

Autonomy, Motivation, and Knowledge as Catalysts for Innovation in Nepalese Banking

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ABSTRACT

The research paper will explore how autonomy, intrinsic motivation, diversity of knowledge, and individual absorptive capacity (IAC) encourage the behavior of innovative work (IWB) among employees in Nepal banking industry. Based on a micro-foundational view on absorptive capacity, we conceptualize individual absorptive capacity (IAC) in terms of two aspects, including Potential Absorptive Capacity (PAC-ind) and Realized Absorptive Capacity (RAC-ind) and suggest Autonomy at Work (AW) as a modifying variable. The data related to the above scales is gathered through a survey by means of validated, translated/back-translated scales of IAC, Diversity of Prior Knowledge (DPK: education, work experience, life experience), Intrinsic Motivation (IM), IWB, and AW. The instrument was reviewed by experts, piloted and common method bias checks. The responses obtained among the managers employed in commercial banking organizations were analyzed using PLS-SEM (SmartPLS), which measured reliability, convergent/discriminant validity, and structural correlation. The findings indicate that six out of nine hypotheses were accepted. PAC-ind RAC-ind had a positive and significant correlation, and RAC-ind IWB effect was strong, which means that innovation is achieved by the transformation and implementation of knowledge and not by its acquisition. The enhancement of PAC-ind by DPK was positive, whereas it was not enhancing RAC-ind or IWB, which supports the necessity of structured learning processes. IM even increased PAC-ind and not RAC-ind indicating that motivation starts learning and needs facilitating conditions to be applied. AW enhanced IM and greatly empowered the RAC-ind → IWB direction (moderation), highlighting empowerment as the step towards transforming applied knowledge into innovation. In general, the results place IAC with the help of autonomy and motivation in the core of developing the employee-led innovation in Nepalese banks, and provide practical recommendations to HR policies regarding the role of empowerment, learning, and management of innovation.

Keywords: *Empowering Innovation, Influence of Autonomy, Motivation, Individual Absorptive Capacity, Knowledge on Absorptive Banks.*

1. Introduction

With the advent of globalization and the fast change in technology, innovation has become the main pillar of organizational development and competitive advantage especially in the knowledge-intensive industries like in the banking sectors. Digital disruption, changing customer expectation and regulatory changes are increasingly pressuring banks in Nepal, requiring not only technical upgrades, but also innovative behavior by the employees. Innovative behavior at work can be defined as development, advocacy, and adoption of new ideas that are willing to enhance the processes and results of the workplace (George and Zhou, 2001). Researchers claim that the main factors influencing such behavior on the individual level are autonomy, self-motivation, diversity of knowledge, and capacity to absorb (Santoro et al., 2020). Among them, Individual Absorptive Capacity (IAC) has become a very important element in determining the level of innovation in the workplace.

Cohen and Levinthal (1990) probably pioneered the concept of absorptive capacity when they described absorptive capacity as the capacity of an organization to acknowledge the usefulness of external knowledge, absorb it, and utilize it to gain commercial advantage. Though it was initially understood as an organizational-level construct, later studies showed that the very basis of absorptive capacity is individual since employees are the major players in obtaining, interpreting, and applying knowledge (Lane, Koka, and Pathak, 2006). Zahra and George (2002) redefined absorptive capacity into two categories Potential Absorptive Capacity (PAC) which refers to the

acquisition and assimilation of knowledge and Realized Absorptive Capacity (RAC) which refers to the ability of transformation and exploitation of knowledge. These dimensions when implemented individually form IAC, an ability of an employee to receive and implement knowledge in a manner that is considered innovative. The IAC is most applicable in the situation of Nepalese banking institutions, where the process of innovation is not only technology-driven but also the ability of the employees to transform the knowledge into innovative solutions.

