

Connecting the dots between the Big Five and innovative work behaviour: Maslow and Maqasid Al-Shari'a Perspectives

Conectando los puntos entre los cinco grandes rasgos y el comportamiento innovador del trabajo: Perspectivas de Maslow y Maqasid Al-Shari'a

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ABSTRACT:

The study aims to discuss the impact of big five personality traits of the Islamic banks on their employees' innovative work behavior. 397 employees of four Islamic banking organizations were used as the sample of the study. The survey questionnaire measured innovative work behavior and the five dimensions of personality: openness to experience, conscientiousness, extraversion, agreeableness and emotional stability. The results show that the dimension of openness to experience is the only significant predictor to innovative of work behavior.

Keywords: Innovative Work Behavior, Personality, Maqasid Al-Shari'a, Islamic Banking

RESUMEN:

El estudio tiene como objetivo analizar el impacto de los cinco grandes rasgos de personalidad de los bancos islámicos en el comportamiento laboral innovador de sus empleados. Se utilizaron 397 empleados de cuatro organizaciones bancarias islámicas como muestra del estudio. El cuestionario de la encuesta midió el comportamiento laboral innovador y las cinco dimensiones de la personalidad: apertura a la experiencia, conciencia, extraversión, amabilidad y estabilidad emocional. Los resultados muestran que la dimensión de apertura a la experiencia es el único predictor significativo de comportamiento innovador en el trabajo.

Palabras clave: Comportamiento laboral innovador, Personalidad, Maqasid Al-Shari'a, Banca Islámica

1. Introduction

Innovative work behavior is the essence to the organizational health in today's knowledge economy. There has been increasing evidence regarding the role of innovation in the success of an organisation. Recently, service organisations, particularly banking, have been paying attention to their human resources to produce innovative behaviors (Ahmeed, 2016; Niu, 2014). This is due to the feature of the industry that demands high additional value creation in the knowledge economy. However, there is a lack of studies on employee-related innovation consequences on banking industry, especially in the scope of Islamic banking (Garg & Dhar, 2017).

Innovation in Islamic banks should be perceived as a new capability for their wealth generation in fulfilling the essence of a Shari'a compliant system. In order to ensure that banks take advantage of new opportunities and adjust their strategies to develop radical innovations, employees need to consider the current approach, in addition to performing more innovatively (Akram Laldin & Furqani, 2013; Tipu, 2014; Aziz et al., 2016). The Islamic banking industry has been facing a daunting undertaking due to the fact that industrial players have been perceived to modify their conventional products in order to meet Islamic legal requirements. Thus, individual innovation behaviour in the industry would be a great contribution toward the transition of the industry from being legally Shari'a compliant to truly fulfilling the essence of a Shari'a-compliant system on individuals and economies. Furthermore, finding out motivators and enablers of innovation work behaviour would be a great contribution toward understanding innovation behavior among Islamic banking employees.

This study looks at the role of personality on innovation work behaviour. Kumar and Bakhshi (2010) argued that the dispositional factors are referred to the five-factor model of personality, i.e. openness to experience, conscientiousness, extraversion, agreeableness and neuroticism. Big five has been one of the most prominent models in the present psychology study to describe the most prominent traits of human personality (Abdullah et al., 2016; Saucier, 1994). Conventionally, the trait theory from western insights claims that innovation stems predominantly from congenital physiognomies, as presented in many previous studies. Nevertheless, modern scholars have largely overlooked the theories from Islamic values to explain employees' motivation that enhances their innovativeness. Bhatti, Aslam, Hassan & Sulaiman (2016) argued that employees' motivation among Muslims can be enthused by considering the integration between Islamic beliefs, values and principles with the conventional motivating models, philosophies and notions. Therefore, this study is expected to address this identified gap.

While employees' innovation has been an essential aspect of Islamic banking, it has failed to receive due consideration from scholars. The studies on the antecedents of innovative work behavior are scant particularly on the relationship between personality and innovative work behavior. Niu (2014) examined personality as the predictor of innovative work behavior and found that it was a significant predictor. Nevertheless, more studies are needed in order to further understand the impacts of human factors on innovative work behavior. Henceforth, the motivation of the current study is to examine specifically the impacts of big five personalities on innovative work behavior at the individual level.

