



The influence of psychological capital on innovative work behavior in islamic bank employees x

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ABSTRACT

Background: In the face of intense business competition, organizations need continuous innovation in technology and services to remain competitive. This study explores how psychological capital—including self-efficacy, optimism, hope, and resilience—influences innovative work behaviour in the Islamic banking sector in Indonesia. This study aims to look at the effect of psychological capital on innovative work behaviors in employees of Bank Syariah X. **Method:** The sample used in the study was 135 employees working at Bank Syariah X. Innovative Work Behavior was measured using Innovative Work Behavior Indonesia version (2014). Psychological capital was measured using Psychological capital Questionnaire-24 (PCQ-24) (2007) with reliability coefficient 0.87. **Findings:** The results showed that there are two components of psychological capital that significantly influence the behavior of innovative work, namely self efficacy ($\beta = 0.33$, $R^2 = 0.21$, $p = 0.00$) and hope ($\beta = 0.21$, $R^2 = 0.03$, $p = 0.00$). **Conclusion:** This suggests that the components of self efficacy was the biggest influence on the innovative work behavior among employees who work at the Bank Syariah X. **Novelty/Originality of this study:** This research framework provides practical and measurable strategies that can be implemented by HR managers in the Islamic banking sector to drive innovation, improve employee performance, and ultimately enhance organizational competitiveness in the dynamic financial industry.

KEYWORDS: syariah bank; innovative work behavior; psychological capital

1. Introduction

In the face of national and international business competition, an organization is expected to be able to have competitiveness and competence, have creativity so as to be able to make innovations and prepare strategies to be able to compete with other organizations. Innovation will be needed related to the vision and mission of an organization, both profit organizations that have a profit orientation and non-profit organizations. Innovation in technology and services is the main challenge of every company (beritasatu.com, 2015). The existence of innovation will reduce competition in a dynamic business environment (Ortt & Duin, 2008). Organizations that operate in high business competition and require competitive strategies, will quickly face increasing demands to engage in innovative behavior by creating and delivering new products in order to gain sustainable profits (Oukes, 2010). Research conducted by Stenbolm (2011) shows that innovativeness has a positive effect on organizational growth. Boer and During (2001) put forward the concept of innovation that innovation is a process. Innovation can briefly be described as the creation of something new, especially something very different, doing something in a new way so that the process can become a product and service, business process, product or service delivery, business design, or new ways of managing (Shanker &

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Bhanugopan, 2014). Abbas and Raja (2015) stated that innovation is crucial in the effectiveness and efficiency of organizational performance. Therefore, to achieve targets and face organizational challenges, new ideas or innovations from each employee are needed to improve the service and efficiency of an organization.

Organizational development in achieving success cannot be separated from the role of human resources in it. Human Resources (HR) is the main element of the organization compared to other elements such as capital, technology, and money, because humans themselves control other elements (Hariandja, 2002). Based on this statement, it can be seen that human resources are a very important element and determine the success of an organization because it is human resources that make all plans or strategies to evaluate performance related to organizational development. Therefore, human resources in the organization become something that is needed for an organization and needs to be continuously developed.

Human resources in an organization must be able to face existing competition by preparing and continuing to develop the quality and competence of each employee. One of the strategies that can be done by various companies to maintain their business is to create innovation. In facing these challenges, another thing that can be done by every organization in order to increase profits, and increase the number of customers and consumers is with the help or support of capital and technology. If there is already capital and technology support, the effectiveness and efficiency of the organization can be increased, so that the planned goals or targets can be carried out. According to West and Farr (1989), innovative work behavior is defined as a purposeful creation, promotion or introduction, and application of a new idea in a work role, group or organization, which can benefit the role of the group, or organization. Scott and Bruce (1994) define innovative behavior as intentional generation (producing new and useful ideas in any domain), promotion (a worker has generated an idea, he must engage in social activities to find colleagues, supporters, and sponsors who will provide the necessary power to make the idea a reality), and idea realization (application of innovation) in work, work groups, or organizations to benefit group roles, and organizations. Innovative work behavior is defined as a purposeful invention or creation, the introduction or promotion of an idea, and the application of a new idea in a work role, group or organization, which can benefit the performance of the group role, as well as the organization (Scott & Bruce, 1994). Innovative work behavior usually includes the search for opportunities and the creation of ideas related to creative behavior, but can also include behaviors directed at implementing change, applying new knowledge or improving processes to improve personal and business performance (Hartog, 2008). Innovation by individuals can be seen from the discretionary behavior displayed. The tendency of employees to engage in extra-role behavior can have an effect on increasing team and organizational effectiveness and superior performance (Ramamoorthy et al., 2005).

