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A Qualitative Study of the Innovative Work Behaviours of Bank Employees

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Abstract   This study explores how innovative work behaviour emerges in the organisational context, through which processes it is implemented, the cultural factors that ensure its continuity, the main factors that hinder the behaviour and its consequences from a qualitative perspective. In the existing literature, innovative work behaviour has mostly been examined using quantitative approaches and in relation to certain variables, but qualitative studies on how this behaviour is experienced in depth and contextually by employees are quite limited. Therefore, this study aims to fill this theoretical gap by revealing the internal dynamics of innovative work behaviour and guiding practitioners in creating environments that support innovative behaviour. Data for this qualitative research were collected through focus group discussions, in-depth interviews, and document analysis. A focus group discussion was held with six employees working at a public bank in Ardahan. An in-depth interview was conducted with an employee working at a private bank in Istanbul, and data were also collected from another employee working at a different private bank in Istanbul through written responses to a semi-structured question form. Because of the data analysis, a total of five distinct themes emerged. These themes include the implementation method and process of innovation, the sustainability of innovative culture, key points hindering innovative behaviour, the source and rationale of innovation, and the outcomes of innovative behaviour. Each of the five obtained themes reflects various dimensional perspectives on innovative work behaviour of bank employees.

A Qualitative Study of the Innovative Work Behaviours of Bank Employees

Enterprises exert intense efforts to survive and grow in the increasingly competitive business world. Over time, the methods and elements of competition have become highly diverse. In the past, simply producing and differentiating products and services was sufficient to compete. However, there have been periods when the importance of quality has become paramount. With the increase in digital activity in the early 2000s, digital technologies were used to optimise business flows. Currently, digital processes have become the new norm, and digital technologies have become an accepted fact of business for organisations (Ritter & Pedersen, 2020). Therefore, innovative thinking in products and services, production processes, business practices, and marketing activities and reflecting this mindset to the customer has become a necessity. Customers have numerous alternatives; thus, they have the opportunity to choose among enterprises. The opportunities available to customers drive enterprises to think more innovatively. The innovative thinking of enterprises, adding innovation to their processes and, consequently, offering innovative products and services, is not solely the responsibility of top management. Indeed, the ability of employees involved in organisational activities to develop creative ideas, implement these ideas with the support of top management, and make innovative updates in products and services in line with customer demands can play a significant role in achieving a sustainable competitive advantage (Elidemir et al., 2020). Encouraging innovation across all levels of the organisation has emerged as a key strategic focus in today's competitive landscape (Katz, 2025). Companies that successfully harness the creative potential of their workforce to develop and execute innovative initiatives are better positioned to remain agile and competitive during constant environmental change (Caligiuri, 2025). Within this framework, important questions that need to be investigated include whether employees possess innovative work behaviour, their willingness to exhibit this behaviour, the factors that may influence innovative work behaviour, the areas where innovative work behaviour predominantly emerges, the potential outcomes of innovative work behaviour, and whether top management provides support to employees for the emergence of innovative work behaviour. This study aims to answer the aforementioned questions, and in this context, an exploratory research on innovative work behaviour has been presented. As a result of the literature review, while studies on innovative work behaviour exist, The greater part of these studies generally focus on examining the relationships between employees' innovative work behaviour and other individual and organisational variables. In this study, innovative work behaviour is the sole variable of the research, and the aim was to conduct an in-depth investigation to obtain findings that would contribute to the literature. Additionally, quantitative research methods were applied to the studies in the literature. In contrast, in this study, a qualitative research method is adopted, focusing solely on a comprehensive investigation of employees' innovative work behaviour. Conducting an in-depth investigation into employees' innovative work behaviour will provide more diversified insights into innovative work behaviour. In the Turkish literature, some qualitative studies have been conducted on innovative work behaviour. In one of these studies, Karamanlıoğlu et al. (2024) conducted in-depth interviews with employees working in the education sector to investigate the role of metacognitive awareness in exploring the relationship between innovative work behaviour and creative self-efficacy.

Karamanlıoğlu & Şenkul (2024) conducted a study in which they investigated how digital leadership contributes to the development and maintenance of innovative behaviours in the workplace. In this study, in-depth interviews were conducted with experts working in information and communication technology (ICT) firms in the IT sector. Sönmez & Yıldırım (2014) conducted a qualitative study on innovative work

