

Empowering Creativity through Leadership Agility and Employee Competence in the Banking Sector

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Abstract:

This study examines the effects of leadership agility and employee competence on employee creativity in the banking sector. It addresses the need for integrated models that combine environmental factors, such as leadership behaviors, with individual capabilities to better understand creativity in dynamic service contexts. An explanatory quantitative research design was applied, involving 126 employees from PD. BPR Bahteramas, a rural credit bank operating in 12 regencies/cities in Southeast Sulawesi, Indonesia. Participants were selected through purposeful proportional sampling based on their direct involvement in core banking operations and a minimum tenure of one year. Data were collected using validated and reliable survey instruments, with all constructs measured on a five-point Likert scale. Leadership agility, Employee competence, and Employee creativity demonstrated high internal consistency (Cronbach's $\alpha > 0.92$). Structural Equation Modeling–Partial Least Squares (SEM-PLS) was used to assess both the measurement and structural models, with significance determined via bootstrapping (5,000 resamples). The model demonstrated strong explanatory power, with leadership agility and Employee competence jointly accounting for 95.8% of the variance in Employee creativity ($R^2 = 0.958$). Both leadership agility ($\beta = 0.459$, $p < 0.001$) and Employee competence ($\beta = 0.529$, $p < 0.001$) had significant positive effects, with Employee competence exerting a slightly stronger influence. Effect size analysis indicated large impacts for both predictors ($f^2 = 0.352$ and $f^2 = 0.468$, respectively). The findings highlight the importance of a dual-track strategy for enhancing creativity in banking institutions by simultaneously developing agile leadership capabilities and strengthening Employee competencies. Competence emerged as a slightly more dominant driver, suggesting that investments in skill and capability development may yield particularly high creative returns. These results contribute to the literature by integrating environmental and individual determinants within a single predictive model, offering both theoretical enrichment and practical guidance for human resource management in service-oriented industries.

Keywords: Leadership Agility, Employee Competence, Employee Creativity, Banking Sector

Introduction

Rapid change, heightened complexity, and pervasive uncertainty characterize the contemporary business landscape. Technological disruptions, regulatory reforms, and shifting customer demands compel

organizations, particularly in service-oriented industries like banking, to adapt swiftly. In this dynamic environment, creativity has emerged as a strategic capability, enabling organizations to generate novel, adaptive, and useful solutions to sustain competitiveness (Amabile et al., 1996; Zhou & George, 2001). Within the banking sector, where product differentiation is limited and service quality is paramount, Employee creativity represents a crucial driver of continuous innovation, operational improvement, and customer satisfaction.

Leadership has consistently been acknowledged as a pivotal catalyst for creativity, with researchers emphasizing the influence of leaders in molding the social environment and organizational climate that either promotes or obstructs creative behavior (Amabile et al., 1996). Leadership agility, the capacity to foresee change, adjust plans, and successfully mobilize individuals in dynamic contexts, has become an essential leadership competency in VUCA environments (Denning, 2018; Joiner, 2019). Agile leaders foster innovation by providing psychological safety, promoting experimentation, and enabling cross-functional cooperation. Despite its increasing significance, empirical studies on leadership agility are still relatively underdeveloped, especially regarding its direct impact on individual creative performance in highly regulated service industries like banking.

Equally critical to fostering creativity is Employee competence, encompassing the integrated knowledge, skills, and professional attitudes that enable individuals to perform effectively (Spencer & Spencer, 1993). Prior research has established competence as a key determinant of creativity, particularly in knowledge-intensive and service-based industries (Choi et al., 2022; Horng et al., 2015). In today's competitive environment, developing competitive business activities has become a strategic imperative. Over the past three decades, considerable attention has been devoted to business strategy, particularly in identifying the competencies required for organizations to thrive in specific market contexts (Sanghi, 2007).

Much of the existing literature has examined competence and leadership behaviors in isolation, thereby overlooking their potential interactive effects. Furthermore, the existing body of research predominantly focuses on large-scale or multinational organizations in developed economies (Akkaya et al., 2022; Elidemir et al., 2020), leaving a gap in understanding how these relationships unfold within smaller, regionally focused financial institutions. Regional banks in emerging markets operate at the intersection of formal banking compliance and localized community service, facing dual pressures to meet regulatory standards while remaining responsive to local market needs. This context provides a compelling setting to explore the relative and combined effects of leadership agility and Employee competence on creativity.