Innovative work behavior in the scope of work is influenced by various factors. Some of the factors that encourage a person to come up with, promote and realize ideas include organizational culture, workplace influences, personality factors and job characteristics, education level and psychological capital (Scott Bruce, 1994; De Jong, 2007; Hadley & Kramer, 2002; Avey et al., 2008; Chen & Huang, 2009). These factors are divided into internal and external factors. De Jong and Kemp (2003) suggest that employees who provide ideas or proposals for the company and then get support from others, then innovative behavior will be easier to develop and can improve the work performance of the individual. In addition, personality factors also have an influence on innovative work behavior. Researchers assume that with increasingly fierce business competition, these conditions require employees in the organization to be able to create an innovative idea. Ramamoorthy et al. (2005) who revealed that whether or not an organization is successful in completing tasks, the achievement depends on how employees in an organization innovate. From this statement, it can be concluded that human resources have a very large role in the running of an organization, and the capabilities of employees to recognize problems around the work environment and create innovation as a solution need to be

sharpened and continuously developed. However, of the various factors that can influence innovative work behavior, researchers will focus on internal factors because internal factors are important factors and can greatly help the emergence of innovative work behavior in individuals (West & Farr, 2989). Avey et al. (2008) suggested that innovative ideas needed to achieve planned goals are found in individuals with positive psychological capital. Individuals who have a high ability to propose innovative ideas and goals.

The psychological construct that can explain positive psychological capital in humans is psychological capital. Luthans, Youssef, and Avolio (2007) specifically explain that psychological capital consists of four components, each of which has been empirically found to predict performance and job satisfaction better than other individual components. The four components are self-efficacy (a sense of belief in being able to take opportunities as a form of effort to achieve success in completing challenging tasks), optimism (being able to create positive attributes in himself about success in the present and future), hope (persevering in achieving goals, being able to see opportunities or opportunities that can be achieved, raising hopes for achieving success), and resiliency (when experiencing problems and various problems, individuals are able to overcome and solve these problems to make changes and achieve success). Individuals with high self-efficacy are more likely to undertake more challenging activities by engaging in creativity-related practices or work (Carmeli & Schaubroeck, 2007).

Kumar and Uz Kurt (2011) conducted a study to investigate the relationship of self-efficacy on innovation in a cultural context. Their results showed that there is a positive relationship between self-efficacy and innovation in professionals working in several companies in Turkey. It is possible that someone with strong self-efficacy can produce creative behavior. Thus, it can be said that the concept of self-efficacy and innovative work behavior are related to each other. The hope component is related to motivational energy to achieve goals and is related to pathways by creating alternative ways to achieve predetermined goals, and there is a fact that employees who have hope, they are very enthusiastic about innovation for problems that exist in their workplace, (Luthan et al., 2007). Rego et al. (2012) stated that the optimism component directly affects creativity and innovation in employees. A person with resilience is able to realize their need to be flexible, adapt, and improvise in the context of a situation that is not fixed and uncertain (Yousef & Luthans, 2007). Flexible employees will develop new ways when faced with difficulties, failures, and opportunities (Frederickson, 2001).

There has been considerable research on the topic of psychological capital and innovative work behavior. Currently, there are three studies that examine the relationship of these two variables in several employee populations from various countries. Based on previous research conducted by Abbas and Raja (2015), it was found that psychological capital has a positive and significant relationship with innovative work behavior in the study population in large Pakistani companies. In addition, similar research conducted by Jafri (2012) aims to examine the correlation between psychological capital and innovative work behavior showing positive correlation results, but the research sample is employees working in the fashion industry in India. Another similar study was conducted by Ziyae, Mobaraki, and Saediyoun (2015) on the effects of psychological capital on innovation and the relationship between overall psychological capital and innovative work behavior in employees working in the field of information technology in Iran. The results showed that there is a significant relationship between psychological capital and innovation in the IT field.

