






# “Unpacking the relationship between ethical leadership and innovative work behavior: A moderated mediation model”

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# UNPACKING THE RELATIONSHIP BETWEEN ETHICAL LEADERSHIP AND INNOVATIVE WORK BEHAVIOR: A MODERATED MEDIATION MODEL

## Abstract

This study delves into the significant role of innovative work behavior among bankers in achieving competitive superiority and addressing contemporary business needs. It uncovers a research gap in understanding the influence of bankers' innovative work behaviors and the factors driving these behaviors. This study proposes to examine ethical leadership's direct and indirect effects on innovative work behavior through the mediating role of bankers' resilience and the moderating role of a manager's gender. The study collected perceptual cross-sectional data from employees across Thailand's ten largest commercial banks via self-administered questionnaires, analyzing 960 responses using structural equation modeling. Anchored in social learning theory, the study's regression analysis found significant positive effects of ethical leadership on bankers' innovative work behavior ( $B = 0.197, p < 0.001$ ), ethical leadership on bankers' resilience ( $B = 0.388, p < 0.001$ ), and bankers' resilience on their innovative work behavior ( $B = 0.649, p < 0.001$ ). Furthermore, it identified that bankers' resilience mediates the relationship between ethical leadership and innovative work behavior ( $B = 0.240, p < 0.05$ ), with the gender of leaders moderating the impact of ethical leadership on innovation. These findings suggest that banks can enhance their competitive edge by fostering ethical leadership and resilience, highlighting the strategic importance of these factors in promoting innovation within the banking sector.

## Keywords

leadership style, employee resilience, innovative performance, Thailand, banking industry, manager's gender, positive psychology, banker

## JEL Classification

M10, M12, G20, G21

## INTRODUCTION

Considering the significant role of the financial industry in bolstering the economy, the banking sector, being at the forefront of service industries, emphasizes customer convenience and comfort as crucial determinants of its performance (Tuffour et al., 2019). Banks, acknowledging the need to meet the ever-evolving consumer demands for new and innovative ICT-driven products and services, have been proactive in incorporating information and communication technology (ICT) (Kör et al., 2021). To preserve their competitive edge, it is imperative for banks to perpetually innovate and evolve their business practices (Metcalf & Miles, 2012).

In recent years, Thailand's banking sector has markedly progressed in integrating technological advancements, aiming to offer customers more efficient and convenient services. This includes significant investments in mobile and online banking, partnerships with fintech companies to launch innovative services such as peer-to-peer lending

and blockchain solutions, and efforts to enhance the customer experience via user-friendly interfaces, personalized services, and Artificial Intelligence (AI)-enhanced customer support. Moreover, many banks in Thailand have initiated innovation labs and accelerators to cultivate collaboration with fintech firms and experiment with novel solutions to meet changing customer needs, showcasing a commitment to innovation and customer satisfaction (The Asian Banker, 2023).

Recognizing the critical importance of the banking sector, particularly within Thailand's dynamic financial landscape, bankers, as key players in the banking industry, engage in a wide array of financial operations, including account management, transaction processing, financial advisement, and handling loans and credits. In an industry that is constantly evolving, driven by shifts in customer expectations and the need to distinguish from competitors, fostering innovative work behavior among bankers is essential. Innovation not only enhances operational efficiency and customer satisfaction but also encourages the development of unique products and services. By promoting a culture of creativity and innovation, banks can empower their employees to explore new ideas, thereby improving cost management, process efficiency, and risk mitigation.

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## 1. LITERATURE REVIEW AND HYPOTHESES

Leadership within organizations transcends the mere act of management; it embodies the quintessential role of guiding employees not only toward achieving corporate goals but also in fostering an environment conducive to innovation and job satisfaction. As highlighted by Northouse (2021), leaders are important in shaping the workplace atmosphere, where they are perceived not just as authority figures but as role models and providers of the essentials for a nurturing work environment. This multifaceted role encompasses the provision of support, inspiration, and the necessary resources for employees to thrive, underpinning the importance of effective leadership in cultivating a positive and productive organizational culture. However, the task of steering employees in a specific direction presents a formidable challenge (Malhotra & Rangnekar, 2016). This challenge is rooted in the complex dynamics of human behavior and the diverse needs and aspirations of individuals within the firm. The ability to effectively lead a diverse workforce towards a unified goal requires a thorough understanding of human motivation, the skill to communicate a clear vision, and the capacity to inspire trust and commitment among team members.

Leadership plays a role in cultivating such an innovative environment. By fostering a supportive and encouraging atmosphere, effective leaders can significantly influence their employees' will-

ingness to engage in innovative practices, embrace creativity, and take calculated risks. The leadership of bank branch managers is crucial within the banking sector. Ethical leadership, characterized by a commitment to fairness and integrity, is especially conducive to promoting innovative behaviors among bankers (Brown & Treviño, 2006). By setting a strong moral example and emphasizing the importance of ethical values, such leadership can inspire employees to pursue creative and innovative projects with a strong sense of purpose and adherence to shared ethical standards. This, in turn, cultivates a culture of innovation, enhancing the commitment to new ideas and solutions.