Addressing these gaps, the present study investigates the effects of leadership agility and employee competence on employee creativity in the banking sector. By integrating environmental and individual determinants within a single predictive model, this study contributes to a more comprehensive theoretical understanding of creativity antecedents and offers actionable insights for human resource management in dynamic service environments, particularly within emerging-market banking institutions.

Literature Review

Leadership Agility

Leadership agility has become an essential capability in response to the increasingly volatile, unpredictable, complex, and ambiguous (VUCA) business contexts. It demonstrates a leader's capacity to swiftly adjust to change, make adaptive judgments, and galvanize individuals toward shared goals amid uncertainty. Britt and Kreyer (2011) assert that agile leaders are characterized by their strategic focus, foresight in recognizing changes in the corporate environment, and proficiency in linking individuals and concepts across borders to foster innovative solutions (Britt & Kreyer, 2011). Sanatigar et al. (2017) underscore that leadership agility demands profound self-awareness, dedication to ethical principles, and the ability to harmonize varied stakeholder interests (Sanatigar et al., 2017).

Joiner and Josephs (2007) define leadership agility as an evolution across tiers, transitioning from technically oriented “expert” leaders to visionary and collaborative “synergists” who may promote systemic innovation (Joiner & Josephs, 2007). The Leadership Agility Compass (Joiner, 2019) delineates four fundamental dimensions, context-setting agility, stakeholder agility, creative agility, and self-leadership agility, each enhancing a leader's efficacy in dynamic environments.

Parker et al. (2015) assert that agile leaders perceive change as an opportunity, harmonize autonomy with oversight, and empower teams by facilitating problem-solving autonomy and eliminating obstacles (Parker et al., 2015). This study assesses leadership agility through five indicators derived from Joiner and Josephs (2007) and Sanatigar et al. (2017), which include strategic responsiveness, stakeholder involvement, creative problem-solving, self-regulation, and synergy generation.

Employee Competence

Employee competence denotes the cohesive amalgamation of knowledge, abilities, and attitudes that empower individuals to execute their professional responsibilities efficiently. Competence, as defined by Boyatzis (1982) and Spencer and Spencer (1993), refers to intrinsic personal

attributes such as reasons, traits, self-concept, and knowledge, that are causally linked to exceptional performance (Spencer & Spencer, 1993). Parry (1996) asserts that focused training can enhance competence, which is quantifiable and associated with performance (Parry, 1996).

In the banking business, competency includes not just technical knowledge but also analytical reasoning, adaptability, problem-solving skills, and efficient communication, all essential for upholding service quality and regulatory compliance. Bartram et al. (2002) proposed the Great Eight Competencies framework, categorizing work-related activities into clusters: supporting and cooperating, interacting and presenting, analyzing and interpreting, creating and conceiving, organizing and executing, and adapting and coping (Bartram et al., 2002). Financial service contexts particularly value these qualities, as they interconnect operational precision, customer interaction, and adaptability. This study explores Employee competency as a multidimensional factor that directly impacts creative performance.

Employee Creativity

Employee creativity, defined as the generation of novel and useful ideas for products, services, processes, or practices (Amabile et al., 1996), is widely recognized as a vital driver of innovation and long-term organizational success. In knowledge-intensive and service-dominated sectors such as banking, creativity enables firms to adapt to evolving customer needs, leverage technological advancements, and sustain competitive advantage. The Oxford Martin School forecasts that while automation may replace many traditional roles, demand for creativity-driven roles will continue to grow (Cai et al., 2020). Research indicates that creativity is influenced by both individual characteristics, such as intrinsic motivation and cognitive flexibility and contextual factors, including leadership style, job characteristics, and organizational support (Cai et al., 2020).

Positive HRM practices can enhance creativity through the development of trust-based relationships between managers and Employees (Lee et al., 2019), consistent with social exchange theory. Horng et al. (2015) propose that creativity can be operationalized through indicators such as creative personality, data collection creativity, idea generation, idea confirmation, participation in decision-making, creative work behavior, and creativity in customer satisfaction (Horng et al., 2015). This study views creativity as the result of a synergistic interaction between environmental enablers, such as leadership agility, and personal resources, such as Employee competence.

In the volatile, uncertain, complex, and ambiguous (VUCA) business environment of banking, continuous innovation is essential for maintaining competitiveness. Employee creativity is considered a strategic factor enabling organizations to respond to market changes, develop new services,

and improve customer satisfaction. Two key factors believed to influence employee creativity are leadership agility and employee competence.