behaviours and the factors influencing these behaviours. Data were collected through in-depth interviews with nurses working at a university hospital, and findings regarding the presence of innovative behaviours were obtained. The factors affecting innovative work behaviours were categorised into four main headings; occupational, individual, organisational, and environmental. Kavas (2017) conducted a study to identify whether employees with innovative personality traits exhibit creative/innovative behaviours and explore the factors influencing innovative behaviour. The study used both quantitative and qualitative research methods. In-depth interviews were conducted with individuals from various companies operating in the electronics sector. Kırmızı & Özpeynirci (2025) conducted a study to explore the role of self-compassion in the impact of positive/negative affect on innovative work behaviour, utilising both quantitative and qualitative research methods. In this context, in-depth interviews were conducted with female entrepreneurs. Eroğlu et al. (2018) carried out a study examining how innovative behaviours influence conflicts and intend-to-leave among colleagues, utilising both quantitative and qualitative research methods. Focus group meetings were held with employees working in a public organisation in the defence industry in Ankara. In the Turkish literature, studies that have applied qualitative research methods primarily associate innovative work behaviours with other variables. Some studies have investigated the factors influencing innovative work behaviours using qualitative research methods. In these studies, more detailed research focused solely on innovative work behaviours can be observed. The current study includes a detailed and exploratory investigation of innovative work behaviours, it is expected to make significant scientific contributions to the findings of the aforementioned studies. As mentioned above, the majority of studies on innovative work behaviour have been conducted using quantitative methods, and BOT has been examined in relation to individual and organisational variables. However, a significant number of these studies fail to grasp the contextual and process-based nature of innovative work behaviour. In particular, questions such as how employees perceive these behaviours, in what kind of organisational and individual dynamics they emerge from, and under what conditions they are supported or suppressed require a more in-depth and exploratory approach. In this context, the limited number of qualitative studies in the literature makes it difficult to develop a comprehensive understanding of the nature of innovative work behaviour. The main research question of this study is as follows:

RQ: How is innovative work behaviour made sense of by employees within the organisational context and what are the interactional and structural dynamics influence the emergence, persistence, and consequences of these behaviours?

Theoretical Framework

Innovative work behaviour is defined as the behaviour of employees to create, establish, and implement new ideas intentionally at work within a group or an organisation for helping to perform (Janssen, 2000). Employees' innovative work behaviour can be seen as a self-initiated, multidimensional behaviour that generates new ideas in terms of critical thinking, recognising current and potential problems, discovering opportunities and solutions, and developing new methods and procedures that will enhance organisational performance (AlEssa & Durugbo, 2022). Because of this behaviour, innovative employees are not expected to be satisfied with current conditions or the status quo. Employees continue to seek positive and new ideas to improve work methods and processes (Siregar et al., 2019). By introspection of the results of a current task, employees can enhance their expertise and abilities for similar tasks in the future. In the same way, current actions can be updated by reflecting on experiences with related previous activities (Messmann & Mulder, 2012). Rather than focusing on whether a product is wholly innovative or not, innovative work behaviour

is thought to be ongoing and focused on the relative level of originality of each given output (Prieto & Pérez-Santana, 2014). It can be observed that innovative work behaviour is examined in four dimensions. These dimensions are idea exploration, idea generation, idea championing, and idea implementation. The innovation process begins with the discovery of opportunities or the identification of problems. The factor that triggers the urge to innovate may be an emergency requiring immediate intervention or the thought of improving current conditions (de Jong & den Hartog, 2010). In line with this idea, Drucker (1985) categorised the sources of opportunities that could trigger the urge to innovate into seven categories that may arise both within and outside the business and industry. These sources are the unexpected and unexpected failures, innovation based on process needs, the incongruity between actual reality and the desired reality, changes in market or industry structures, changes in mood, perception, and meaning, changes in demographics, and, finally, new knowledge. Basadur (2004) stated that developing new ways, rather than relying on basic assumptions when defining problems and seeking solutions, can be considered under the scope of idea exploration. It is stated that idea generation encompasses a broad scope, including both the discovery of new ideas and behaviours related to individuals presenting their ideas (de Jong & den Hartog, 2010). New products, services, technologies, and processes and procedures can be considered within the scope of idea generation (van de Ven, 1986). In the idea generation process, it is crucial to combine and restructure existing knowledge and concepts to address problems or enhance performance (de Jong & den Hartog, 2010). Idea championing refers to promoting an idea within the organisation to achieve future developments. Support involves building coalitions of potential allies by expressing confidence and enthusiasm about success (Galbraith, 1982). Idea championing involves gaining support for generated ideas and involving key organisational members in employee ideas. These members could be managers and immediate co-workers (Veenendaal & Bondarouk, 2015). Idea implementation involves making innovations a regular part of business (Kleysen & Street, 2001). To implement an idea, people must be persuaded, resources must be obtained, and business teams must be formed. Creative thought may involve cognitive capabilities during each phase, from idea exploration to idea implementation (Mumford, 2003). Drawing on Social Exhance Theory, according to the principle of reciprocity, individuals tend to reciprocate the benefits or support they receive, ultimately promoting equilibrium in social exchanges over time (Blau, 1964). When employees perceive that their contributions are met with support and encouragement, this reciprocal social exchange becomes a significant motivator for engaging in innovative work behaviour (Ajmal et al., 2025. Within the framework of this theory, employees may actively participate in innovative tasks in return for the benefits they receive from the organisation, such as support, fairness, and rewards (Hameli et al., 2025; Souki et al., 2025; Ajmal et al., 2025).