Prior research has also illuminated the significant role of ethical leadership in shaping various dimensions of employees' work-related behaviors, underscoring its influence on enhancing job satisfaction and commitment (Qing et al., 2020), fostering societal and environmentally responsible behaviors (De Roeck & Farooq, 2018), and stimulating creativity among employees (Asif et al., 2019). These studies collectively attest to the multifaceted impact of ethical leadership, evidencing not only its capacity to improve individual employee outcomes but also to encourage a broader cultural shift towards sustainability and innovation within organizations. Despite these insights, Tahir (2020) notes a conspicuous scarcity of research specifically probing the nexus between ethical leadership and innovative conduct in the workplace. This gap suggests an imperative for more nuanced investigations into how ethical leadership practices

might directly catalyze or hinder the development of an innovative ethos among employees, pointing towards a critical area for future scholarly exploration. By delving deeper into this relationship, academics and practitioners alike can better understand the mechanisms through which ethical leadership can be leveraged to foster an environment conducive to innovation, thereby enhancing organizational adaptability and success in an increasingly complex and dynamic business landscape.

Ethical leadership is defined as the practice of exhibiting behavior that is universally considered morally right, both in personal conduct and in interactions with others, coupled with promoting such behavior among subordinates via effective communication, reinforcement, and ethical decision-making processes (Brown et al., 2005). This leadership style is distinguished by a set of core characteristics, including trustworthiness, honesty, openness, credibility, and fairness, all driven by an underlying motivation of altruism. Ethical leaders are also noted for their people-oriented approach, fostering empowerment and encouragement among their teams (Resick et al., 2006), and are committed to making balanced and caring decisions that consider the well-being of all stakeholders (Brown & Treviño, 2006).

Such leaders inherently gravitate towards moral and equitable decision-making practices, significantly influenced by their dedication to transparency and a strong commitment to ethical values. This, in turn, contributes positively to the overall well-being of employees, creating a work environment where ethical standards are upheld and promoted (Eisenbeiss et al., 2008). The comprehensive embodiment of these traits in ethical leadership not only fosters a culture of trust and integrity within organizations but also encourages a more inclusive and supportive workplace, ultimately enhancing organizational performance and employee satisfaction.

Under the influence of ethical leadership, employees are inherently motivated to reassess the intrinsic value of their work, a process catalyzed by cognitive engagement that fosters the development and implementation of innovative ideas aimed at achieving organizational objectives. This

is supported by a study by Shafique et al. (2019), which stresses the vital role of cognitive processes in enhancing employee motivation toward innovative endeavors. Ethical leadership further nurtures an environment where employees feel valued and heard, as they are encouraged to voice their concerns and suggestions through effective dyadic communication (Brown et al., 2005). Such open channels of communication are instrumental in empowering employees to leverage their insights to generate novel ideas, thereby enhancing the quality and efficiency of existing work processes (Tu & Lu, 2016). This dynamic interaction between leadership and employees not only fosters creativity but also solidifies the understanding and motivation derived from ethical leadership practices.

Moreover, the presence of ethical leadership within an organization cultivates a culture of flexibility and innovation among employees (Chen & Hou, 2016). This supportive environment not only emboldens employees to excel in their roles but also significantly boosts their performance and overall outcomes, echoing findings by Bouckenoghe et al. (2015) and Brown and Mitchell (2010). The resultant effect is a notable increase in employee efficacy, propelling them towards greater levels of creativity in their respective tasks. The synergy between ethical leadership and employee engagement thus serves as a cornerstone for fostering an organizational culture that prizes innovation, performance improvement, and the continuous pursuit of excellence, ultimately contributing to the sustained success and adaptability of the organization in the face of changing industry scenes.

Innovative work behavior, defined by Janssen (2000) as the intentional generation, introduction, and application of novel ideas within a work role, group, or organization aimed at enhancing role performance and benefiting the organization at large, has been closely examined in relation to ethical leadership. Research in this domain, such as the study by Khan et al. (2022), indicates that ethical leadership significantly fosters innovative work behavior, particularly among employees with less aggressive personalities, suggesting a nuanced relationship between leadership style and employee temperament. Complementing this, Haque and Yamoah (2021) found that ethical leadership plays a pivotal role in mitigating workplace tension and

cultivating an environment conducive to innovation, thereby reinforcing the link between ethical leadership practices and the promotion of innovative behaviors. Similarly, Ullah et al. (2022) affirm that ethical leadership is instrumental in encouraging employees toward innovative work behavior, underlining the critical influence of ethical leadership in enhancing organizational innovation. Jointly, these studies highlight the importance of ethical leadership in fostering a supportive and stimulating work environment that not only reduces workplace tension but also actively promotes innovation and creativity among employees.

Resilience, as explained by Siebert (2005), represents an individual's capacity to withstand and rebound from the brink of despair when confronted with challenges. This concept is intricately tied to the ability to navigate through adversity, highlighting a crucial aspect of psychological strength and emotional well-being. Avey et al. (2008) further elucidate resilience as an attribute enabling individuals to confront and overcome difficulties. Those who exhibit resilience typically maintain a positive outlook on life, characterized by eagerness and openness to new experiences (Tugade & Fredrickson, 2004). Such individuals are not only better positioned to cope with life's adversities but also tend to thrive in the face of challenges. The development of resilience is significantly enhanced by the presence of substantial high-quality resources, such as emotional capital, which serves as a buffer against stress and adversity (Zehir & Narcikara, 2016). Moreover, resilient individuals leverage their psychological resources to effectively manage and adapt to adversity, employing their resilience as a mechanism for psychological and emotional fortitude (Fredrickson et al., 2008). This multidimensional understanding of resilience accentuates its role as a foundational element of emotional well-being and adaptive capacity, essential for navigating the complexities and challenges of life.