2. Theoretical Background

2.1. Personality

The Big Five taxonomy has been mostly accepted in organizing personality traits and regarded as a universal mode of looking at personality (Saucier, 1994; Woods, Mustafa, Anderson & Sayer, 2018; Yang & Hwang, 2014), although many measurements of personality have been suggested and established in previous studies. The Big Five-Factor Model convincingly forecasts work behaviour across time, backgrounds as well as cultures (Barrick & Mount, 1991; Chau, Zhu, Shen & Huang, 2018). The Big Five was namely openness to experience, conscientiousness, extraversion, agreeableness and neuroticism. Nevertheless, this study does not intend to explain the employees' personality. Instead, it aims to explore the role of these personality traits in inducing innovative work behaviour.

Openness to experience portrays individuals as being ingenious, inquisitive, arty and novel (McCrae & John, 1992). This trait frequently includes being inventive, cultivated, questioning, unusual, forward-thinking, intellectual and imaginatively complex. Individuals with a high degree of openness create open thinking and appreciate new concepts and viewpoints. Conscientiousness is the predisposition to be accountable, trustworthy, obstinate, prompt, hard-working and work concerned. Woods et al. (2018) and McCrae and Costa (1992) have connected the trait with the strength of mind, success striving, dutifulness and aptitude. Highly conscientious individuals are result-focused, enthusiastic and task-focused (Templer, 2012). Extraversion is considered as encouraging spirits and involvements. For that reason, it is seen as a positive approach (Boštjancic, 2010) that produces an individual who is self-possessed, overriding, vigorous and enthusiasm seeking (Costa & McCrae, 1992). Niu (2014), likewise, reflects this trait as encircling friendliness and garrulousness, and the capability to make friends with others.

People who are associated with extraversion are gregarious, forceful, dynamic, courageous, lively, thrill-seeking and communicative (Barrick et al., 2001; Larijani & Saravi-Moghadam, 2018). The trait of agreeableness signifies individual features like kindness, cooperativeness, forbearance, bigheartedness and reliance (Judge, Heller & Mount, 2002). Highly agreeable individuals have a tendency to be more sympathetic, obliging, conflict-avoiding, kind-hearted and broad-minded. Agreeableness is a personality trait demonstrating itself in individual behavioural features that are observed as thoughtful, understanding, whole-hearted, and thoughtful (Judge, Heller & Mount, 2002). This trait is one of the five foremost measurements of personality organization, indicating individual variances in social coordination and cooperation. Individuals who obtain higher scores on this measurement are vicarious and selfless, whereas those with lower scores relate to a lack of understanding and selfish behaviours (Yang & Hwang, 2014).

Employees in the workplace who have lower scores on agreeableness commonly demonstrate signs of dark triad manners, such as excessive contending with others and manipulating rather than collaborating (Templer, 2012; Asyraf et al., 2019). Individuals with higher scores on neuroticism have a tendency to be moody and feel worried, anxious, fearful, frustrated, angry, depressed, envious, jealous, guilty and lonely. Highly neurotic employees react worse to stressors and have a tendency to construe ordinary circumstances as pressuring and slight frustrations as downheartedly problematic (Judge, Heller & Mount, 2002). They are habitually shy and self-conscious, and they possibly will have problems controlling desires and deferring satisfaction (Yang & Hwang, 2014). Nonetheless, employees with lower scores in neuroticism are more expressively steady and less responsive to pressure (Yang & Hwang, 2014). They incline to be even-tempered, tranquil, and less probable to feel distraught.

2.2. Innovative Work Behaviour

The managements in the Islamic banking sector call for their employees to develop creative inspiration that enables innovation progression throughout an organization (Tipu, 2014). The main challenge for Islamic banks is to meet their customers' expectations and to provide valuable services that preserve the competitive edge (Echchabi & Aziz, 2014). Henceforth, Islamic banks should place more emphasis on improving their employees' innovative work behaviour. This is because service innovation contributes to responsible innovation, which is also in line with stakeholders' expectations. Conventionally, the researchers took into account individual creativity to be the bedrock of organizational innovation (Chau et al., 2018; Scott & Bruce, 1994; Janssen, 2000).