The demonstration of the innovative work behaviour described above is important for both employees and organisations. However, it is essential to focus on elements that can promote or obstruct the emergence of this behaviour. One of the primary elements that can impact innovative work behaviour is organisational climate (Imran et al., 2010). Önhon (2019) found that organisational climate has a positive impact on innovative work behaviour. It has been stated that organisational climate is more closely related to idea realisation than to idea generation behaviour. In this regard, it has been stated that in organisations with a positive innovative climate, idea realisation occurs, whereas in organisations with a negative innovative organisational climate, the realisation of ideas is difficult. Similarly, Ahmed et al. (2019) conducted a study on nurses and indicated that nurses have a high perception of organisational climate and revealed that a positive organisational climate could have a positive impact on nurses' innovative work behaviour. Another factor that may influence innovative work behaviour is organisational justice (Akram et al., 2020). Jnaneswar

and Ranjit (2020) have proven that organisational justice has a positive impact on innovative work behaviour. They stated that when enterprises treat their employees fairly, a social exchange relationship is likely to begin, where employees develop a positive perception of support and trust. It has been proposed that employees reciprocate an enterprise's fair approach by displaying positive, productive behaviours that enhance performance. Fadul (2021) found that procedural justice has a positive impact on innovative work behaviour, whereas distributional justice and interactional justice were found to have no effect on innovative work behaviour. Other factors are also expected to influence employees' innovative work behaviour. Several other factors have been identified as influencing innovative work behavior, including pay, job autonomy, obligation to innovate (Ramamoorthy et al., 2005), workplace happiness, coworker support (Bani-Melhem et al., 2018), affective commitment, innovative organizational culture, perceived organizational support (Nazir et al., 2019), work engagement (Agarwal, 2014), psychological capital (Ertürk, 2023), self-efficacy (Hameli et al., 2025), leader-member exchange, leader role expectations, systematic problem-solving style, career stage (Scott & Bruce, 1994), communication flow, knowledge flow (Ortega-Egea et al., 2014), job knowledge, contextual knowledge, perceived innovation-reward (Hussain et al., 2020), personality traits (Fırın & Sevim, 2022), psychological empowerment (Canbek & İpek, 2021), management and coworker support, as well as work engagement, psychological empowerment, transformational leadership, and symbolic incentive meaning (Jaruwanakul & Vongurai, 2021). More studies have identified the effects of organisational climate, organisational justice, and organisational support on innovative work behaviour. Factors originating from the organisation, as well as those stemming from individuals and the nature of the job, can also influence innovative work behaviour.

Employees exhibiting innovative work behaviour can provide benefits to the organisation, and other colleagues by enabling them to perform their tasks more effectively (Ramamoorthy et al., 2005; Marampa et al., 2025). The impact of innovative work behaviour at the organisational level is primarily related to performance (Alshahrani et al., 2024; Utomo et al., 2023; Waheed et al., 2017). Shanker et al. (2017) found that innovative work behaviour enhances organisational performance. It was stated that, in order for employees to be innovative, they need support for their ideas and space to express themselves. It has been stated that when idea support and intellectual stimulation are present, the innovation climate will be strengthened, and dynamic opportunities will be provided for employees to pursue new ways of doing things. Utomo et al. (2023) determined that innovative work behaviour has a positive effect on the performance of SMEs. They stated that innovative work behaviour initially begins with the recognition of problems at the individual level and the generation of ideas, and then innovative ideas are applied in organisational practices. The benefits that employees with innovative work behaviour bring to the organisation are not limited to an increase in organisational performance alone. Innovative work behaviour has been found to be associated with knowledge sharing and change management (Adam, 2022), product innovation (Bratianu et al., 2023), and organisational creativity (Sart, 2021). When examining the benefits of innovative work behaviour in the context of employees, it is observed that it has a positive effect on performance (Leong & Rasli, 2014; van Zyl. et al., 2021; El-Kassar et al., 2022). Gökçen & Çetin (2022) conducted a study to investigate the impact of innovative work behaviour on employees' job performance. In this study, the effects of the dimensions of innovative work behaviour—idea exploration, idea generation, idea development, and idea implementation—on job performance were examined. The results of this study revealed that idea generation and idea implementation have a significant and positive effect on job performance. Tunca et al. (2018) investigated the impact of innovative behaviour on task performance in addition to proactive personality traits. The results of this study reveal that as innovative behaviour is exhibited, employee task performance can increase. Al

Wali et al. (2023) investigated the mediating effect of innovative work behaviour on the relationship between employees' dynamic capabilities and job performance. The study found that innovative work behaviour has a positive and significant effect on job performance. Additionally, the research demonstrated that innovative work behaviour acts as a mediator. There are also other benefits that innovative work behaviour provides to employees. It has been revealed that innovative work behaviour is associated with job involvement (Hanif & Bukhari, 2015), digital well-being (Arslan et al., 2023), subjective well-being (Bel, 2022), job satisfaction (Varol & Kılınç, 2021), work engagement (Çavuş, 2023), and subjective career success (Bandar et al., 2019). It would be beneficial to highlight the impact of innovative work behaviour on business model innovation in terms of its organisational outcome. Individuals who exhibit strong innovative work behaviours tend to have a well-developed innovation-oriented mindset, which equips them with dynamic capabilities on a personal level. Despite a changing environment, dynamic capabilities are crucial for the renewal and adaptation of business models (Hock-Doepgen et al., 2025). There has not been extensive research on both individual and organisational outcomes of innovative work behaviour in general. Particularly, studies focusing on organisational outcomes appear to be relatively limited.