Nevertheless, a number of Nepalese banks continue to have highly hierarchical systems, which restrict employee independence, experimentation, and access to new ideas (Majhi et al., 2020). Even though the employees might be technically knowledgeable, they lack intrinsic motivation and freedom of decision making, thus reducing their capacity to exhibit innovative behavior. This demonstrates a very significant lapse in the understanding of how such aspects like autonomy, motivation and knowledge diversity affect individual absorptive capacity in the Nepal banking sector. Previous research on the subject of absorptive capacity has been largely based on organizational routines and processes without considering micro-level psychological and behavioral elements that motivate the employee to innovate (Bedford et al., 2022; Papazoglou and Spanos, 2021).

Moreover, the studies have highlighted that there is a need to study such dispositional characteristics like need for cognition tendency to like intellectual challenges and proactive personality that influence willingness of an individual to seek and use new knowledge (Fuller and Marler, 2009; Kim, Hon and Crant, 2010). The characteristics predetermine the way employees interact with external information and convert it into creative working results (Wu, Parker, and Liden, 2014). Nevertheless, these aspects are not explored in the South Asian context and especially in the financial institutions of Nepal.

Thus, the study of the role of autonomy at work as a moderator of the association between absorptive capacity and creative activity becomes crucial in facilitating high-performance work systems. Against these gaps, the current research paper will identify the relationship between autonomy, motivation, diversity of knowledge and individual absorptive capacity as facilitators of innovative behavior in the workplace among Nepal banks. It aims to find answers to such crucial questions as: How do knowledge diversity and intrinsic motivation contribute to IAC? What is the relationship between IAC and innovative workplace behavior? Does the autonomy in the workplace increase the influence of IAC on innovation? The answers to these questions will help answer the following questions, thereby providing an insight into the hiring, training, and empowerment strategies that can help in bolstering innovation internally.

This research is important as it has added value to practice and scholarship in two ways. In practice, it provides the Nepalese banks with advice on the formulation of human resource policies that enhance learning, autonomy and intrinsic motivation. In terms of scholarship, it contributes to the innovation literature by investigating the concepts of absorptive capacity at the individual scale in a South Asian emerging economy, which has not been addressed in research in many studies (Chung et al., 2022; Yildiz et al., 2020). Eventually, this study supports the idea that innovation is not merely a structural or technological project but a human potential that flourishes with empowered, motivated and knowledgeable individuals.

2. Theoretical Framework

This section defines the constructs and justifies the hypotheses that make up the conceptual model.

• Individual absorptive capacity

IAC is an offshoot of the concept of CA, advocated by Cohen and Levinthal in 1989. CA was initially defined at the organizational level as the ability of an organization to acquire and assimilate external knowledge, transform it and apply it in the internal environment of that organization (Cohen & Levinthal, 1990).

However, a corporation does not have its own capacity for these skills, but its members do; it cannot act or exist independently of its members (Yildiz et al., 2020). In another work, Yildiz, Murtic, Zander, & Richtner (2019) reinforce that if a company wants to obtain innovative capacity (organizational level), it will depend on individuals, as they are the ones who play the crucial role via IAC. In studies by Zahra & George (2002), IAC is clearly defined and divided into two dimensions: individual potential absorptive capacity (PAC-ind) and individual realized absorptive capacity (RAC-ind), which will be detailed below.

• Individual potential absorptive capacity (PAC-ind) and individual realized absorptive capacity (RAC-ind).

PAC-ind deals with the potential capacity that an individual must have to acquire new knowledge, i.e. to acquire and assimilate knowledge external to the organization in which they are inserted. Acquiring knowledge in the context of PAC-ind is the ability that an individual has to seek, identify, evaluate and recognize new knowledge generated externally to the company, coming from suppliers, customers, markets, cultures, new technologies or any opportunities that may be potential or relevant in favor of the company (Lowik, Kraaijenbrink, & Groen, 2016, 2017; Majhi et al., 2020). Assimilating means analyzing, interpreting, understanding external information,

processing the acquired knowledge and evaluating whether it matches or adapts to the organizational context in which it is inserted (Lowik et al., 2016, 2017; Zahra & George, 2002). In this dimension, it must also be clear whether the knowledge is transferable and understandable to other organization members (Lowik, Kraaijenbrink, & Groen, 2012, Lowik et al., 2017).