Resilience is fundamentally essential in equipping individuals with the ability to navigate and surmount the hurdles and adversities encountered throughout life. This attribute is not only pivotal in fostering the capacity to make judicious decisions under pressure but also in transforming setbacks into successes, highlighting its

critical role in personal and professional development. According to Reivich and Shatté (2002), resilient individuals possess the unique ability to view challenges as opportunities, thereby enabling them to turn potential failures into accomplishments. Luthans et al. (2007) further elaborate that resilience enhances an individual's competence to function effectively, even in adverse conditions, underscoring its significance in maintaining performance and well-being in challenging environments. Ahmer (2020) adds that a positive outlook and inner strength are characteristic of resilient individuals, enabling them to adapt and grow in the face of difficulties. This adaptability is crucial in the business world, where resilience facilitates continuous learning and improvement, especially when faced with obstacles (Jang & George, 2012). Furthermore, Gupta and Sharma (2018) identify resilience as a vital reservoir of resources that aids individuals in managing the uncertainties of life, thereby emphasizing its importance as a buffer against the unpredictable nature of both personal and professional landscapes.

Resilience, defined as the capacity of employees to not only cope with and adapt to challenges but also to flourish and drive positive change within their organizations, is significantly nurtured by leadership practices. De Weerd-Nederhof et al. (2018) emphasize the pivotal role of leaders in fostering an environment where resilience is cultivated, suggesting that leadership is instrumental in enabling personnel to achieve and contribute to organizational improvements. However, the exploration of how ethical leadership specifically influences employee resilience has been relatively limited in existing literature. MacIntyre et al. (2013) argue that for leaders to bolster resilience effectively, they must demonstrate ethical leadership qualities such as consistency, respect, and motivation toward their followers. This suggests that ethical leadership, through its influence on positive emotional responses among employees, possesses the profound ability to enhance employee resilience. This relationship implies that ethical leadership goes beyond mere guidance, acting as a catalyst for fostering an organizational culture where resilience is both a valued and prevalent trait, thereby contributing to the overall well-being and adaptability of the workforce.

The resilience of an organization essentially stems from the compilation of individual-level competencies, including knowledge, skills, and talents, intertwined with the processes through which the organization envisions its future, engages in proactive behavior to propel itself forward, and cultivates an atmosphere that nurtures innovation (Lengnick-Hall et al., 2011). This heightened state of resilience not only motivates but also empowers employees to pursue innovation, a key ingredient for organizational success (Anser et al., 2020). It is articulated that resilience mechanisms serve as a catalyst for encouraging employees to engage in creative and innovative work behaviors, positioning resilience as a pivotal element in the cultivation of such behaviors. Moreover, this study delves into the nuanced role of resilience as a mediator in the relationship between ethical leadership and innovative work behavior, shedding light on an area that has been sparsely explored in existing research. The investigation into how ethical leadership can enhance innovative work behavior through the lens of resilience offers a fresh perspective, highlighting the critical importance of fostering an ethical and resilient organizational culture to maximize innovation and adaptability.

Ethical leadership plays a role in fostering innovative work behavior and resilience among employees, acting as a cornerstone for organizational adaptability and growth. By offering supportive resources, ethical leadership enables bankers to effectively navigate job demands, thereby enhancing their resilience (Walumbwa et al., 2010). Nonetheless, the impact of ethical leadership on employee resilience can vary significantly between male and female leaders, reflecting differences in authority, stability, societal norms, and cultural expectations. This distinction stresses the complexity of ethical leadership's influence, suggesting that its effects are not uniform but rather shaped by the interplay of gender dynamics within the workplace. Such distinctions highlight the importance of considering the broader societal and cultural contexts in which leadership styles are enacted and perceived, indicating that the path to fostering resilience and innovation through ethical leadership requires a comprehensive understanding of these dynamics.

The perceptions of authority and stability attributed to male and female leaders can significantly differ among employees, often reflecting entrenched societal norms and biases. Traditionally, male leaders are perceived as embodying greater authority and stability compared to their female counterparts, a viewpoint rooted in longstanding gender stereotypes (Eagly & Johnson, 1990). This disparity in perception not only sets higher social expectations for male leaders but also influences the degree of security employees feel within the organizational hierarchy. Such perceptions, in turn, can play a critical role in bolstering employees' resilience, as the sense of stability and leadership effectiveness directly impact their confidence in the organization's support structure. This intricate interplay between leadership gender perceptions and employee resilience reflects the various ways in which societal norms and biases infiltrate organizational dynamics, shaping the resilience and overall psychological well-being of employees in a gender-differentiated manner.

Employees' perceptions of ethical leadership are invariably influenced by societal norms and expectations, which can vary significantly between male and female leaders. These perceptions are often subconsciously molded by entrenched beliefs about appropriate leadership behaviors, which can result in differing responses to ethical leadership based on the leader's gender. Specifically, male leaders who demonstrate a strong commitment to ethical principles might receive more recognition and respect for their adherence to moral values compared to their female counterparts. This discrepancy can lead to a greater impact of male ethical leadership on employee resilience (Rudman & Phelan, 2010). This phenomenon suggests that societal expectations and norms not only shape perceptions of leadership effectiveness but also influence the extent to which ethical leadership can enhance the resilience of employees, underscoring the complex interplay between gender, societal expectations, and the perceived efficacy of ethical leadership.