In recent years, Indonesia has been experiencing national and international competition in various industries and fields of work. One industry that is aggressively innovating in the face of competition with business competitors in the era of the ASEAN Economic Community (AEC) is the banking industry. The development of the domestic banking industry continues to show good progress. However, banks are expected to continue to make strategies and methods to have an advantage and be ready to compete. The Islamic banking industry was able to show rapid growth with an average of 40.2% per year in the last five years (2007-2011), while the average growth of national banking was

only 16.7% per year (Alamsyah, 2012). The high growth rate of the Islamic banking industry in Indonesia in recent years has led to Islamic banking being dubbed 'the fastest growing industry' (Alamsyah, 2012). As of February 2012, the Sharia banking industry had a network of 11 Sharia Commercial Banks, 24 Sharia Business Units, and 155 BPRS with a total of 2,380 offices spread almost throughout Indonesia (Indonesian Banking Statistics, 2015).

In order to build a strong banking industry in Indonesia, banks in Indonesia still face various challenges. One of these challenges comes from the increasing need for services and products required by customers. Intense competition is also a challenge that must be faced by banks in Indonesia. The Indonesian Banking Development Institute (2016) assumes that local banks know the potential of this market better than foreign banks, which is why the domestic banking market is considered quite potential. This is why many foreign banks have started to expand their business in Indonesia. The growth of foreign banks accompanied by a variety of innovative products and services offered to the public is increasingly becoming a threat to national banks. As a result, banks that cannot innovate in services and technology will be abandoned by a new generation that is currently very dependent on digital technology that provides convenience.

Alamsyah (2012) said that competition in the industry is very tight and can no longer just rely on standard products. Islamic banks are required to create unique and original products and services from sharia principles and the real needs of the community. Therefore, Islamic Banks need to prepare every employee who has the opportunity to innovate to hone creativity and make various innovations to survive in the face of competition with other banks by starting to pay attention to and develop psychological capital in employees.

Based on the description of the urgency or importance of innovation in a banking industry, as well as various factors that can be predictors of the emergence of innovative work behavior, researchers assume that the role of psychological capital which contains components of self-efficacy, optimism, hope, and resilience which is capital owned by everyone who is able to encourage someone to make an innovation that is beneficial to the organization so that the organization is able to face competitive challenges, achieve the targets planned by the organization, and get superior value from customers and the public compared to other banks. Reporting from <http://www.syariahmandiri.co.id/>, the chairman of IAEI said that the limited Islamic banking products are one of the three factors challenging the growth of Islamic finance that has not been significant. Some of the innovations created by Islamic banks are profit equalization reserves (PER) and financing similar to unsecured loans (KTA). Margin stabilization when conventional market interest rates increase can be helped by PER. By setting aside a reserve or reverse, the margin received and the profit sharing provided, Islamic Banks will always be able to balance or make it more competitive. KTA innovation is used for productive financing in the micro segment, such as working capital financing, and investment or purchase of goods.

Reporting from <http://www.syariahmandiri.co.id/>, the director of the Directorate of Islamic Banking of BI, Mulya E. Siregar said that product innovation in Indonesia is still very slow compared to other countries, and product innovation must be supported by human resources (HR) which is expected to anticipate the ASEAN Trade Area. Sukardi (2012) revealed that the unpreparedness of human resources to face the rapid growth rate and development of Islamic banking will result in competition for business actors on the staff and employees of Islamic Banks. To overcome the various problems that can hinder employees in providing the best performance at work, it is necessary to pay attention again to how to optimize the psychological capital and capacity that exists within employees in order to provide benefits or encourage someone to work well.