- **Diversity of prior knowledge**

Individuals recognize the quality of new knowledge, understand its contexts, explore it, understand where and how it can be incorporated for innovation to the extent and based on prior knowledge and diversity of experiences (Ojo, Raman, & Chong, 2017; Smith, Collins, & Clark, 2005). Lowik et al. (2017, p. 1328) defined DPK from three sources: “the variety of knowledge that an individual possesses, resulting from education, work experiences and life experiences.” The greater and broader this diversity, the greater the possibility of learning new and different information domains and understanding others (Lowik et al., 2012; 2017).

- **Intrinsic motivation**

Motivation concerns aspects of activation and intention, such as energy, direction and persistence to do something. It is what makes the individual produce something, but for this purpose, there are two types of triggers or impulses: internal and external. According to Li et al. (2018), IM facilitates the willingness to take risks and challenges, mobilizes efforts and evokes perseverance. In this way, intrinsically motivated people do not work for the reward but for the pleasure of the activity because it is interesting for the person.

- **Innovative behavior at work**

To maintain an advantage in the market, organizations must have employees who develop and implement new ideas, approaches or procedures, that is, they need to have innovative behavior at work (Majhi et al., 2020).

- **Autonomy at work**

Autonomy at work (AW) can be characterized by making decisions independently or flexibly and with a certain degree of freedom in the individual’s work activities (Majhi et al., 2020). Studies on AW have been unfolding since 1976, with the research of Hackman and Oldham, who analyzed the amount of freedom and independence an individual has in carrying out their duties in their work environment (Morgerson & Humphrey, 2006).

- **Research hypotheses and conceptual model**

Figure 1 below shows the conceptual model of the research, the hypothesis of which is justified below. The initial hypothesis is not new because the connection between PAC-ind and RAC-ind is already examined by such scholars as Majhi et al. (2020), Ojo et al. (2017) and Lowik et al. (2012, 2016, 2017), that is: Conceptual model of the study is based on theoretical knowledge that the individual absorptive capacity (IAC) is a key factor in promoting the innovation behavior at work (IWB). The assumption is that employees initially generate external knowledge which is then transferred and utilized in work situations to initiate innovation. Thus, it is theorized that those who possess greater amounts of Potential Absorptive Capacity (PAC-ind), or those who have the capabilities of acquiring and integrating knowledge, are more prone to developing Realized Absorptive Capacity (RAC-ind), or that, which constitutes the capacity to transform and utilize the previously obtained knowledge.

This basic premise gives rise to the hypothesis that PAC-ind has a positive effect on RAC-ind, and more importantly, that RAC-ind has a direct correlation with innovative work behavior since individuals with the ability to utilize knowledge have greater chances of creating, circulating and transferring new ideas within the business environment. In addition, the model incorporates Diversity of Prior Knowledge (DPK) which is broken down into educational background, work experience and life experience as one of the important antecedents of absorptive capacity. The variety of educational experience of employees is supposed to have a more extensive cognitive base that will allow them to acquire new knowledge.

On the same note, individuals who are experienced in their line of work might have gained a greater insight into professional practices, which would increase their knowledge assimilation capability. Personal adaptability and problem-solving abilities, in their turn, are associated with life experience. It is postulated, therefore, that each of the three dimensions of DPK has a positive effect on PAC-ind. It is then theorized that DPK can also be associated with and affect the transformation and application of knowledge providing that innovative work behavior is directly related to and affected by DPK given that people with more extensive experience background are more inclined to think and act innovatively.

The model contains intrinsic Motivation (IM) as a psychological force of learning and innovation. Internal satisfaction of employees with their work is considered to make them more willing to learn and absorb knowledge, which is why it was hypothesized that IM has a beneficial effect on PAC-ind. As well, motivated employees might be more willing to use knowledge and therefore the hypothesis that IM has a positive relationship

with RAC-ind. was proposed. Thus, the hypothesis goes that AW has a positive correlation with IM. In addition to this direct effect, AW is also likely to facilitate the relationship between RAC-ind and IWB that will include AW as a moderating variable. It is believed that employees with applied knowledge and autonomy have a higher chance to perform innovative behavior because autonomy will enable them to create and implement new ideas without any limitation.