Cultural expectations significantly shape employee perceptions of ethical leadership, particularly in relation to gender. In various cultural milieus, there is a prevailing expectation for male leaders to adhere to high standards of ethical con-

duct. These cultural norms around gender roles play a pivotal role in influencing how ethical behavior is perceived within an organization, often positioning male leaders as more transformative compared to female leaders when they demonstrate ethical leadership qualities (Eagly & Karau, 2002). This distinction in perception can have a profound impact on employee resilience, suggesting that cultural contexts frame the effectiveness of ethical leadership through a gendered lens. The implication is that the capacity of ethical leadership to bolster resilience among employees is not solely contingent upon the actions of the leaders themselves but is also deeply intertwined with the cultural expectations surrounding gender roles within society. This complex interplay depicts the importance of understanding and addressing cultural and gender biases to fully harness the potential of ethical leadership in enhancing employee's resilience.

This study integrates social learning theory into its theoretical framework to elucidate how social interaction and observational learning significantly influence behavior and knowledge acquisition. This psychological theory, developed by Bandura (1977), emphasizes the premise that individuals learn and adopt new behaviors, knowledge, and attitudes by observing the actions of others and the subsequent outcomes of these actions, be it from peers, role models, or leaders. Central to social learning theory is the concept that learning occurs through a dynamic process of modeling, imitation, and reinforcement, challenging the notion of individuals as passive absorbers of information. Instead, it asserts that individuals actively engage with and interpret their surroundings, leveraging observed information to form and modify their behaviors. This perspective highlights the intricate interplay between environmental stimuli and individual cognitive processes in the learning journey, offering a robust framework for understanding how ethical leadership can influence employee resilience and innovative work behavior through observed behaviors and reinforced practices (Bandura, 1977).

This study aimed to examine the association between ethical leadership and innovative work behavior through empirical research conducted on employees of Thai banks. Furthermore, this study

expands upon previous knowledge by investigating how ethical leadership enhances the innovative work behavior of bankers by cultivating their resilience and how a manager's gender affects the innovative work behavior of bankers. Therefore, this study investigates the following hypotheses:

- H1: *There is a positive relationship between ethical leadership and the innovative work behavior of bankers.*
- H2: *Ethical leadership is positively associated with the resilience of bankers.*
- H3: *The resilience of bankers positively influences their innovative work behavior.*
- H4: *The relationship between ethical leadership and the innovative work behavior of bankers is mediated by the bankers' resilience.*
- H5: *The manager's gender moderates the indirect effect of ethical leadership on bankers' innovative work behavior through the mediation of bankers' resilience, with the expectation that this indirect effect is more pronounced among male bankers than female bankers.*

## 2. METHODOLOGY

In this study, participants were selected from the banking workforce in Thailand, chosen specifically for their specialized knowledge and experience in innovative work behaviors within the workplace. Utilizing a cross-sectional research design, data were collected through self-administered questionnaires distributed among employees of Thai banks. The banking sector in Thailand comprises thirty-three banks in total, including fourteen commercial banks, five state banks, and fifteen foreign banks. The research specifically targeted employees from the top ten commercial banks by branch network size, aiming to ensure a broad evaluation of innovative work behaviors. These banks included Siam Commercial Bank, Kasikorn Bank, Bangkok Bank, TMB Thanachart Bank, Bank of Ayudhya, Krung Thai Bank, Government Housing Bank, Government Savings Bank, Bank for Agriculture and Agricultural Cooperatives, and Islamic Bank of Thailand. This selection was

based on their extensive branch presence nationwide, facilitating a comprehensive assessment of the innovative work behaviors within the banking workforce in Thailand.

To ensure diversity in the study, respondents were randomly selected from employees spanning various branches and work units of the banks, with an effort to maintain equal representation from each institution. The task of distributing questionnaires to employees fell to managers or deputy managers of the selected banks. Participants were assured that their involvement was entirely voluntary and that their identities would remain confidential. They were instructed to assess their perceptions of their branch manager's ethical leadership, with the understanding that these evaluations should reflect their personal judgments regarding resilience and innovative work behavior. This approach was designed to gather insightful data on the influence of perceived ethical leadership on employees' resilience and their propensity for innovative work within the banking sector.

Through basic random selection, one thousand questionnaires were distributed among employees across branches of ten banks. A total of 980 questionnaires were retrieved, but twenty were excluded due to unsuitable responses, leaving 960 valid questionnaires for analysis, which formed the basis for the study's conclusions. This yielded a response rate of 96%. Participants recorded their perceptions of their manager's ethical leadership alongside their own resilience and innovative work behavior. Additionally, respondents were asked to furnish demographic and professional details, including their gender, level of education, age, salary, type of employment contract, department, and position within the organization, to allow for a comprehensive evaluation of the impact of these variables on the study's core themes.

In the study's sample demographics, the gender distribution was predominantly female, with 783 participants (81.6%) compared to 177 males (18.4%). Educational attainment was largely concentrated at the bachelor's degree level, representing 76.1% of respondents, followed by 20.3% with master's degrees and a small remainder holding diplomas or other qualifications. Age-wise, the sample was skewed towards the younger and

middle age groups, with 23.1% under 30 years, 54.4% between 31 and 40 years, and 22.5% over 40 years. Salary distribution varied, with 4.2% earning below 15,000 baht, a majority of 50.7% earning between 15,000 to 30,000 baht, 32.6% between 30,001 to 50,000 baht, and 12.5% earning above 50,000 baht. The respondents worked predominantly in customer service (72.2%) and credit divisions (27.8%). The vast majority were permanent employees (94.9%), with temporary employees making up 5.1%. As for organizational positions, operational staff constituted 87.2% of the sample, with the remaining 12.8% in executive roles, illustrating a diverse yet distinct demographic profile of the banking employees participating in this research.