The interpretation of employees' innovative work behavior can extend from being regarded as a uni-dimensional concept (Scott & Bruce, 1994) to exhaustive inventories of up to 16 aspects (de Jong & Wennekers, 2008). Nonetheless, the more comprehensive inventories can be combined with qualitative diverse constructs containing detailed employees' activities (e.g. internal coalition building), personality traits (e.g. risk-taking), and clusters of behaviors (e.g. championing). The researchers agree with the four significant facets of innovative work behavior proposed by De Jong and Den Hartog (2010) that contribute to

innovation outputs through the review of appropriate literature and scales. The work of de Jong and Den Hartog (2010) is among the few that could actually distinguish the dimensions of employees' innovative work behavior. The elaboration of de Jong and Den Hartog (2010) is as follows and adopted in the current study.

Idea generation as employees' creativity is mostly agreed by scholars working on innovative work behavior (Chau et al., 2018; Scott & Bruce, 1994; Janssen, 2000; Zhou & George, 2001; de Jong, & den Hartog, 2010). Nonetheless, de Jong and Den Hartog (2010) argued that employees generating ideas should involve exploring previous ideas. The initiation of an innovation processes every so often has an existence of opportunity, i.e. it could be the breakthrough of an opportunity or an obstacle. The trigger may be a possibility to enhance the current circumstances or a danger demanding for instant action. Drucker (1985) identified seven opportunities for new ideas that employees could be explored within their working atmosphere: unforeseen achievements, failures or actions; differences concerning 'what is' and 'what should be'; progression that necessitates for an answer to identified complications; fluctuations in demographics; fluctuations in market structures; changes in stakeholders' view; and new knowledge development. Idea exploration embraces looking for approaches to enhance present products, services or procedures or struggling to think about them in unconventional methods (Kanter, 1988; Farr & Ford, 1990; Basadur, 2004).

However, idea exploration is mostly overlooked by the scholars even though it is seen as convincing pathways into entrepreneurship (de Jong & Den Hartog, 2010). Idea generation is subsequently the suggested facet of employees' innovative work behaviour. The generation of ideas possibly will be correlated to fresh products, services or procedures, the admission into new markets, re-developments in the existing work procedures, or resolutions to the recognized shortcomings (Chau et al., 2018). The basis of idea generation appears to be the arrangement as well as the reformation of information and current concepts to resolve complications or to upgrade the current execution.

Employees with good idea generation are able to consider complications from various perspectives. Kanter (1988) highlights that the notion of 'kaleidoscopic thinking' and idea generation includes rearranging the current pieces into a newfangled entirety. Fruitful innovation necessitates for novel ideas prior to subsequent phases, i.e. idea promotion and implementation. Employees in organizations are hardly ever able to realize ideas on their own and they usually need to seek approval from their supervisors. Idea championing turns out to be applicable the moment the idea has successfully been generated. For that reason, ideas need to be approved and encouraged due to the fact they frequently do not harmonize the current exercise in the organization. In most circumstances, the newly generated idea is unclear whether its benefits will exceed the cost of developing and implementing them.

Also, conflicts to change frequently happen even if ideas seem to fulfill the current gap (Kanter, 1988). In this facet, the innovation champion is referred to employees in informal positions who push creative ideas beyond obstacles in their organizations and who facilitate in realizing innovative ideas (Chau et al., 2018; Tipu, 2014). Championing embraces looking for support as well as forming coalitions by highlighting confidence and enthusiasm about the potential success of the generated ideas, being determined, and acquiring the right individuals to get involved. Finally, the generated ideas need to be implemented. Therefore, extensive efforts, as well as result-oriented mind-sets, are necessitated to ensure the ideas happen. Idea implementation as well embracing it will make new innovation as part of the organizational routine.

3. Hypotheses Development

3.1. Personality and Innovative Work Behavior

Perspicacity and inquisitiveness are the personality traits related to openness to experience. Patterson, Kerrin and Gatto-Roissard (2009) and Larijani and Saravi-Moghadam (2018), for instance, proclaimed that openness to experience is the most outstanding personality dimension for creativity and innovation. They also mentioned that there are numerous empirical studies that show a positive connection between openness to experience and

employees' innovativeness. Employees with high conscientiousness are perceived to be accountable, systematic, dependable, painstaking, as well as achievement-oriented. Chamorro-Premuzic and Furnham (2003) learned that conscientiousness among students brings higher achievements in their academic life. Matzler, Renzl, Mooradian, Von Krogh and Mueller (2011) argued that people with higher scores in conscientiousness are involved in the work to document their understanding and expertise in order to share it with other colleagues and to be part of organizational achievements. Employees with high conscientiousness also tend to be involved in knowledge documentation.