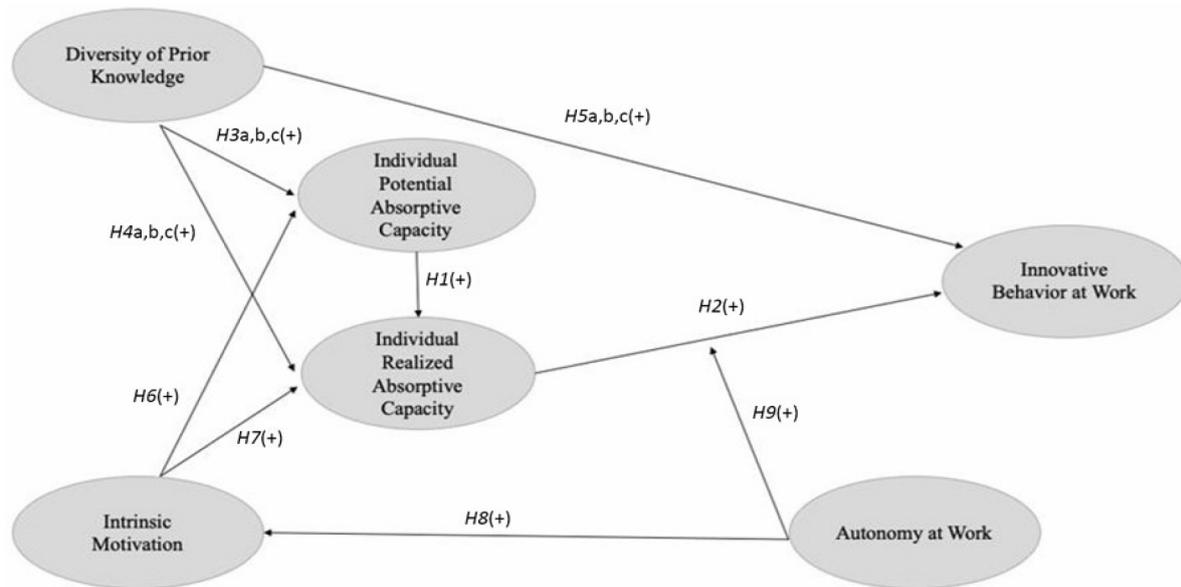


Figure 1. Conceptual Model

3. Methodological Procedures

The scale used in this research was well constructed to measure five important constructs such as Individual Absorptive Capacity (IAC), Diversity of Prior Knowledge (DPK), Intrinsic Motivation (IM), Innovative Work Behavior (IWB), and Autonomy at Work (AW). The operationalization of each construct was based on validated multi-item scales that were based on existing literature. Based on the recommendations of Cha, Kim and Erlén (2007), all the measurement items obtained out of foreign researches were translated and re-translated to achieve semantic equivalence in the Nepalese banking environment. The IAC scale has been adapted along the framework of Zahra and George (2002) that assumes two dimensions Potential Absorptive Capacity (acquire and assimilate) and Realized Absorptive Capacity (transform and apply) that are measured on the basis of a five-point Likert scale. DPK construct consisted of three dimensions: education level, work experience, and life experience, partly borrowed, but with some modifications by Ojo et al. (2017), and further items redefined following expert approval.

Three items were used in the measurement of Intrinsic Motivation (IM), which were based on the Gagné and Deci model in 2005, but they were modified to represent personal interest and enjoyment in work. Innovative Work Behavior (IWB) was conceptualized as a second-order construct, the scores of which were expected to indicate idea exploration, generation, promotion, and implementation based on a frequency-based Likert scale. The dimension of Work Design Questionnaire developed by Morgeson and Humphrey (2006) was used to measure Autonomy at Work (AW) which entails autonomy in task planning, decision making and executing method. A marker variable that could be used to reduce common method bias (CMB) was added, according to Chin et al. (2013). A pilot test involving 50 banking professionals was run before the main survey to determine the clarity, structure of the factors and reliability and thus the instrument was refined and finalized.