In the study, a five-point Likert scale was employed to gather participants' responses, where a score of one (1) indicated "strongly disagree" and five (5) denoted "strongly agree." To assess ethical leadership, a 10-item scale developed by Brown et al. (2005) was utilized, allowing employees to evaluate the ethical leadership qualities of their managers. An example of an item from this scale is "My leader defines success not just by results but also by the way that they are obtained." Resilience was measured using a six-item scale from Smith et al. (2008), with a representative item being "I tend to bounce back quickly after hard times." Additionally, innovative work behavior was quantified using six items from the innovative work behavior scale by De Jong and Den Hartog (2008), with an illustrative item stating, "I make suggestions to improve current products or services." This methodological approach, employing validated scales and items, ensured a robust assessment of the constructs of ethical leadership, resilience, and innovative work behavior among the study's participants.

### 3. RESULTS

#### 3.1. Measurement model

The study employed SPSS PROCESS macro version 4.2 and SPSS AMOS version 22 to evaluate the construct reliability and validity. Focusing on the internal consistency of the sample Initially, this study analyzed the proposed three-factor



measurement model. The validity of all measured variables was confirmed using confirmatory factor analysis. The fact that  $\chi^2 = 261.272$ ,  $df = 90$ ,  $\chi^2/df = 2.90$ ,  $CFI = .976$ ,  $TLI = .971$ ,  $RMSEA = .053$ , and  $RMR = .029$  suggested that the overall fit posed no difficulty determined by Hair et al. (2010). In the subsequent structural equation modeling (SEM) analysis, based on the studies, we are confident in the feasibility of using reliability and validity as qualified constructs.

Furthermore, variance inflation factors (VIFs) were used to evaluate and screen data for all observed variables. The parameters that were considered were  $VIF < 10$ , which indicates that if the VIF is greater than ten, there will be a problem with multicollinearity (Hair et al., 2010). However, because the VIF for every item in every variable was found to be within the specified range (1,958-5,724), it can be concluded that multicollinearity is not a significant problem.

Afterward, Cronbach's alpha coefficients were calculated for ethical leadership, bankers' resilience, and bankers' innovative work behavior, yielding values of 0.971, 0.952, and 0.926, respectively. These coefficients, all exceeding the 0.700 benchmark, indicate a high level of internal consistency. According to Babin and Zikmund (2015), scales with coefficients ranging from 0.80 to 0.95 are considered reliable, suggesting that the questionnaire used in this study demonstrates excellent internal consistency and reliability.

Subsequently, the study utilized a scale to calculate composite reliability (CR), which assesses the homogeneity and internal consistency of the components. According to the data presented in Table 1, the CR scores for ethical leadership, bankers' resilience, and bankers' innovative work behavior are 0.974, 0.962, and 0.942, respectively. These scores exceed the generally accepted threshold of 0.7, with values above 0.8 being preferred for demonstrating reliability (Fornell & Larcker, 1981; Hair et al., 2010). Given that all CR scores are well above 0.800, it signifies that the instrument boasts an exceptional level of composite reliability, affirming the robustness and consistency of the constructs measured within the study.

To evaluate convergent validity, the study employed factor loading and the average variance extracted (AVE) as key statistical measures. The constructs of ethical leadership, bankers' resilience, and bankers' innovative work behavior demonstrated AVE values of 0.794, 0.809, and 0.732, respectively, all surpassing the minimum threshold of 0.500 as recommended by Koufteros (1999). This indicates that the constructs exceed the required benchmark, establishing that each of the assessment items possesses sufficient convergent validity. The utilization of factor loading, and AVE values thus confirms the strong convergent validity of the constructs, affirming the reliability and appropriateness of the measurement instruments used in the study.

The validity of this study might be scrutinized due to the reliance on data collected from a single source, raising concerns about potential common method bias, a phenomenon where measurement errors are introduced due to the method of data collection rather than the constructs being measured (Lu et al., 2010). To address and assess the extent of this potential bias, this study employed Harman's one-factor test, a technique recommended by Malhotra et al. (2006) for detecting the presence of common method bias. The application of Harman's one-factor test revealed that the largest factor accounted for 47.97% of the total variance, which is below the critical threshold of 50% suggested by Li et al. (2018). This result indicates that the common method bias does not pose a significant concern for the research findings, suggesting that the data's validity remains intact despite the single-source data collection approach.

The study assessed construct validity through confirmatory factor analysis (CFA), with factor loadings presented in Table 1. According to Hulland (1999), for an indicator to be considered a reliable measure of a latent construct, its factor loading must exceed 0.50. In this investigation, all factor loadings surpassed this threshold, indicating that each indicator accurately represents its respective latent construct. This demonstrates the robustness of the construct validity within the study, ensuring that the measures used are effective in capturing the constructs of interest accurately.