When studies on innovative work behaviour in the banking sector are examined, causal relationships are generally observed with other variables. These causal relationships are typically framed as the determinants or outcomes of innovative work behaviours. For example, Khan et al. (2012) examined leadership styles as a precursor to innovative work behaviour. They investigated the effects of transformational, transactional, and laissez-faire leadership on innovative work behaviour. Kör (2016) investigated the mediating effect of self-leadership in the relationship between perceived entrepreneurial orientation and innovative work behaviour. In this context, the effects of self-leadership and entrepreneurial orientation as determinants of innovative work behaviour were examined. Dincer and Orhan (2012) conducted a study investigating the effects of emotional intelligence on innovative work behaviours. Nurjaman et al. (2019) explored the moderating role of job characteristics on the effect of proactive work behaviour on innovative work behaviour. Proactive work behaviour was examined as a determinant of innovative work behaviour. Logacheva and Plakhotnik (2021) investigated the effect of humour climate on innovative work behaviour. In this context, they also examined the impact of variables such as positive humour, negative humour, outgroup humour, and supervisory support. Kör et al. (2021) investigated the effect of perceived organisational innovativeness, self-leadership, behaviour-focused strategies, natural reward strategies, and constructive thought pattern strategies on innovative work behaviour. Yogun (2015) examined the effect of cyberloafing on innovative work behaviour. In this context, the impact of the four distinct capacities of cyberloafing-informational, social, leisure, and virtual emotional capabilities-on innovative work behaviour was investigated. Tri et al. (2019) conducted a study on the relationships among empowering leadership, challenging work environments, creativity, innovative work behaviour, and innovative output. Empowering leadership, challenging work environments, and creativity were considered determinants, while innovative output was evaluated as an outcome. Ojedokun (2012) investigated the effect of perceived fair interpersonal treatment and organisation-based self-esteem on innovative work behaviour. In addition, whether the educational level influences innovative work behaviour is another research question explored. Ariyani and Hidayati (2018) examined the effect of transformational leadership and work engagement affect innovative work behaviour. Rahman et al. (2022) explored the relationships among cyberloafing, person-organisation fit, innovative work behaviour, and employee performance. Cyberloafing and person-organisation fit were considered determinants, while employee performance was addressed as an outcome. Garg and Dhar (2017) examined the mediating role of work engagement in the relationship between leader-member exchange (LMX) and

employee service innovative behaviour. Additionally, they investigated the moderating role of job autonomy in the relationship between work engagement and employee service innovative behaviour. LMX and work engagement were considered determinants of employee service innovative behaviour. In other studies conducted in the banking sector, it is also evident that causal relationships have been established, focusing on the antecedents and outcomes of innovative work behaviour. As stated above, when examining scientific studies on innovative work behaviour in the banking sector, it is generally observed that the research focuses on identifying the factors that determine innovative work behaviour and those that may influence it. Few studies have explored the potential impacts of innovative work behaviour on employees and organisations. This study presents an exploratory investigation into innovative work behaviour, aiming to identify factors that may influence the level of innovative work behaviour and its individual and organisational outcomes. Additionally, studies in the literature have generally been empirical, with a noticeable lack of qualitative methods applied to the investigation of innovative work behaviour. This study employed a qualitative research method, providing a comprehensive approach to understanding innovative work behaviour.

Method

Sample

The sample of the study consists of a total of 6 employees working at two public banks operating in Ardahan, and a total of 2 employees working at private bank branches in Istanbul (Table 1). Bank employees play a significant role in the dynamic and competitive structure of the financial sector. In the rapidly changing banking industry, which is influenced by technologies such as digitalisation, artificial intelligence, and fintech solutions, employees are expected to adapt to these changes and exhibit innovative behaviours. The examination of bank employees' innovative work behaviours provides valuable insights into how innovation can be promoted at both the individual and organisational levels. To investigate these behaviours and collect the research data, Ethical Committee approval was acquired from the Scientific Research and Publication Ethics Committee of Ardahan University (with the Ethics Committee Approval Certificate dated 26.12.2023, E-67796128-000-2300041064).

Table 1
Sample Characteristics

Participant Number	Gender	Bank type	Department	City
P1	Female	Public	Personal loans	Ardahan
P2	Female	Public	Personal loans	Ardahan
P3	Female	Public	Operation	Ardahan
P4	Female	Public	Personal loans	Ardahan
P5	Male	Public	Personal loans	Ardahan
P6	Male	Public	Operation	Ardahan
P7	Female	Private	HRM/recruitment	İstanbul
P8	Male	Private	Insurance	İstanbul