4. Results

The sample population used in the study was consisting of highly professional participants who had mature leadership experience in the Nepalese banking sector. The mean age of the sample was about 50 years and their professional experience was more than 30 years with their present leadership position of more than six years. It means that the capabilities related to innovation were evaluated in experienced employees who have profound institutional knowledge and managerial roles. The education levels were also good, 44 percent had a bachelor degree and 53 percent had postgraduate qualification, the competency requirement of Nepal commercial banks.

In order to attain reliability of the results, the study also tested Common Method Bias (CMB) through Harman single factor test. The former one contributed to the total variance only 23.4 percent, which proves

that the method bias is not an issue. An analysis of supplementary markers of interest (Chin et al., 2013) also showed that there were minor differences in path coefficients, which means that observed relationships between constructs were real rather than exaggerated due to measurement errors. The indicators of validity and reliability were statistically significant. The square root of the values of the AVE was set as the discriminant validity, which were higher than the inter-construct correlation (Hair et al., 2017). Furthermore, convergent validity was established at all the AVE value of more than 0.5 with Composite Reliability (CR) value higher than 0.7 which indicated an internal consistency in constructs. These findings justify the applicability of the model to the Nepalese banking environment, in which cognitive and motivational aspects of staff are critical to innovation.

The outcomes of the structural model showed high excellence of explanation. R² values showed that the absorbed capacities accounted 43 and 50 percent of variation in Realized Absorptive Capacity (RAC-ind) and Innovative Work Behavior (IWB), respectively, which is a significant influence. Intrinsic Motivation (IM) and knowledge diversity (DPK) were also among the factors that explain 21% of the variance of Potential Absorptive Capacity (PAC-ind), which also emphasized the psychological basis of innovation among banking professionals. The relationships were tested with six out of nine relationships being confirmed. It is worth noting that RAC-ind became one of the key intermediaries between motivation and knowledge and innovative behavior, which means that not having knowledge but the possibility to transform it and utilize it will make innovation possible in banks.

The moderating role of Autonomy at Work (AW) was also significantly found (0.193, p = 0.005) and it implies that the employees in Nepalese banks are more inclined to demonstrate innovative behaviors once they have the freedom of making decisions. This is more so when there are hierarchical structures in banks where much empowerment is not a common practice. This moderation analysis also demonstrated the positive relationship between RAC-ind and IWB improves significantly when the autonomy is high. This means that the top management in Nepalese banks ought to improve independence to unleash innovation among experienced employees. Full mediation effects were also found as the findings indicated that absorptive capacity is a definitive process whereby motivation and knowledge are transformed into innovation. Overall, the findings emphasize the fact that in Nepalese banks, innovation does not rely on resources, but on the ability of people to internalize knowledge, their intrinsic motivation, and the freedom provided by the organization. To stay competitive in digital transformation, banks should be able to develop these internal human factors to ensure constant innovation in the workplace.