**Table 1.** Reliability and validity

| Items   | Loading | Cronbach's $\alpha$ | CR    | AVE   |
|---|---------|---------------------|-------|-------|
| Ethical leadership  | –       | 0,971               | 0,974 | 0,794 |
| “Conducts his/her personal life in an ethical manner”                         | 0.885   | –                   | –     | –     |
| “Defines success not just by results but also the way that they are obtained” | 0.892   | –                   | –     | –     |
| “Listens to what employees have to say”                                       | 0.898   | –                   | –     | –     |
| “Disciplines employees who violate ethical standards”                         | 0.901   | –                   | –     | –     |
| “Makes fair and balanced decisions”   | 0.902   | –                   | –     | –     |
| “Can be trusted”  | 0.909   | –                   | –     | –     |
| “Discusses business ethics or values with employees”                          | 0.899   | –                   | –     | –     |
| “Sets an example of how to do things the right way in terms of ethics”        | 0.883   | –                   | –     | –     |
| “Has the best interests of employees in mind”                                 | 0.890   | –                   | –     | –     |
| “When making decisions, ask what is the right thing to do”                    | 0.850   | –                   | –     | –     |
| Banker's resilience   | –       | 0,952               | 0,962 | 0,809 |
| “I tend to bounce back quickly after hard times”                              | 0.871   | –                   | –     | –     |
| “I have a hard time making it through stressful events (R)”                   | 0.891   | –                   | –     | –     |
| “It does not take me long to recover from a stressful event”                  | 0.911   | –                   | –     | –     |
| “It is hard for me to snap back when something bad happens (R)”               | 0.914   | –                   | –     | –     |
| “I usually come through difficult times with little trouble”                  | 0.911   | –                   | –     | –     |
| “I tend to take a long time to get over set-backs in my life (R)”             | 0.896   | –                   | –     | –     |
| Banker's innovative work behavior   | –       | 0,926               | 0,942 | 0,732 |
| “Make suggestions to improve current products or services”                    | 0.883   | –                   | –     | –     |
| “Produce ideas to improve work practices”                                     | 0.888   | –                   | –     | –     |
| “Acquire new knowledge”   | 0.857   | –                   | –     | –     |
| “Actively contribute to the development of new products or services”          | 0.892   | –                   | –     | –     |
| “Acquire new groups of customers”   | 0.785   | –                   | –     | –     |
| “Optimize the organization of work”   | 0.820   | –                   | –     | –     |

Table 2 presents the correlation coefficients for the research variables, revealing significant relationships among them. Specifically, ethical leadership showed a significant correlation with both banker's resilience ( $r = 0.43, p < 0.01$ ) and bankers' innovative work behavior ( $r = 0.49, p < 0.01$ ), as indicated by the sample correlation coefficients. Furthermore, the data highlighted a strong positive association between bankers' resilience and bankers' innovative work behavior ( $r = 0.71, p < 0.01$ ), demonstrating the interconnectedness of these constructs within the banking sector. This points out the critical role of ethical leadership

in enhancing bankers' resilience and innovative capacities, contributing to a more dynamic and adaptive banking environment.

The study evaluated discriminant validity following the criteria set by Fornell and Larcker (1981), which stipulate that the square root of the average variance extracted (AVE) for each construct should surpass the maximum correlation with any other construct. Examination of the diagonal correlations presented in Table 2, compared to the AVE values, confirms that all constructs adequately meet the criteria for discriminant validity,

**Table 2.** Descriptive statistics and correlation matrix

| Variables                         | Mean | SD   | 1     | 2     | 3     | 4     | 5     | 6     | 7     | 8     | 9      | 10     | 11     |
|-----------------------------------|------|------|-------|-------|-------|-------|-------|-------|-------|-------|--------|--------|--------|
| Gender                            | 1.82 | 0.38 | 1     | –     | –     | –     | –     | –     | –     | –     | –      | –      | –      |
| Age                               | 3.69 | 1.62 | -0.16 | 1     | –     | –     | –     | –     | –     | –     | –      | –      | –      |
| Education levels                  | 2.18 | 0.46 | 0.05  | 0.04  | 1     | –     | –     | –     | –     | –     | –      | –      | –      |
| Salary                            | 4.68 | 2.35 | -0.06 | 0.70  | 0.24  | 1     | –     | –     | –     | –     | –      | –      | –      |
| Contract type                     | 1.05 | .22  | -0.08 | -0.11 | -0.07 | -0.26 | 1     | –     | –     | –     | –      | –      | –      |
| Position                          | 1.87 | 0.33 | 0.08  | -0.26 | -0.04 | -0.29 | -0.03 | 1     | –     | –     | –      | –      | –      |
| Division                          | 1.28 | 0.45 | -0.17 | -0.01 | 0.10  | 0.02  | 0.03  | 0.03  | 1     | –     | –      | –      | –      |
| Manager's gender                  | 1.74 | 0.44 | 0.05  | -0.12 | 0.01  | -0.12 | 0.07  | 0.08  | -0.01 | 1     | –      | –      | –      |
| Ethical leadership                | 4.30 | 0.74 | -0.01 | 0.02  | 0.06  | 0.06  | -0.01 | 0.01  | 0.01  | -0.13 | (0.89) | –      | –      |
| Banker's resilience               | 4.02 | 0.63 | -0.01 | 0.08  | 0.04  | 0.13  | -0.05 | 0.01  | 0.09  | -0.07 | 0.43   | (0.90) | –      |
| Banker's innovative work behavior | 3.19 | 0.67 | 0.02  | 0.11  | 0.05  | 0.13  | -0.04 | -0.02 | 0.06  | -0.04 | 0.49   | 0.71   | (0.85) |

attesting to their distinctiveness. Given these results, it is concluded that the research instrument employed was both reliable and valid, demonstrating its effectiveness in distinguishing between the constructs under investigation.

### 3.2. Hypothesis testing

The hypothesis testing results, as detailed in Table 3, reveal that ethical leadership significantly impacts bankers' innovative work behavior ( $b = 0.197, p < 0.001$ ), confirming a substantial relationship between ethical leadership and bankers' resilience ( $b = 0.388, p < 0.001$ ) as well. Furthermore, a strong link was established between bankers' resilience and their innovative work behavior ( $b = 0.649, p < 0.001$ ), supporting the direct effect hypotheses (Hypotheses 1, 2, and 3). The analysis also showed that bankers' resilience serves as a mediator in the relationship between ethical leadership and bankers' innovative work behavior ( $b =$

$0.240, p < 0.05$ ), thereby supporting Hypothesis 4. Additionally, Hypothesis 5, which posited that the manager's gender moderates the effect of ethical leadership on bankers' innovative work behavior, was corroborated ( $b = -0.192, p < 0.05$ ) with different effects for men (Effect\_men = 0.037) and women (Effect\_women = 0.196) as outlined in Table 4.