Data Collection Procedure

The qualitative research method was employed in this study. Focus groups, in-depth interviews, and document analysis techniques were used as data collection tools. A literature review was conducted to design semi-structured in-depth interview questions. In this context, six in-depth interview questions were

prepared, considering the information gathered from studies in the literature on innovative work behaviour, as well as the researcher's subjective perception. The questions aligned with the research problem and focused on innovative work behaviour. A focus group discussion was held with six employees working at a public bank in Ardahan. It took place at the bank branch in a calm and quiet environment. This lasted approximately 45 minutes and was conducted inclusively, ensuring that a view was obtained from each participant. It is suggested that for validity and reliability in focus group discussions, an ideal sample size would be at least five and no more than eight participants (Krueger & Casey, 2015). Based on this assumption, the research sample is sufficient. A focus group is a special type of group in terms of size, purpose, procedure, and composition. Focus groups are held to gain a deeper understanding of participants' opinions and feelings regarding a certain concept, issue, product, or service. The selection of participants was based on common characteristics related to the focus group's theme (Krueger & Casey, 2015). The focus group discussion provided detailed data from the employees, who had diverse thoughts and feelings. In addition, an in-depth interview was conducted with an employee working at a private bank in Istanbul. The in-depth interview was conducted online. It lasted thirty-five minutes, and the participant provided detailed answers to each question. The use of in-depth interviews is predicted on the assumption that social reality is subjective and therefore requires the researcher to engage with the unit of individuals. In-depth interviews are crucial for data collection on personal experiences and perspectives (Hofisi et al., 2014). The in-depth interviews provided rich data on employee subjective opinions and personal experiences. No guidance or direction was provided during the focus group discussions or the in-depth interviews. In addition to answering the questions, the participants were allowed to express their personal thoughts on the subject. The focus group and in-depth interviews were audio-recorded with the participants' permission for subsequent transcription. Additionally, semi-structured questions were sent via email to another employee working at a different private bank in Istanbul. The employee provided detailed responses and returned them via email. The written response, which contained textual data, was considered a document, and the necessary qualitative analyses were conducted on the text. Therefore, the transcription process was not processed as in the in-depth interviews and focus group discussions.

There are several elements that verify a qualitative study. These elements include credibility, transferability, confirmability, and dependability (Guba, 1981). To ensure credibility, which indicates the extent to which the findings are related to reality, participant verification was conducted. The findings were shared with the bank employees who were interviewed, and they were questioned about whether the findings correctly reflected their opinions. In this way, an understanding was developed based on the attitudes and perceptions of the bank employees regarding innovative work behaviour. In qualitative research, to determine transferability, it is crucial to explicitly define how the sample was chosen, the environment of the research, the traits of the participants, and the duration of the data collection process (Johnson et al., 2020). In this study, a purposive sampling method was preferred. Since the topic and aim of the research were determined within the scope of bank employees, the sample selection considered employees working at one public bank in Ardahan and employees of private banks working in İstanbul. The participants generally have experience in the sector in which they work and have been conducting their activities at the same bank branch for an extended period. In qualitative research, to ensure confirmability, it is essential to clearly describe the availability of raw data like audio recordings and field notes, the data analysis process, the formulation of findings, and the development of measurements (Lincoln & Guba, 1985). In this study, the data obtained were audio-recorded and later analysed to generate findings. The audio-recorded data were first transcribed. Then, open and axial coding was applied in sequence, leading to the development of

categories and themes. In this process, open-ended questions were used to ensure the necessary measurements (Appendix). In qualitative studies, reliability is often determined through the triangulation method. Triangulation refers to the use of two or more data sources or two or more data collection methods within the same study, followed by the comparison of their results (Mays & Pope, 2000). In this study, triangulation was based on data sources. The research includes two different sample groups, and the employees in these groups work at the branches of public and private banks. In this study, which includes two different sample groups that may have distinct characteristics in terms of work practices, organisational climate, and management style, the results can be decisive regarding the reliability of the study. Based on all the information, the four elements required to guarantee the validity and reliability of qualitative research were examined. The purpose of using three different data collection methods in this study is to understand innovative work behaviour in a multidimensional, in-depth and rich way. Data triangulation method was designed to increase the reliability of obtaining data from different sources. Focus group discussions revealed group dynamics and shared perceptions, whereas written responses allowed participants to express their thoughts more freely. An in-depth interview was conducted to understand the participant experiences in detail. The insufficient number of in-depth interviews in this study creates a limitation. At this point, the fact that only one in-depth interview was considered an area that needed to be increased in terms of data richness was considered. However, by complementing this single in-depth interview with other data collection methods, data diversity was ensured, and solid insights on the complex nature of innovative work behaviour were obtained.

Data Analysis

The data obtained from the focus group discussions and in-depth interviews were transcribed and converted into text and then prepared for the analysis process together with the written data obtained through document. In the first stage, the data were coded using open coding, which is a qualitative analysis method. All elements in the data, such as words, sentences, paragraphs, phrases, gestures, facial expressions, etc., were coded. Each code represents an underlying meaning related to innovative work behaviour. Because of open coding, 60 codes were obtained. In the second phase, these codes underwent axial coding. Accordingly, the codes were grouped around specific axes, which led to the identification of relevant categories. The axes represent common intersections and perspectives of the codes. In this direction, a total of eight categories were obtained. In the final phase, similar or complementary categories were combined to form themes. Because of the exploratory investigation of innovative work behaviour identified five themes. Each theme represents a different perspective on innovative work behaviour.