Moreover, Kumar and Bakhshi (2010) affirmed that conscientiousness points towards strong self-discipline, sense of purpose, obligation, dutifulness, persistence, and high commitment. Nonetheless, Patterson et al., (2009) and Yesil and Sozbilir (2013) contended that traits related to hardworking and meticulousness are not related to innovation. Those who lack conscientiousness are inclined towards creativity. However, Rothmann and Coetzer (2003) found that conscientiousness is motivating one's creativity. Highly extrovert employees are likely assertive, vigorous, and highly self-confident as well as enthusiasm seeking at their workplace. These people usually exhibit greater occurrence, progressive emotions, and passion for personal communications, as well as a greater need for encouragement. Previous scholars (e.g. Kanter, 1988; Niu, 2014) contended that innovations hardly take place in isolation even though employees are the source of innovation.

Thus, they every so often ought to communicate and interrelate with other individuals, be it inside or outside the organization, hence increasing the importance of communication, articulation, and communal networking skills. Nonetheless, Patterson, Kerrin and Gatto-Roissard (2009) remarked that there are inconsistent consequences concerning whether introversion or extraversion truly influences innovativeness. They insisted extraversion is the effective predictor of employees' creativity and innovation whilst introversion is inclined to the real-life artistic undertaking. Employees with higher scores on agreeableness are chivalrous, forgiving, good-natured, supportive, self-sacrificing, cooperative and generous. Those with high agreeableness engage with others in satisfying and pleasurable communications. Highly agreeable employees are found to be delighted to workplace performance due to their cordiality. Employees with this trait acknowledge the prominence of communication, collaboration, articulation, negotiation as well as social networking for fruitful innovations.

Furthermore, Matzler, Renzl, Mooradian, Von Krogh and Mueller (2011) debated that people with high agreeableness are associated with emotional friendliness, which may possibly intensify the employees' social character with the environment. In that way, these people are demanded to reciprocate their working organization for offering an understanding social atmosphere. Previously, Patterson, Kerrin and Gatto-Roissard (2009) revealed the negative influence of agreeableness on organizational innovation. Temperamental, fretful, cantankerous, and sulky traits are common features related to highly neurotic employees (also referred to those with lower scores in emotional stability) (Niu, 2014; Saucier, 1994). Undoubtedly, Chamorro-Premuzic and Furnham (2003) found that employees with lower scores in neuroticism might enhance their educational performance. Nevertheless, there were inconsistent results reported by Patterson et al., (2009) concerning the consequences of neuroticism on employees' innovativeness, which was due to the context dependency of the neuroticism. Previously, Barrick, Mount and Judge (2001) found high emotional stability to be the antecedent of improved job performance. Based on these arguments, therefore, the subsequent hypotheses are developed for the current study:

H1: Openness to experience will positively influence innovative work behavior.

H2: Conscientiousness will positively influence innovative work behavior.

H3: Extraversion will positively influence innovative work behavior.

H4: Agreeableness will negatively influence innovative work behavior.

H5: Emotional stability will positively influence innovative work behavior.

4. Methodology

4.1. Participants and procedures

The sample of the current study was drawn from Islamic bank employees by using a cross-sectional survey. The data was collected from four clusters of Islamic banking (i.e. domestic banks, development financial institutions, foreign banks incorporated in Malaysia, and financial institutions) through a stratified sampling technique. 450 questionnaires were distributed among employees of the mentioned divisions and were collected within the period of three weeks. Of the number, 425 surveys were returned, with a response rate of 94.44 percent. Only 397 surveys were usable for further data analysis.

4.2. Measures and Data Analysis

Personality traits items were taken from the study of Costa and McCrae which were based on the Big Five Factor model (i.e. openness to experience, conscientiousness, extraversion, agreeableness and neuroticism). The Cronbach's alpha coefficients of the openness to experience, conscientiousness, extraversion, agreeableness and emotional stability for this study respectively are 0.87, 0.85, 0.83, 0.83 and 0.85, which exceed the critical level of 0.70 (Niu, 2014). Innovative Work Behaviour items used in this study was developed by Janssen (2000). The Cronbach's alpha coefficient of the innovative work behaviour for this study is 0.93. A Likert type scale with six response options ranging from strongly disagree to strongly agree was used for measuring all the items.