Figure 1 illustrates the impact of a manager's gender on moderating effects. The data indicates a significantly stronger relationship in men than in women. This evidence communally supports Hypothesis 5, indicating that higher levels of bankers' resilience correlate with greater innovative work behavior, a phenomenon more pronounced in male than female bankers. The summary outlines a moderated mediation model elucidating the relationships between ethical leadership, banker's resilience, and bankers' innovative work behavior, as depicted in Figure 2.

**Table 3.** Hypothesis testing results

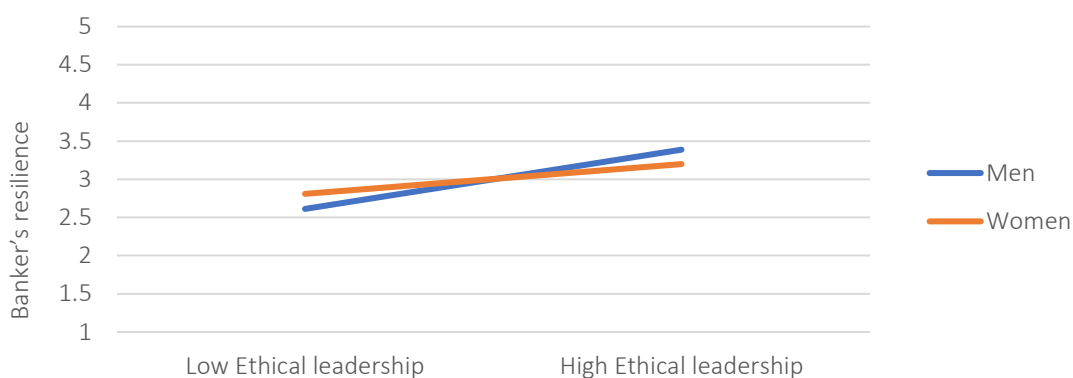
| Hypothesis | Relationship  | b        | SE    | t-value | LLCI (95%) | ULCI (95%) |
|------------|---|----------|-------|---------|------------|------------|
| H1         | Ethical leadership → banker's innovative work behavior  | 0.197*** | 0.022 | 8.948   | 0.154      | 0.240      |
| H2         | Ethical leadership → banker's resilience                | 0.388*** | 0.025 | 15.030  | 0.337      | 0.438      |
| H3         | banker's resilience → banker's innovative work behavior | 0.649*** | 0.025 | 25.461  | 0.598      | 0.698      |
| H4         | Mediation of banker's resilience                        | 0.240*   | 0.021 | 11.42   | 0.201      | 0.285      |
| H5         | Moderation of manager's gender                          | -0.192*  | 0.065 | -2.953  | -0.319     | -0.064     |

Note: \*  $p < 0.05$ , \*\*\*  $p < 0.001$ .

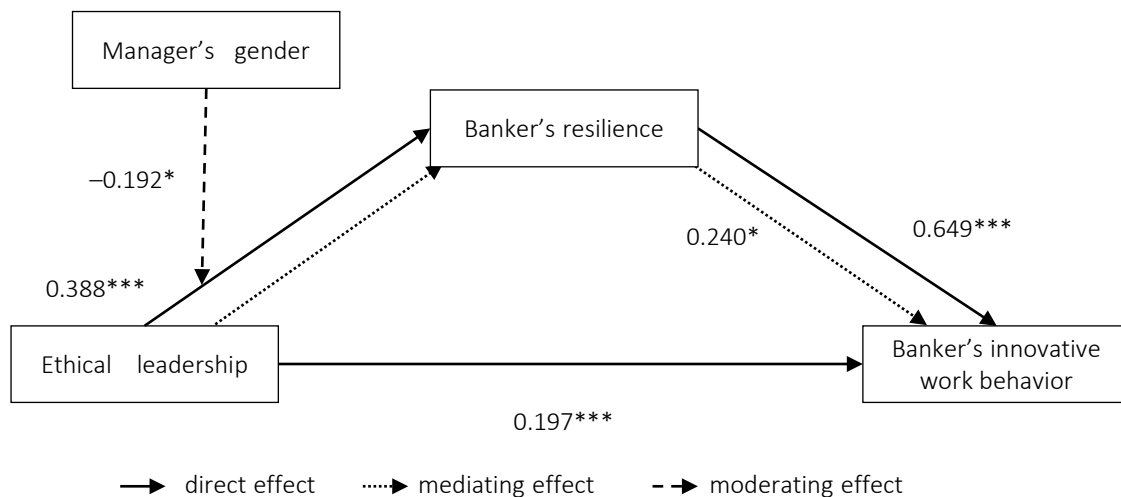
**Table 4.** Conditional indirect effect (moderated mediation)

| Manager's gender | Indirect Effects |       | Bootstrap (95% CI) |           |
|------------------|------------------|-------|--------------------|-----------|
|                  | b                | SE    | Boot LLCI          | Boot ULCI |
| Men              | 0.307            | 0.030 | 0.249              | 0.367     |
| Women            | 0.196            | 0.026 | 0.145              | 0.252     |

Note: LLCI = lower limit confidence interval; ULCI = Upper limit confidence interval.