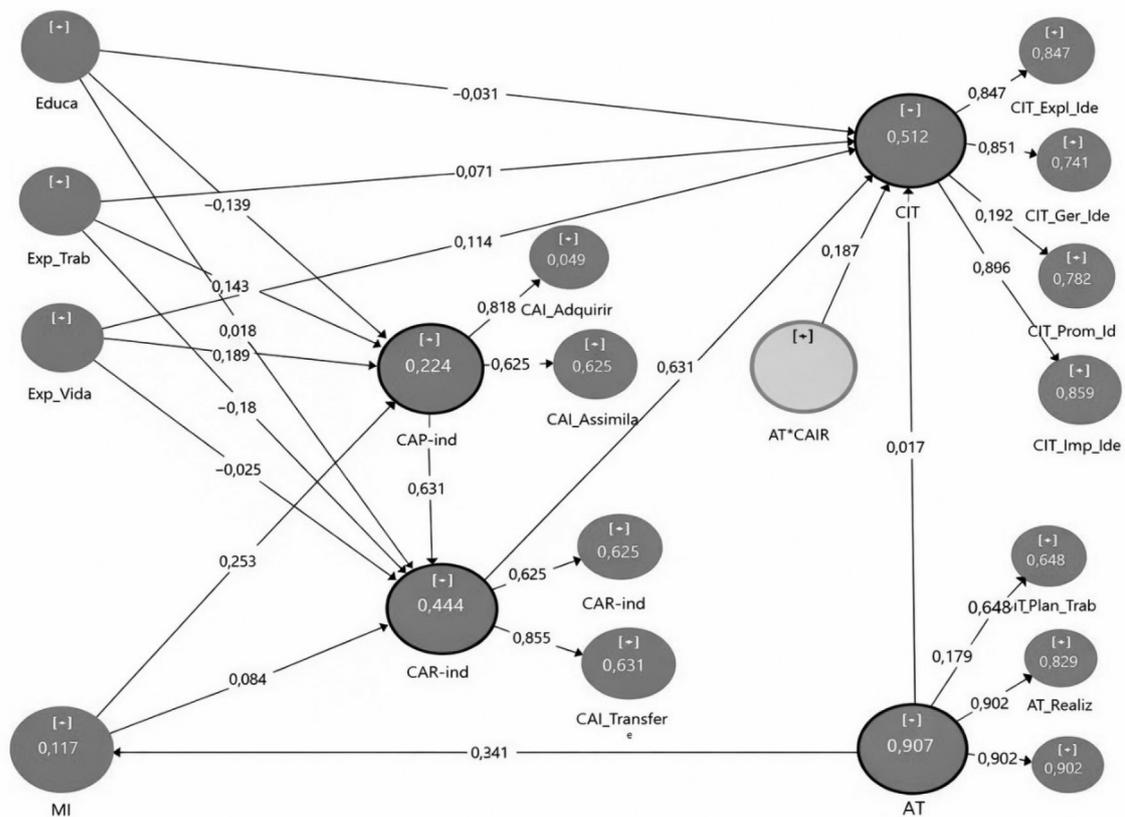


Figure 2. Structural Model

Table 1. Matrix of correlations with construct formative education

Construct of the structural model	1	2	3	4	5	6	7	8
1- Autonomy at Work	0.847							
2- PAC-ind	0.212	0.812						
3- RAC-ind	0.199	0.671	0.674					
4- IBW	0.178	0.665	0.676	0.843				
5- Education	0.030	0.199	0.155	0.091	F			
6- Work experience	0.161	0.202	0.232	0.222	0.341			
7- Life experience	0.196	0.329	0.219	0.291	0.105	0.781		
8- Intrinsic motivation	0.097	0.241	0.315	0.437	0.294	0.306	0.831	
9- Intrinsic motivation	0.341	0.676	0.793	0.377	0.700	0.616	0.700	
Average variance extratascted	0.717	0.671	0.793	0.735	0.622	0.597	0.700	
Composite reliability	0.885	0.801	0.868	0.911	0.829	0.837	0.871	
Average variance extracted	0.717	0.671	0.793	0.735	0.622	0.597	0.677	

Table 2. Structural model results

Structural relations	Hypothesis	Effect size (f^2)	Path coefficient	Standard error	t-value	p-value	Q ² predict.	R ² ajust.
PAC-ind → RAC-ind	H1(+)	0.553	0.637	0.064	9.89	0.000	0.078	0.319
Educa → RAC-ind	H4a(+)	0.005	0.048	0.073	0.65	0.518		
Work Exp → RAC-ind	H4b(+)	0.000	0.015	0.071	0.20	0.841		
Life Exp → RAC-ind	H4c(+)	0.000	0.020	0.074	0.27	0.786		
IM → RAC-ind	H7(+)	0.031	0.050	0.081	1.10	0.272	0.035	
Educa → PAC-ind	H3a(+)	0.023	0.147	0.074	2.06	0.039		0.135
Work Exp → PAC-ind	H47(+)	0.147	0.202	0.091	2.22	0.250		
Life Exp → PAC-ind	H3c(+)	0.022	0.271	0.054	0.61	0.540		
IM → PAC-ind	H7(+)	0.015	0.102	0.078	1.34	0.302	0.155	
Educa → IBW	H5a(+)	0.015	0.061	0.062	0.93	0.071		0.190
Work Exp → IBW	H7t(+)	0.071	0.114	0.075	0.95	0.302		
Life Exp → IBW	H6c(+)	0.079	0.062	0.090	1.03	0.302		
RAC-ind → IBW	H8(+)	0.071	0.071	0.071	0.95	0.343	0.190	
AW*CAR-ind → IBW	H9(+)	0.122	0.155	0.079	10.24	0.000		
AW → IM	H8(+)	0.120	0.344	0.066	4.85	0.000		0.190
Composite reliability	0.335	0.885	0.803	0.857	0.911	0.827	0.135	
Average variance extract	0.122	0.071	0.155	0.076	0.190	0.090	0.019	0.190