Research conducted by Abbas and Raja (2015) which examines the correlation between psychological capital and innovative work behavior has limitations on the sample and suggests conducting further research using research samples in industries that require more innovation. Researchers so far have not seen other studies that examine the effect of each component of psychological capital on innovative work behavior at Islamic Banks in

Indonesia. Based on previous research that examines the relationship between psychological capital variables and innovative work behavior in several research sample populations, researchers want to see further how each component of psychological capital affects innovative work behavior in one of the Islamic Banks operating in Jakarta. Therefore, researchers are interested in examining the effect of psychological capital components and innovative work behavior on employees of Bank Syariah X in Jakarta.

2. Methods

Research design based on the number of contacts refers to the number of times data collection is carried out by researchers. This study was conducted by taking data once. Based on the reference period, this study is a retrospective study because it examines a phenomenon and situation in the past or has existed before (Kumar, 2011). Based on the nature of the research, this research is non-experimental because non-experimental research does not manipulate variables in the research (Kumar, 2011).

The purpose of this study is to see the effect of psychological capital on innovative work behavior in employees of Bank Syariah X. Therefore, this research can be classified into the predictor type. The criteria for participants needed in this study are Islamic banking employees aged 20 to 65 years. In addition, another criterion required is a minimum of 1 year of work experience in the company with permanent employee status because it is considered to have enough opportunity to innovate and is assumed to be more familiar and understand the organization, both the vision and mission of the organization. Employees of Bank Syariah X were chosen as the sample of this study because Bank Syariah X is quite a lot in developing and innovating and BI requires Bank Syariah X to continue to innovate in order to survive business competition with other Islamic and Non-Sharia Banks in attracting customers.

Seeing the number of Islamic Banks that have been established in Indonesia in recent years, requires Bank Syariah X employees to create an innovation so as not to lose in competition with other Islamic Banks. There are no specific limitations for marital status, gender, education level, income per month and number of hours worked on participants who become research samples. The researcher determined that the sample size in this study was 150 employees working at Islamic Banks in the Jakarta area. The research sample came from six divisions.

3. Results and Discussion

3.1 Innovative work behavior

According to West and Farr (1989), innovative work behavior is defined as a purposeful creation, introduction of innovative ideas, and application of new ideas in work roles, groups or organizations, which can benefit the performance of group roles, and organizations. Scott and Bruce (1994) define innovative behavior as intentional generation, promotion, and new idea realization in work, work groups, or organizations to benefit role performance, groups, and organizations. Janssen (2000) states that innovative work behavior is usually seen to encompass a range of behaviors related to the generation of ideas, creating support for them, and assisting their implementation. Innovative work behaviors are discretionary behaviors and are not an explicitly assigned or performed part of an employee's job and as a result, are not recognized by the organizational system (Janssen, 2000). Nevertheless, the propensity of employees to engage in these extra-role behaviors can lead to increased team and organizational effectiveness and superior performance (Ramamoorthy, Flood, Slattery, & Sardesai, 2005).

Innovative work behavior is described by De Jong (2007) as individual behavior that leads to the purposeful initiation and intentional introduction of ideas in a work role, group or organization into new and useful ideas, processes, products and procedures. Innovative

work behaviors typically include the exploration of opportunities and the generation of ideas (related creativity behaviors), but can also include behaviors directed at implementing change, applying new knowledge or improving processes to enhance personal and/or business performance (Hartog, 2008). Yuan and Woodman (2010) suggested that innovative work behavior is the desire of organizational members to introduce, propose and apply new ideas, products, processes, and procedures into their work, work units, or even the organization where they work. Many studies that discuss innovative work behavior are theoretically divided into various stages and components that differ from each researcher, because each stage put forward has different arguments or opinions and refers to different activities, behaviors, and skills of employees (Scott & Bruce, 1994; De Jong, 2007).

Although innovative work behavior is theoretically considered as multi-dimensional, many studies have used uni-dimensional measurements of innovative work behavior. This study will focus on the theory and definition of innovative work behavior proposed by Scott and Bruce (1994) in which innovative work behavior consists of three stages, namely idea generation, idea promotion, and idea realization. Scott and Bruce (1994) describe innovative work behavior based on the process or stages, starting from the idea generation, idea promotion, and idea realization stages. Individual innovative work behavior begins with idea generation, where at this stage, a person begins to know and recognize existing problems.