**Figure 1.** Interactive effect of ethical leadership and manager gender on bankers' resilience



Note: \*  $p < .05$ , \*\*\*  $p < 0.001$ .

**Figure 2.** Moderated mediation model of ethical leadership, bankers' resilience, and bankers' innovative work behavior

## 4. DISCUSSION

This study aimed to explore the effect of ethical leadership on bankers' innovative work behavior, with a particular focus on understanding the role of bankers' resilience as a mediating factor. In the context of the banking sector, where employee innovation is increasingly recognized as crucial for competitive advantage, both managers and researchers are striving to unravel the factors that foster innovative behaviors among bankers. This study contributes to the existing body of knowledge by elucidating how ethical leadership influences not only the personal attributes of employees, such as resilience but also their professional behaviors, including their propensity for innovation (Afsar et al., 2014). Drawing upon prior research (e.g., Özsungur, 2019; Tahir, 2020; Wen et al., 2021), the findings of this study reinforce the notion that ethical leadership plays a pivotal role in enhancing bankers' innovative work behavior, thereby underlining the significance of ethical leadership in promoting a culture of innovation within the banking industry.

The study's findings indicate a significant relationship between ethical leadership and bankers' resilience, suggesting that leaders grounded in ethical principles and resilience are better positioned to nurture these qualities in their employees. MacIntyre et al. (2013) emphasize that fostering resilience among employees necessitates leaders

who not only embody ethical values but also demonstrate perseverance, acceptance, and a willingness to face challenges head-on. This accentuates the critical role of ethical leadership in promoting resilience, highlighting how leaders' foundational values and behaviors can significantly influence the development of resilience within their teams.

Previous research has delved into the mediating role of bankers' resilience, yet exploring how ethical leadership influences bankers' innovative work behavior, particularly through the mediation of resilience and the moderation by managers' gender, remains uncharted territory. While Ahmer (2020) identified resilience as a mediator between ethical leadership and workplace bullying, the specific link to bankers' innovative work behavior was overlooked. Similarly, Anser et al. (2020) highlighted the positive effect of polychronicity on employee creativity, with resilience mediating this effect, yet did not connect these findings to the realm of ethical leadership. Phan (2019) discovered that individual resilience could moderate the adverse effects of exhaustion on innovative work behavior, a relationship yet to be explored within the context of ethical leadership. Additionally, Malik and Garg (2020) observed that resilience mediated the relationship between learning organization and work engagement, further suggesting potential avenues for examining resilience within the scope of ethical leadership and its impact on innovation and engagement in the banking sector.

The existing literature on the mediating role of bankers' resilience is limited. Ungar (2013) suggests that resilience can be enhanced by supplying necessary resources for task completion and through the demonstration of ethical behavior by leaders and peers. This implies that when individuals witness ethical conduct within their work environment, they are likely to exhibit increased resilience and engage in innovative work behaviors. This concept is reinforced by social learning theory, which posits that individuals learn, and replicate behaviors observed in their superiors. This theory points out the importance of ethical modeling in the workplace, highlighting that individuals are influenced not just by direct interactions but also by the observed actions of their leaders, fostering a culture of resilience and innovation through ethical leadership.

While ethical leadership is recognized for enhancing bankers' resilience (Walumbwa et al., 2010), the study reveals that the impact of ethical leadership on employees' resilience varies signifi-

cantly with the leader's gender. Ethical leadership exhibited by male leaders is perceived to exert a more substantial influence on bankers' resilience compared to that of female leaders, a discrepancy attributed to traditional perceptions of authority and stability, as well as societal norms and cultural expectations. Historically, male leaders are viewed as possessing greater authority and stability (Eagly & Johnson, 1990), and they tend to receive more attention and admiration for their ethical commitments (Rudman & Phelan, 2010). Additionally, male leaders are often expected to be more transformative in demonstrating ethical leadership qualities due to entrenched cultural expectations (Eagly & Karau, 2002). However, Eagly et al. (1995) contend that leadership effectiveness is also contingent upon the gender composition of the work environment, noting that female leaders may experience reduced effectiveness in male-dominated settings. This discloses the complex interplay between gender, societal expectations, and the perceived impact of ethical leadership on resilience.

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## CONCLUSIONS

This study explored the intermediary role of ethical leadership in influencing the innovative work behavior of bankers, focusing on the transmission effect at the individual level through the resilience of bankers. It provided an immaculate interpretation of how ethical leadership affects the innovative work behavior of bankers, addressing the need for an enhanced understanding of the psychological mechanisms involved. The study identified that ethical leadership from male leaders impacted the resilience of bankers more significantly than from female leaders, particularly when employees expected high ethical standards in leadership. This result corresponded to the significant relationship between the effectiveness of leadership of varied genders and specific gender-dominated environments.

Future investigations could incorporate additional mediating factors, drawing from diverse theoretical perspectives such as work engagement, extrinsic motivation, and intrinsic motivation, to deepen our understanding of the relationship between ethical leadership and the innovative work behavior of bankers. The data collection occurred in Thailand, where the influence of traditional Thai culture may have played a role. Different insights into ethical leadership studies might emerge in alternative contexts. To validate the study's findings, future research might explore a variety of nations.

## AUTHOR CONTRIBUTIONS

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## INSTITUTIONAL REVIEW BOARD STATEMENT

The study was conducted in accordance with the Declaration of Helsinki and approved by the Ethics Committee in Human Research Walailak University, Thailand (approval number: WUEC-22-184-01 date of approval: 29 September 2022).

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