Findings

Following data analysis, a total of eight categories and five themes emerged. The categories include innovative content, ways of innovation, motivation development, ability to sustain innovative behaviours, barriers to innovative behaviours, conditions, source and rationale of innovation, and innovative behaviour outcomes. The codes that led to the identification of each category were discussed. For example, some of the codes that led to the identification of the innovative content category are as follows; "innovations that are useful, user-friendly, and yield quick results," "innovations that provide economic benefits to the customer," and "innovations that increase market share and customer potential." Some of the codes that led to the identification of the ways of innovation category include; "benchmarking studies," "researching competitors' ideas and creating alternatives," and "developing based on customer feedback." Some of the codes that

led to the identification of the motivation development category are as follows; "measuring and rewarding ideas," "existence of an idea development platform," "implementation of ideas and innovations," and "rapid progress of processes." Similarly, relevant codes were used to identify the other categories. The themes that emerged from the research are as follows; "the implementation method and process of innovation," "key points hindering innovative behaviour," "sustainability of innovative culture," "the source and rationale of innovation" and "innovative behaviour outcomes." Under the theme "the implementation method and process of innovation," the categories of innovative content and ways of innovation are included. Under the theme key points hindering innovative behaviour, the categories of barriers to innovative behaviours and conditions are included. The theme sustainability of innovative culture encompasses the categories of motivation development and the ability to sustain innovative behaviours. The themes, the source and rationale of innovation and innovative behaviour outcomes, consist of a single category each, and since each is explanatory on its own and distinctly separated from the other themes, they are directly considered as themes. Therefore, these themes were titled with the names of their respective categories. Information regarding the obtained categories and themes can be found in Table 2, while examples related to the participants' statements are provided in Table 3.

Table 2

Categories and Themes

Categories	Themes
Innovative contents	Implementation Method and Process of Innovation
Innovation: Ways of	
Motivation development	Sustainability of Innovative Culture
Ability to sustain innovative behaviours	
Barriers to innovative behaviours	Key Points Hindering Innovative Behaviour
Conditions	
Source and rationale for innovation	Source and rationale for innovation
Innovative behaviour outcomes	Innovative behaviour outcomes

Table 3

Examples of participants' statements

Statements	Themes
P4: "Innovations in the digital field are generally carried out by the General Directorate, with little exchange of ideas with the branches."	
P5: "Recently, digital approval has been introduced." When a customer provides approval via mobile, it substitutes a signature, eliminating the need for a physical signature."	
P7: "Initially, I researched different ideas observed in competing firms and expanded on these ideas by exploring how they could be implemented in place of those that appeal to me." I then prepare presentations and visuals for these presentations and share them with my manager. Subsequently, my manager will direct the relevant team regarding how to proceed in this area. I will also share the ideas with the relevant team. Alternatively, I reflect on processes from my	Implementation Method and Process of Innovation

Statements	Themes
previous organisation that I found appealing but consider insufficient in the current organisation." P8: "For example, in one of our products, the customer experience team informs us about issues that customers find troubling, and at this point, they are dissatisfied.' How can we improve this situation? How can we make it easier for customers? The goal is to create a user-friendly interface that is approachable and intuitive. We aim to design a screen that is easy to use, allowing customers to quickly reach their desired outcomes. Specifically, this would involve designing a screen on which a policy can be created and its sale and payment can be processed immediately."	
P3: "A new application has been introduced, and employees are encouraged to provide their opinions and suggestions about this application." P7: "During the periodic performance reviews, my manager provides feedback and requests the development of new ideas.' For example, in our most recent performance review, they asked us to propose ideas related to artificial intelligence and recruitment." P8: "An award was presented to a colleague during a formal ceremony." Academics specialising in the relevant field were invited from the university, and innovation awards were conferred by them, accompanied by our general manager. From an employee's perspective, this initiative holds value not only in terms of the idea itself but also in terms of its applicability. Moreover, the presence of an award provides an additional incentive, thereby encouraging participation and innovation."	Sustainability of Innovative Culture
P1: "Our system includes a designated section where employees can submit suggestions when a new product is launched, particularly in response to the question of whether any additional requirements are needed." However, in my ten years of experience, I have never witnessed a colleague's suggestion being seriously considered or implemented within the system." P2: "Branch-level personnel are generally not individually considered in decision-making processes." If there is a specific deficiency related to a certain operation, branches tend to submit collective suggestions that are more likely to be considered. However, it cannot be said that individual contributions are given much consideration." P3: "As my colleagues mentioned, it is very rare." As my colleague pointed out earlier, if you encounter a problem with a particular transaction and many branches report issues related to that transaction, they take note of it and conduct studies regarding the matter. However, branch personnel are generally not considered in new projects or initiatives. The general manager's separate unit handles these tasks." P6: "In our workplace, we deal with a high volume of customers —often engaging with one hundred or more.' As soon as one	Key Factors Hindering Innovative Behaviour