From these problems, a person begins to produce new things and ideas that are useful in any domain. The next stage of the innovation process is idea promotion. This is the stage where individuals promote ideas made by potential parties. When a worker has generated an idea, he or she must engage in social activities to find friends, seek support, legitimacy and sponsorship in order to be given the necessary power to realize the idea. The final stage of the innovation process is idea realization. The idea realization stage deals with the idea of producing a prototype or model of innovation that is ultimately applied in a work role, group, or organization. Some factors that encourage a person to come up with, promote and realize ideas include organizational culture, workplace influences, personality factors and job characteristics, education level and psychological capital (Scott Bruce, 1994; De Jong, 2007; Hadley & Kramer, 2002; Avey et al., 2008; Chen & Huang, 2009).

3.2 Psychological capital

Psychological capital is a conceptual model of a positive psychological approach in the workplace known through the concept of positive organizational behavior (POB) theory (Luthans & Youssef, 2007), which is the study or application of psychological capacities and human resource strengths that are positively oriented, can be measured, developed, and can be managed effectively to improve performance in organizations (Luthans, 2002). Luthans, Youssef, and Avolio (2007) defined psychological capital as a positive psychological state in individual development characterized by self-efficacy, optimism, hope, and resilience. In this study, researchers focus on the definition and theory of psychological capital proposed by Luthans, Youssef, and Avolio (2007), which is a positive psychological state in individual development that has four characteristics, namely self-efficacy, optimism, hope, and resilience.

Stajkovic & Luthans (1998) define self-efficacy as individuals who have confidence in their ability to drive motivation, maximize cognitive abilities, and take the actions needed to successfully carry out certain tasks in certain contexts. According to Snyder, Irving and Anderson (1991), hope is defined as a positive motivational state based on a sense of successful (1) agency (goal-directed motivation), and (2) pathways (plans to meet goals). Seligman (1998, in Youssef & Luthans, 2007), revealed that optimism is an attribution style that explains positive states as personal, persistent, and occur during certain situations only. Luthans (2002) said that resiliency includes a person's ability to bounce back and bounce back from adversity, conflict, and failure or even positive events, progress, and increased responsibility. Luthans and Youssef (2007) wrote that positive psychological

capital is described in individuals who are characterized by: (1) having a sense of belief (self-efficacy) to be able to take every opportunity as a form of effort to achieve success in completing challenging tasks, (2) being able to create positive attributes in themselves about success in the present and future (optimism), (3) persevering in achieving goals, being able to see opportunities or opportunities that can be achieved, raising hopes for success (hope), (4) when experiencing problems and various problems, individuals are able to overcome and solve these problems to make changes and achieve success (resiliency). According to Luthans et al. (2004) there are many ways that can be done to develop psychological capital components, including through persuasion of other people who are seen as having competence and respect for being able to develop psychological capital components, providing positive feedback that prioritizes or emphasizes one's strengths over weaknesses, providing honest feedback, and when someone sees the success of others who are similar to themselves, it will build confidence that they have the capacity to succeed as well. In addition, experiential observation and modeling can be used as ways to develop psychological capital components.

3.3 Dynamics of psychological capital and innovative work behavior

In achieving targets and facing challenges to advance an organization, new ideas or innovations are needed to improve the service and efficiency of an organization. Kirim (2008, in Ornek & Ayas, 2015) explains that innovation is a way to make something different from others and innovations created from various ideas generated through creativity can generate profits in the form of money. Many factors can influence the emergence of innovative work behavior, one of which is psychological capital. Luthans, Youssef, and Avolio (2007) explain specifically that psychological capital consists of four components, each of which has been found empirically to predict performance and satisfaction better than other individual components, namely self-efficacy, hope, optimism, and resilience. According to Luthans and Youssef (2004), creation as well as innovation depends on changes in capital in the organization. Individuals with positive psychological capital have a high ability to propose and implement innovative ideas to achieve planned goals (Avey et al., 2008). Research conducted by Abbas and Raja (2015) proved that psychological capital has a positive and significant relationship with innovative work behavior. Similar research conducted by Jafri (2012) to see the correlation between psychological capital and innovative work behavior showed positive correlation results with a research sample of employees working in the fashion industry in India. With the various research results regarding the relationship between psychological capital variables and innovative work behavior, the researcher decided to see how the influence of psychological capital variables and innovative work behavior actually is and see which psychological capital component has the greatest influence on innovative work behavior in Bank Syariah X employees.