5 .Results

Demographic characteristics of the respondents are shown in Table 1. The respondents indicated that 54.50 percent of them were female, 78.34 percent were employed in domestic banks, 6.80 percent in development financial institutions, 12.85 percent in foreign banks and 2.20 percent in international financial institutions.

Table 1
Demographic Profile

Demographic characteristics	Percentages	Demographic characteristics	Percentages
Gender		Job Description	
Male	45.5	Product Development	13.13
Female	54.5	Sharia	28.21
		Administration	11.59
Islamic Banking Cluster		Legal	4.03
Domestic Bank	78.34	Business Development	15.11
Development Financial Institution	6.80	Operation	23.43
Foreign Bank Incorporated in Malaysia	12.85	Others	4.50
International Financial Institution	2.02		

Table 2 summarizes the overall mean scores, standard deviations, skewness and kurtosis levels for all dimensions of personality traits. The result depicts that the respondents possess personality traits given the mean score ranging between 4.71 and 4.78.

Table 2
Means, Standard Deviations, Skewness and Kurtosis

Constructs	Mean	SD	Skewness	Kurtosis
Openness to Experience	4.78	0.57	-0.38	0.32
Conscientiousness	4.71	0.59	-0.35	0.21
Extraversion	4.82	0.59	-0.49	0.50
Agreeableness	4.71	0.58	-0.39	0.32
Emotional Stability	4.77	0.58	-0.47	0.52
Innovative Work Behaviour	4.83	0.43	-0.04	0.59

The researchers performed a bivariate analysis by using Pearson's correlation to examine the relationship between the continuous variables in terms of their covariance – in other words, the extent to which one varies when the other changes (Mohamad et al., 2018; Pallant, 2013). The correlations among the five dimensions ranged from 0.386 to 0.803. All of the correlations were significant at the 0.001 level (2-tailed). Positive correlation points toward that as one variable increases, and vice versa. See Table 3 for the correlation matrix, the means, and standard deviations for the seven variables.

Table 3
Correlations

	(1)	(2)	(3)	(4)	(5)	(6)
Openness to Experience (1)	1					
Conscientiousness (2)	.847**	1				
Extraversion (3)	.866**	.803**	1			
Agreeableness (4)	.816**	.814**	.794**	1		
Emotional Stability (5)	.844**	.800**	.810**	.853**	1	
Innovative Work Behaviour (6)	.520**	.483**	.502**	.488**	.503**	1

** . Correlation is significant at the 0.01 level (2-tailed).

The researchers were interested in understanding how much variance in a continuous dependent variable can be explained by a set of predictors (Zainol et al., 2019; Pallant, 2013; Mohamad et al., 2014). Thus, all independent variables (i.e. openness to experience, conscientiousness, extraversion, agreeableness and emotional stability) were entered into the equation altogether. This analysis is appropriate when dealing with a small set of predictors and when the researchers are not able to differentiate the independent variables that will become the best prediction in the equation. Regression makes it possible to determine and predict the value of one variable, given the value of the other subject to the level of the match (measured by a statistic called R²). Multiple regression analysis was used to examine the simultaneous effects of the Big Five personality on IWB. Table 4 presents the

regression results. The model was significant with R² 0.287 and adjusted R² 0.282. Only intellectual stimulation and individualized consideration were found to be the significant predictors. Hence, only H1 was accepted.

Table 4
Regression analysis for Innovative Work Behaviour

	Unstandardized Coefficients		Standardized Coefficients		
	B	SE	B	T	Sig.
	2.763	.164		16.872	.000
Openness to experience	.153	.081	.200	1.999	.000
Conscientiousness	.036	.066	.048	.545	.586
Extraversion	.090	.067	.123	1.349	.178
Agreeableness	.057	.068	.077	.840	.401
Emotional Stability	.097	.071	.130	1.361	.174

a. Dependent Variable: Innovative Work Behaviour

6. Discussion and Conclusion

The impact of five-factor personality dimensions on innovation work behaviour was explored in this study. The hypotheses were drawn from the related literature and tested based on the data collected from employees of four Islamic banking organisations in Malaysia. The results show that only openness to experience has a positive result on innovative work behaviour, thus confirming H1. This result supported the theoretical arguments underlying new theoretical developments (i.e. the new hybrid of self-actualisation need of Maslow and *Maqasid al-Sharia*) to explain the relationship between openness to experience and innovative work behaviour. This result suggests the significance of openness to experience for innovative employees due to the fact that the trait significantly helps them to fully apply their imagination to achieve the religious obligation.