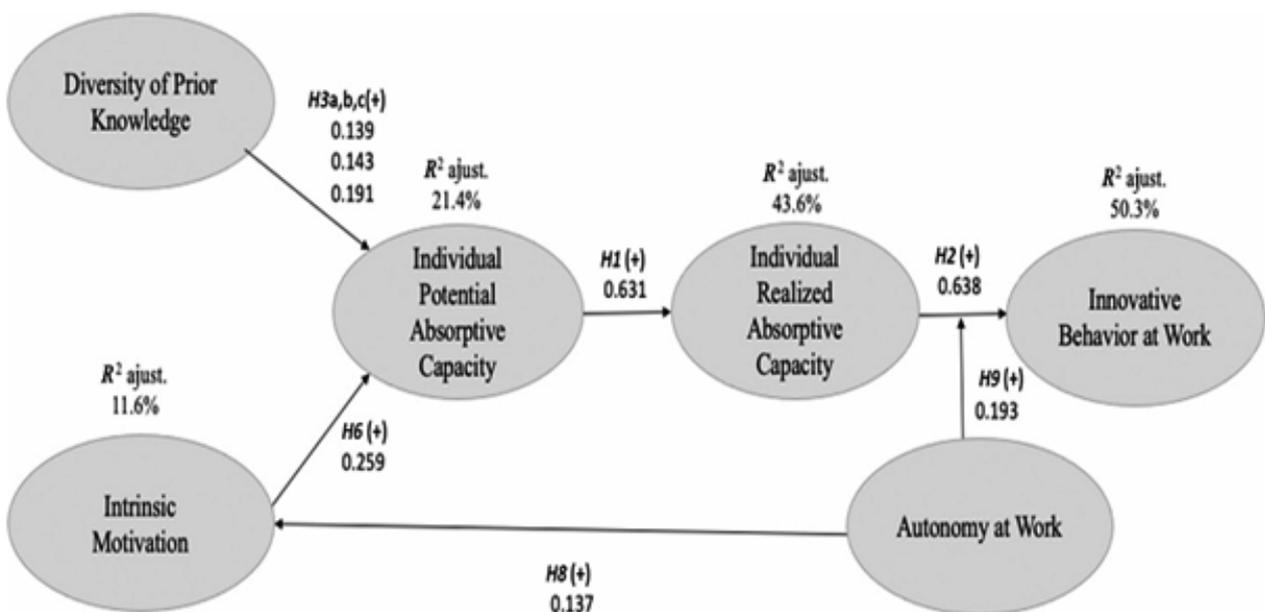


Figure 3: Structural model with confirmed hypothesis

Results and discussions

The findings of the structural model proved that six of the nine hypotheses were accepted, and that absorptive capacity, autonomy, motivation, and knowledge play a critical role in the process of innovative behavior in employees of Nepalese banks. The fair consistency between Potential Absorptive Capacity (PAC-ind) and Realized Absorptive Capacity (RAC-ind) (H1) proved the fact that the efficient acquisition and assimilation of knowledge endow employees with a more significant ability to transform and use it in the organizational processes, which is consistent with the previous results of Majhi et al. (2020), Ojo et al. (2017), and Lowik et al. (2017). Also, RAC-ind revealed the significant direct effect on the Innovative Work Behavior (IWB) (H2), which confirms that innovation in the banking industry is achieved through the implementation of knowledge as opposed to its possession (Smith et al., 2005; Zou et al., 2018). Another finding of the study was that Diversity of Prior Knowledge (DPK) such as education, work experience and life exposure positively affected PAC-ind (H3), as views have shown that different experiences lead to improved learning potential (Cohen and Levinthal, 1990). Nevertheless, the influence of DPK did not differ significantly on RAC-ind or IWB (H4 and H5) and it indicates that knowledge diversity should be directed through organized absorption mechanisms to add to the innovation since raw experience alone is not supported by applied creativity in Nepalese banks.