Researchers distributed 150 questionnaires from six divisions in X Islamic banking company which would be directly distributed to each employee in each division. However, of all the questionnaires distributed, only 135 questionnaires were returned to the researchers. This is because many employees are carrying out official duties and are not in place during the time span of data collection. Response rate on the sample is 90%. Therefore, the number of participants whose data will be processed is 135 people. the number of male participants is more (60.7%) than female participants (39.3%). Most of the participants were in the age range of 20 to 40 years old (88.1%) and 11.9% of the participants were 40 to 65 years old. Most of the participants were at the staff level (77%), worked a normal number of hours per day (80.7%), and were spread across six divisions. Based on the last level of education, the majority of research participants had a bachelor's degree (S1) at 84.4%. Most participants earned a monthly salary of three to four million rupiah (38.52%).

The average score of innovative work behavior scores in 135 employees is 3.46 with a standard deviation value of 1.04. The innovative work behavior score is in the lowest score range of 1.22 and the highest score is 6. Most of the research participants had innovative

work behavior at a high level, as many as 62 people with a percentage of 54.07%. Participants with a low level of innovative work behavior were 62 people with a percentage of 45.93%.

The average psychological capital score for 135 employees is 4.61 with a standard deviation value of 0.52. The psychological capital score of respondents is in the lowest score range of 2.17 to the highest score of 5.88. Most participants have a high level of psychological capital with the number of participants being 57.04%. and participants who have a low level of psychological capital are 42.96%. The multiple regression calculation technique is used to obtain the contribution of psychological capital to innovative work behavior. The calculation results can be seen in table 1. below.

Table 1. Regression calculation results of psychological capital and innovative work behavior

R	R ²	Significance	F	β	t
0.43	0.18	0.00	30.02	0.43	5.48

Table 1. shows the results of regression calculations with an R value of 0.51 with a p value = 0.00 which is significant at L.o.S 0.05. With an R² value of 0.18, it can be said that psychological capital contributes 18% to innovative work behavior, while the other 82% is influenced by other variables. Based on the regression calculation above, it is known that the β value is 0.43. This result shows that when psychological capital in a person is high, the higher the level of innovative work behavior. Furthermore, researchers tested the amount of contribution between each component of psychological capital and innovative work behavior. The following is a regression test table between each component of psychological capital and innovative work behavior. The multiple regression analysis carried out is by using the stepwise method to test the influence of each component of psychological capital on innovative work behavior. Based on multiple regression calculations, it is known that of the four components of pcyhological capital, the components of self efficacy and hope have an influence on innovative work behavior.

Table 2. Regression test of psychological capital components with innovative work behavior

Components of Psychological capital	R ²	Significance	F	β	t
Cell efficacy	0.21	0.00	35.79	0.33	3.40
Hope	0.03	0.00	20.93	0.21	2.23

Based on the regression calculation of each psychological capital component and innovative work behavior, it is known that the self efficacy component has a greater influence on innovative work behavior when compared to other psychological capital components, which is 21%, while the hope component can only explain 3%. The table above shows that self efficacy and hope have a significant influence on innovative work behavior. However, the β value shows that self efficacy has a greater influence on innovative work behavior than the hope component, which is $\beta = 0.33$.

This study aims to examine the influence between psychological capital and innovative work behavior and the results obtained that there is a positive and significant influence between psychological capital and innovative work behavior on employees of Bank Syariah X. The research results obtained complement the research conducted by Abbas and Raja (2015) that there is a positive and significant relationship between psychological capital and innovative work behavior in employees in several large companies in Pakistan. Jafri (2012) also conducted research with similar variables with a sample of employees working in the fashion industry and found that there was a positive correlation between psychological capital variables and innovative work behavior. This means that the higher the level of psychological capital owned by employees, the higher the level of innovative work behavior. Ziyae, Mobaraki and Saedyoun (2015) showed a positive relationship between psychological capital and innovation in employees working in information technology.

