), often (score = 5). On the other hand, on negative items, participants were asked to respond always (score = 1), often (score = 2), ever (score = 3), almost never (score = 4), often (score = 5).

An example item is *how often do you have too many tasks/work to complete?* Another example item is *How often have you had to deal with clients/customers who did not treat you with the appropriate respect and courtesy?* The higher the job demands score indicates how often the individual has many tasks or work to complete, how often the individual deals with clients or customers who are disrespectful to individuals. All items (23 items) had good internal consistency reliability ( $\alpha = 0.915$ ).

Measurement of psychological capital is carried out using a psychological capital questionnaire, which has been adapted from Luthans (2007). Psychological capital was measured using 24 items. On the positive items, participants were asked to give a response that was not appropriate (score = 1), almost not appropriate (score = 2), neutral (score = 3), somewhat appropriate (score = 4), almost appropriate (score = 5), appropriate (score = 6). On the other hand, on negative items, participants were asked to respond appropriate (score = 1), almost appropriate (score = 2), neutral (score = 3), almost not appropriate (score = 4), not appropriate (score = 5).

An example item is *I feel I can get the best assessment (achievement) in every given task/target.* Another example is *no matter how difficult the problems I face, I always get through them well.* The higher the psychological capital score indicates how often the individual feels able to get the best assessment in each given target, how often the individual gets difficulties or problems, they are able to get through it well. All items (24 items) had good internal consistency reliability ( $\alpha = 0.932$ ).

Measurement of job resources is carried out using the job demand-resources questionnaire (resources dimension) which has been adapted from Bakker (2014). Job demands were measured using 24 items. Job resources were measured using 24 items. On positive items, participants were asked to respond less given (score = 1), rarely given (score = 2), sometimes given (score = 3), given (score = 4). On the other hand, on negative items, participants were asked to respond given (score = 1), rarely given (score = 2), sometimes given (score = 3), given (score = 4).

An item example *I ... support from the company to develop myself well* Another example of item is *My job ... opportunity for me to develop.* The higher the job resources score indicates how often individuals feel they get support from the company to develop themselves, how often individuals feel that their work provides opportunities for growth. All items (24 items) had good internal consistency reliability ( $\alpha = 0.965$ ).

### 3. RESULT AND DISCUSSION

The results of the test of the relationship between job demands and job resources on innovative work behavior indicate that job resources function as a moderator of the relationship between job demands and innovative work behavior. In the group of individuals who have a high tendency for job resources, job demands are not related to innovative work behavior,  $r_s(29) = 0.427, p = 0.021 > 0.05$ . Meanwhile, in the group of individuals who have a low tendency in job resources, job demands are negatively related to innovative work behavior,  $r_s(29) = -0.441, p = 0.017 < 0.05$ . In other words, both groups of individuals with a high tendency and group of individuals with a low tendency on job resources, the higher the job demands are not necessarily the lower the innovative work behavior.

This means that individuals who have the support of high job resources when faced with job demands or high job demands will lead to innovative work behavior. On the other hand, when job resources are low and job demands are high, it doesn't necessarily mean that innovative work behavior will be low. Therefore, job resources can function as a moderator of the relationship between job demands and innovative work behavior, so that H1 is accepted.

**Table 1**

*Interaction of Innovative Work Behavior, Job Demands and Job Resources (JR)*

Variable	Innovative Work Behavior			
	Low JR (n=29)		High JR (n=29)	
	rs	p	rs	p
Job demands	-0.441	0.017*	0.427	0.021*

Note. JR= job resources. \*  $p < 0.05$

The results of the test of the relationship between job demands and psychological capital on innovative work behavior, indicate that psychological capital does not function as a moderator of the relationship between job demands and innovative work behavior. In the group of individuals who have a high tendency on psychological capital, job demands are not related to innovative work behavior,  $r_s(28) = 0.041, p = 0.836 > 0.05 (n.s.)$ . Likewise in the group of individuals who have a low tendency on psychological capital, job demands are not related to innovative work behavior,  $r_s(29) = -0.310, p = 0.101 > 0.05 (n.s.)$ . In other words, both groups of individuals with a high tendency and groups of individuals with a low tendency on psychological capital, the higher the job demands are not necessarily the lower the innovative work behavior.

This means that individuals who have high psychological capital when faced with high job demands will not necessarily lead to low innovative work behavior. Likewise, when psychological capital is low, and job demands are high, it does not necessarily mean that innovative work behavior will be low. Therefore, psychological capital cannot function as a moderator of the relationship between job demands and innovative work behavior, so H2 is rejected.

**Table 2**

*Interaction of Innovative Work Behavior, Job Demands and Psychological Capital*

Variable	Innovative Work Behavior			
	Low Psychological Capital (n=29)		High Psychological Capital (n=28)	
	rs	p	rs	p
Job Demands	-0.310	0.101	0.041	0.836

In Dediu's research (2018), the relationship between innovative work behavior (idea implementation) and job demands (high speed) is moderated by job resources (autonomy). Similarly in this study, innovative work behavior and job demands were moderated by job resources. However, in this study, job resources were analyzed using more than one dimension, not only autonomy. In Dediu's research (2018), the job resources studied were only on the aspect of autonomy, while in this study there were five aspects that were measured, namely autonomy, social support, feedback, opportunities for development and coaching. In individuals who have job resources, the higher the job demands, the more innovative work behavior is shown.

The limitations in this study are the limited number of participants, not as much as in Dediu's (2018) study. Compared to Dediu's (2018) research, this study has the advantage that it does not only measure two aspects of innovative work behavior (idea implementation and idea generation). In this study, the aspects of innovative work behavior studied were opportunity exploration, generativity, formative investigation, championing and application. For aspects of job demands, Dediu (2018) only measured aspects of high speed, overtime and deadline. Meanwhile, in this study, the aspects of job demands that were measured were job pressure, cognitive demands, emotional stress, role conflicts and hassles.

#### **4. CONCLUSIONS AND RECOMMENDATIONS**

Based on data analysis in this study, it was concluded that job demands moderated by job resources were proven to be able to bring up innovative work behavior both in individuals with high and low levels of job resources. Different results are seen when job demands are moderated by psychological capital, it is proven that it does not lead to innovative work behavior for both individuals with high and low psychological capital. It can be said, when individuals get support from external factors such as support from superiors, coworkers and companies, innovative work behavior will appear more than with support from personal.

In this study, the number of subjects studied was not as many as previous studies, so that in future studies it is hoped that the number of subjects will be more and more specific to certain companies. With the addition of these subjects, it is hoped that further research can add a multilevel structural equation modeling test so that the results obtained are more leverage.

In previous studies, the concept of job demands used the concept of Karasek, et al. (1998), while this study uses the concept of job demands from Bakker & Demeurotti (2014). Therefore, in further research, it is hoped that it can add to the similarity of the concept of job demands from Karasek, et al. (1998) and Bakker, & Demeurotti (2014) which focused on RO in banking.

For management, it is hoped that they can focus more on job resources, especially on autonomy. Employees can be given the freedom to be able to work and solve work problems independently. Then management can provide regular coaching (at least every 6 months) to employees, so that employees can find out the results of their work, and what the company expects of them. Management is also expected to provide opportunities for development by providing personal and external training, as well as providing clarity of career paths to employees. By developing these resources, it is hoped that employees, especially for RO in banking, can bring up innovative work behaviors that are beneficial for the company.

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