The results also show that other personality dimensions have no effect on innovative work behaviour. This result leads us to reject H2, H3, H4 and H5. These results, at a first glance, question seriously the ability of the personality questionnaire to predict the innovative work-related outcome. These results, however, are in line with a number of recent studies that failed to replicate the relationships between Big-Five and innovative work behaviour. Silvia, Nusbaum, Berg, Martin and Connor (2009) did not find any significant relationships between the other four traits of the Big Five personality dimension with work behaviour.

6.1. Theoretical and Practical Implications

On a theoretical level, this is the first study exploring the effects of Big Five personality dimensions on employees' innovative work behaviour (i.e. idea exploration, generation, promotion and implementation) by applying a hybrid of Maslow's Hierarchical Needs of Theory and *Maqasid al Sharia*. Only openness to experience was found to be a significant contributor to the employees' innovativeness in this study. Employees with higher scores in openness to experience are able to stimulate their intellectual competence and feel motivated to create new prospects to meaningfully impact their work roles, which lead to the finest heights of innovative work behaviour. Even so, we hold forth that understanding

employees' innovative work behaviour necessitates for fulfilling not only the human's highest stipulation of Maslow's theory but also Maqasid al-Sharia that urges for protection of five needs (i.e. religion, life, mind, lineage as well as wealth). The study uniquely proposes for an exceptional hybridisation of Maslow's Hierarchical Needs of Theory with Maqasid al-Sharia in enlightening employees' creativity and innovation for two reasons.

Firstly, the uppermost human need for self-actualisation is intermixed with one's need to support his or her religion. Aligned with Maslow (1954), every employee possesses great ambition to realise one's aptitude to the fullest by engaging creativity and innovation as well as performing momentous responsibilities. The current study implicates that only employees with high curiosity and intelligence are able to combine both of the top hierarchical needs as a shared need. Mohamad and Mat Ali (2016), nonetheless, did not show any relationship between one's need to support his or her religion with any of human needs pointed by Maslow (1954). Secondly, the self-actualisation needs are assimilated and directed to their peaceful existence, i.e. these days and in the hereafter. Corresponding to Zakaria and Abdul Malek (2014), the uppermost human need of Maslow's hierarchy is incorporated with the need of existence from Maqasid al-Sharia. The present study describes those employees who engage in innovation need security in their lifespan. Employees also should not get involved in any misdemeanors that may possibly trigger impairment to their life as well as society. This assimilation is vital for human physical existence.

As far as the practical implications of the study are concerned, Islamic banks should hire people with the strong personality of openness to experience, due to the fact that only this personality trait has a positive influence on innovative work behaviour. Therefore, every candidate needs to undergo personality tests during the recruitment process so that human resource managers are able to identify suitable candidates for organisational innovation. Not only that, personality tests should be consistently conducted to ensure that the employees' responsibilities suit with their personality.

Another implication is the social aspect, particularly in emphasising the humans' innovative work behaviour to promote social justice as well as profit and risk sharing. Obviously, the presence of interest in the modern economy has been a form of social exploitation that violates the core of Islamic teaching of social justice (Ahmed, 2016). Therefore, the prohibition of interest in Islamic banking is intended to promote social fairness and ethical economic behaviours. The reluctance of profit and risk sharing has been continuously debatable due to the emerging public awareness that expects responsible innovation. Responsible innovation is ideally supposed to promote the influence of the Shari'a compliant system on individuals, particularly on the quality aspects of life. The sharing of entrepreneurial risks is an extremely important feature of Islamic financial contracts.

This study makes a novel effort to highlight the issue of responsible innovation in Islamic banking which makes the employees' innovative work behaviour a judicious approach. Taken as a whole, therefore, this study is regarded as an early effort to examine the effects of Big Five personality dimensions on employees' innovative work behaviour in light of a unique hybrid of conventional and Islamic viewpoints.

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