Based on the limitations of previous studies that examined the relationship between these two variables, this study was conducted on employees working in Islamic banking company X to see which psychological capital components have the most influence on innovative work behavior. Thus, interventions can be developed or made that aim to improve the components that have the most influence on the emergence of innovative work behavior. When viewed from the vision and mission of Bank Syariah X, the quality of technology-based products and services continues to strive to meet the expectations and needs of customers. Therefore, Bank Syariah X continues to make efforts to create innovations that can make Bank Syariah X a leading and trusted Islamic Bank.

In the process of recognizing problems, creating innovation ideas, Bank Syariah X is inseparable from various obstacles. As is known, Islamic banks have a characteristic that distinguishes them from non-Sharia banks, namely by holding spiritual principles or values. Creating innovative products that are attractive but still in accordance with sharia principles is a considerable challenge and is often faced by Bank Syariah X. Therefore, employees of Bank Syariah are required to be able to implement innovative work behavior in order to realize the latest service and technology systems in accordance with the bank's vision. In addition, the development of management talent is also continuously carried out by Bank Syariah X so that the human resources in it can produce something useful for the growth of Bank Syariah X.

The results of this study indicate that there are two components of psychological capital that have an influence on innovative work behavior, namely self efficacy and hope. Researchers argue that the beliefs that exist within a person allow that person to carry out an innovation with his motivation, cognitive resources. In addition, Bank Syariah X also has corporate values that have been agreed upon by all employees called shared values where one of these values is excellence which means striving to achieve near perfect results and customer focus by developing awareness of the importance of customers and striving to exceed customer expectations (internal and external). Through these organizational values, Bank Syariah X employees are continuously required to develop that customer expectations are important. Therefore, Bank Syariah X employees who have self efficacy and are oriented towards work goals will always strive to realize these expectations by making an innovation, so that the expectations and needs of customers can be met. In addition, Bank Syariah X employees who have high self efficacy also have high motivation to achieve success in work tasks and challenges.

Then a regression test was conducted between the hope component and innovative work behavior). A person who has hope to achieve success in his life allows him to innovate to fulfill goals in his life, such as goals in the context of his work. Someone who has hope in his life has a sense of success to make an achievement. Employees who have hope in themselves will strive to make an achievement related to their duties and work.

4. Conclusions

From the results of the discussion that has been presented above, the researcher will provide several suggestions that can be used for further research on psychological capital and innovative work behavior. The suggestions given include theoretical, methodological and practical advice. Theoretical advice is that researchers who want to see the influence of psychological capital and innovative behavior can examine other external factors and internal factors that influence innovative behavior, such as influence factors between co-workers, influence with superiors, and organizational culture. Then the next researcher is expected to examine in different work contexts, such as work fields related to culinary, textile industry, technology and other service industries that are more closely related to product innovation so that it can be generalized to a wider population.

Methodological advice is that future researchers are expected to participate in distributing questionnaires directly to participants who match the research criteria when taking samples in large companies. This is because the absence of control over the distribution of questionnaires carried out by researchers may affect the results of the study.

Future researchers can also conduct various data collection methods other than questionnaires, such as interview methods with several employees, and continuous observation so that the data obtained is more accurate. The influence between psychological capital variables and innovative work behavior can be re-examined with a larger sample size and a balanced sample proportion. The categorization of norms of innovative work behavior and psychological capital can be done based on the mean of the scale to be more objective and can be generalized in other research sample populations.

The practical suggestion is that companies can develop the self efficacy component by providing training to employees to increase the emergence of employee innovative behavior. Companies can pay more attention to what extrinsic factors can lead to innovative work behavior, such as how good relationships between superiors and workers and between employees can facilitate innovative behavior so that innovative ideas for products and services can be realized. In addition, companies can think about and consider creating a means for employees to voice ideas related to service or product development. The last suggestion is that companies can give awards and attention to employees who have contributed to creating innovative product and service ideas.

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Author Contribution

This study was entirely conducted by T, A., who took full responsibility for the research design, data acquisition, analysis, interpretation of results, and drafting of the manuscript

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The authors declare no conflict of interest.

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