Statements	Themes
interaction ends, another begins, and it is common to handle five or six tasks simultaneously. Unlike many other professions, the work cannot be approached with a "one task at a time" mindset. Each customer's transaction is different and requires distinct procedures and attention."	
P7: "I strive to generate new ideas with the aim of optimising my workload and minimising time lost on operational tasks.' My goal is to improve processes that I perceive as redundant or insufficient in order to enhance overall efficiency." P8: "Technology has shown us that distance is no longer a barrier." As these advancements increasingly become integrated into our daily lives, they inevitably place us in a highly competitive environment. Consequently, there is a growing need—and often a natural inclination—to adopt innovative approaches in our work practices."	Source and rationale for innovation
P1: "This approach significantly enhances time efficiency and reduces customer-related responsibilities." When a customer provides digital approval, I no longer require my direct involvement, allowing them to complete the process independently. Additionally, it helps eliminate unnecessary crowding." P4: "It wasn't a very well-liked bank before.' Our relationship with our customers is now quite good." P5: "It also reduces operational costs by minimising paper waste." Although individual cost savings may seem negligible, they become significant when considered cumulatively. Moreover, digital records eliminate the risk of loss or physical damage and can be preserved indefinitely." P1: "There has been a significant shift in customer perspective." Previously, customers often displayed a commanding attitude, treating transactions in a one-sided, authoritative manner. However, in recent times, a more disciplined and structured approach has emerged. Their stance towards service providers has evolved, their expectations have changed, and their demands have notably increased."	Innovative behaviour outcomes

Discussion

In this study, detailed and comprehensive findings were obtained to gain a deeper understanding of innovative work behaviour. Although innovative work behaviour is not a new concept in the literature, it possesses content that requires further development through new findings. An examination of the findings reveals that the perceptions of bank employees regarding innovative work behaviour are shaped by five different perspectives. These include why banks need innovative behaviours, how innovations will be implemented through these behaviours, in which areas these innovations could stand out, what kind of culture could be created to sustain innovations, what factors may hinder employees' innovative work behaviours, under what conditions innovative work behaviour may be more effective, and what outcomes innovative work behaviour could produce. It is possible to make certain evaluations by integrating the perspectives obtained because of the research with the codes. In line with customer orientation, banks feel the need to be

innovative in order to ensure customer satisfaction and create a positive customer experience. Additionally, environmental and technological changes drive banking activities to become more innovative, which, in turn, motivates employees to exhibit innovative work behaviour. The importance of adapting to environmental changes to avoid being subjected to natural selection is thus evident. Innovations that provide convenience and ease for customers, along with innovative practices that reduce employees' workload, may make it easier to adapt to environmental changes. In addition, user-friendly innovations, customer-oriented, and yield quick results are crucial for customer satisfaction. In the banking sector, mobile applications primarily shape such innovations. Benchmarking studies conducted through investments in younger employees, generating ideas from the customer perspective, and development efforts based on customer feedback have demonstrated how innovations can be implemented. In order to establish an innovative culture, it is crucial to value employees' ideas and implement those ideas in practice. Feedback on ideas (such as comments, evaluations, rewards, etc.) can enhance employee motivation levels. In addition, by creating innovative platforms, the emergence of new ideas can be encouraged. However, some individuals in the research data expressed concerns about the lack of feedback, albeit to a small extent. Işık (2018) identified a positive correlation between factors influencing knowledge sharing, knowledge sharing processes, and innovative work behaviour. This study emphasises the positive impact of the knowledge-gathering process on innovative work behaviour. Additionally, top management support accelerates the knowledge-gathering process, thereby facilitating the further development of innovative work behaviour. The ability of bank employees to share innovative ideas with managers and the importance of these ideas being valued and implemented are crucial for fostering the motivation development process and sustaining innovative behaviour. Furthermore, top management support was identified as a critical condition for the realisation of innovations in this study. In their study, Yeşil et al. (2016) investigated the impact of psychological capital on bank employees and found that hope and optimism, dimensions of psychological capital, positively influence innovative work behaviour. Bank employees with a high level of hope can seek solutions to achieve their goals, whereas those with high self-efficacy are more confident in their abilities. The results of this research revealed that when examining the way innovation is implemented, top management tends to focus more on younger employees. This trend can be explained by the self-efficacy levels of the younger staff. Furthermore, in motivation development processes, the ability of bank employees to generate ideas and share them with their managers may indicate that solutions are being sought to foster innovation. The theme of the sustainability of innovative culture identified in this research is also consistent with this result. An innovative culture perspective was presented, where bank employees' ideas are valued, implemented, and rewarded. As part of the innovative culture, enabling the sharing of ideas with managers and providing top management support can also facilitate bank employees' display of innovative work behaviour. Previous research has demonstrated that organisational cultures characterised by collaboration and innovation contribute significantly to the development of innovative work behaviour. Such environments are conducive to fostering both enthusiasm for innovation and the implementation of innovative actions (Liu & Sun, 2025; Waseel et al., 2025). Consistent with these findings, the current study identifies the sustainability of an innovative culture as a key outcome, emphasising its vital function in promoting and facilitating innovative practices within organisations. Certain factors may hinder the development of innovative work behaviour, which is crucial for banks. In particular, the intense work pace and the expectation of innovative ideas from specific teams or units can prevent the collective development of innovative work behaviour. When a situation arises that concerns everyone or could affect everyone, it was observed that ideas were consulted inclusively. However, in general, when responsibility is delegated to specific units, it becomes difficult to obtain more diverse and rich ideas.