The intrinsic Motivation (IM) was also a highly predictive variable of PAC-ind (H6), meaning that intrinsically motivated employees are more eager to learn and acquire new knowledge, which is why prior studies by Yildiz et al. (2019) and Tian and Soo (2018) supported the hypothesis. On the other hand, IM did not have a direct influence on RAC-ind (H7), meaning that although learning is initiated by motivation, it should be converted into application with the help of organizational mechanisms. IM (H8) was positively affected by Autonomy at Work (AW), which is in line with research that autonomy contributes positively to internal motivation and engagement (Welter et al., 2020). Above all, the relationship between RAC-ind and IWB (H9) was moderated by AW and demonstrated that employees are more likely to apply the innovative ideas based on the absorbed knowledge in case they are provided with the freedom of making these decisions. This mitigating impact has never been tested in the literature of innovation before and that is why autonomy is a driver that converts knowledge into innovation in a hierarchical industry like banking. In general, the results support the idea that innovation in Nepal based financial institutions is not created by the knowledge itself but it is a product of absorptive capacity, independence, and intrinsic motivation, and human centered innovation approaches in the banking culture should be used.

Conclusion

The main aim of the study to examine the impacts of the Individual Absorptive Capacity (IAC) on the Innovative Work Behavior (IWB), was met. The study created an expansive and so far uncharted conceptual framework by incorporating constructs that included Potential Absorptive Capacity (PAC-ind), Realized Absorptive Capacity (RAC-ind), Diversity of Prior Knowledge (DPK), Intrinsic Motivation (IM) and Autonomy at Work (AW) in the banking Nepal setting. The results confirm the position, that RAC-ind has the biggest impact on IWB, that is, knowledge possession does not make an individual become innovative in banks but the capability to transform and utilize the knowledge in practice (Cohen and Levinthal, 1990; Lowik et al., 2017). Moreover, the role of PAC-ind, DPK, and IM on innovation is indirect in that it fosters the ability of the employees to learn and to adapt. Although PAC-ind was supported by education and work experience, they did not significantly affect RAC-ind and IWB, which implies that knowledge diversity is insufficient to drive innovation without organizational structures (Ojo et al., 2017). The study also reveals that IM has a positive impact on PAC-ind, and none on RAC-ind, which means that motivation is a starting point of the learning process, yet it needs autonomy and a hands-on approach to lead to innovation (Yildiz et al., 2019; Tian and Soo, 2018). An important contribution of this research is that it seeks to identify Autonomy at Work (AW) as a moderating variable to strengthen the relationship between RAC-ind and IWB. Greater autonomy has a substantial effect on the readiness of employees to implement absorbed knowledge in innovative banking services and digital solutions and process improvements, as this has not been observed in the existing literature (Welter et al., 2020).

These lessons have great managerial implications, particularly to Nepalese banks that attempt to stay competitive in the digital age of transformation and changing customer expectations. The instrument that emerged in this study can be utilized in the process of diagnosis at departmental or institutional stages to determine the innovation preparedness. The study has had limitations, even though its useful, including the lack of a probabilistic sample and cross-sectional design which can also impact generalizability. It is recommended that future studies on the topic be conducted on IAC within the setting of the private financial institutions, longitudinal studies and include other variables like the organizational commitment and the leadership style. In the end, the research has its theoretical and practical implications as it provides a set of guidelines on how banking institutions may plan training, development, and empowerment programs aimed at developing knowledge-based and innovation-driven workforce.

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