Sökmen et al. (2024) conducted a study highlighting the importance of relationship quality for developing innovative work behaviour. The study revealed that the presence of collaborative, positive communication, and relationships that foster trust and commitment within the organisation has an enhancing effect on innovative work behaviour. The results of this research show that when examining the factors that hinder innovative behaviour, it becomes clear that, in order to generate innovative ideas, communication should not be limited to specific teams or units but should encompass total communication across the entire organisation. Given the importance of relationship quality, all internal stakeholders must be included in the bank's communication process. Furthermore, it is understood that support from senior management who understand the importance of innovation and sufficient budget allocation are required for the implementation of innovative ideas. It has been stated that significant improvements have been observed, particularly in customer segments and behaviours, as a result of innovations driven by innovative business practices. Positive effects on employees, such as job satisfaction, career development, time savings, and increased self-confidence, have been noted. Institutional benefits, including reduced waste and costs, low bureaucracy levels, market efficiency, active size, and increased profitability, have been achieved. There is no broad body of literature on the outcomes of innovative work behaviour. While research on the outcomes of innovative work behaviour remains limited, one existing study revealed that such behaviour exerts a positive effect on organisational citizenship behaviour (OCB) and moderates the relationship between individualised care and OCB (Liu et al., 2024). Furthermore, the literature has yielded findings indicating that innovative work behaviour can enhance productive work performance (El-Sayed et al., 2024). Similarly, it has also been found that innovative work behaviour is a determinant of employee performance (Liman et al., 2024). The limited number of studies on the outcomes of innovative work behaviour in the literature may highlight the consequences identified in this study more prominently.

Limitations and Future Directions of this Study

This study has two primary limitations. First, due to the limited sample size, the generalizability of the findings was limited. Therefore, future qualitative studies may yield more robust results with a slightly larger sample size. Additionally, data collection from bank employees working in two different cities, both in terms of size and volume, could present a geographically and organisationally limited perspective. Second, as participants' personal experiences and perceptions primarily shaped their responses, the data reflect individual viewpoints rather than objective measurements. This inherent subjectivity may limit the generalizability of the findings because individual biases and contextual factors can influence how innovative work behaviour is understood and reported. To address these limitations, future studies could adopt a mixed-methods approach, combining qualitative insights with quantitative measures to capture both the depth and breadth of innovative work behaviours. Incorporating objective performance data or supervisor assessments can complement self-reported perceptions and provide a more balanced view. Expanding the sample size and including diverse organisational settings and industries would also enhance the external validity and allow for cross-contextual comparisons. Furthermore, how approaches to and barriers against innovative work behaviour vary across different areas of banking (e.g., operations, marketing, etc.) should be investigated. Finally, longitudinal designs could be employed to track how innovative behaviours develop and sustain over time within different organisational cultures and strategic environments. Cross-cultural studies could also provide deeper insights into the ways in which cultural elements shape both the expression and antecedents of innovative work behaviour. Moreover, incorporating complementary theoretical

lenses, such as dynamic capabilities, psychological empowerment, and job crafting, could strengthen the theoretical depth and explanatory potential of future research in this area.

Conclusion

This study was conducted to explore the innovative work behaviour of bank employees in greater depth. While previous studies in the literature have examined IWB using predominantly quantitative approaches, the adoption of a qualitative research design in this study enabled a more nuanced and context-sensitive understanding of the phenomenon. Through this approach, the research uncovered a richer and more diverse set of insights that go beyond existing conceptualizations. The findings reveal that bank employees perceive and exhibit innovative work behaviour from multiple dimensions, reflecting both individual and organisational influences. Specifically, five distinct themes emerged from the data: (1) the implementation method and process of innovation, (2) sustainability of innovative culture, (3) key points hindering innovative behaviour, (4) the source and rationale of innovation, and (5) innovative behaviour outcomes. These findings propose that innovative work behaviour is not a uniform or static concept but rather a dynamic and multifaceted construct shaped by contextual realities in the banking sector. Importantly, the study contributes to the existing literature by highlighting the significance of organisational culture in fostering innovation, and by emphasising the subjective interpretations of innovation by employees themselves.

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Appendix

In-Depth Interview Questions

1) Do you try to innovate, explore opportunities, generate novel ideas and integrate these ideas in the your organisation?

a) If so, what actions are you taking in this context?

b) What are the reasons that motivate you to think innovatively, seek opportunities, generate new ideas, and implement these ideas?

2) Does your organisation have expectations regarding innovative thinking and the development of new ideas? If so, could you elaborate on these expectations?

a) Are the expectations of the organisation included in your official job description, or are these expectations beyond your job description?

3) Do factors influence the sequence of innovative thinking and the generation of new ideas?

4) In which areas or fields do you feel the need to think innovatively and develop new ideas?

5) Are the ideas you develop in the organisation institutionalised and implemented?

6) What outcomes does developing innovative business ideas provide for you and the organisation?