Leadership agility reflects a leader's ability to adapt quickly to change, anticipate challenges, and transform them into strategic opportunities. Employee competence refers to the integration of knowledge, technical skills, problem-solving abilities, communication, adaptability, and professionalism that enables employees to generate feasible and relevant creative solutions. Employee creativity, the primary output of the interaction between these two variables, is the ability to generate new ideas that are relevant, adaptive, and beneficial to the organization, ultimately driving innovation and competitiveness.

Theoretically, this relationship aligns with the Componential Theory of Creativity (Amabile et al., 1996), which emphasizes that creativity is influenced by a combination of domain competencies, creative thinking skills, and intrinsic motivation, which can be strengthened by adaptive leadership and high employee competency. Thus, this conceptual framework illustrates that increased creativity in the workplace is a simultaneous result of agile leadership and adequate employee competency, requiring organizations to develop both factors in an integrated manner.

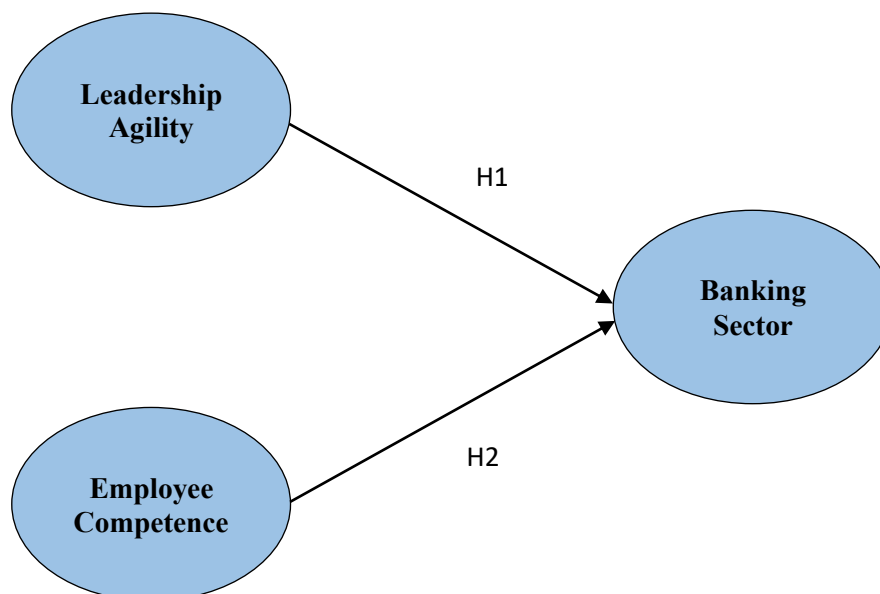


Figure 1. Conceptual Framework

Research Hypotheses

H1: Leadership agility has a positive and significant effect on employee creativity in the banking sector.

H2: Employee competence has a positive and significant effect on employee creativity in the banking sector.

Methods:

This study Employeed a quantitative, explanatory design to examine the effects of leadership agility and Employee competence on Employee creativity. The research was conducted at PD. BPR Bahteramas, a rural credit bank operating in 12 regencies and municipalities of Southeast Sulawesi, Indonesia. Data collection was carried out between January and March 2025.

The population consisted of 185 Employees across all branches and units. Using purposive sampling with proportional allocation, 126 respondents were selected. The inclusion criteria were: direct involvement in core banking operations such as tellers, customer service, credit administration, general affairs, human resources, accounting, collectors, and account officers; tenure of more than one year to ensure familiarity with organizational culture and systems; and exclusion of directors, security staff, cleaning personnel, and drivers due to their indirect role in the measured constructs.

The study focused on three constructs. Leadership agility (X1) was measured through five indicators encompassing adaptability, anticipation of change, decision-making under uncertainty, collaboration, and learning orientation. Employee competence (X2) was assessed using six indicators that reflected knowledge, skills, problem-solving ability, communication, adaptability, and professional attitudes. Employee creativity (Y) was evaluated through seven indicators, including idea generation, originality, problem reframing, solution implementation, and openness to innovation. All items Employeed a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

Instrument validity was tested using item-total correlations, with all indicators exceeding 0.70 and showing statistical significance ($p < 0.05$). Reliability testing indicated excellent internal consistency, with Cronbach's alpha values of 0.925 for leadership agility, 0.941 for Employee competence, and 0.950 for Employee creativity. These results confirmed that the instruments were both valid and reliable for the research context.

Primary data were obtained via structured self-administered questionnaires delivered directly to participants. Confidentiality was guaranteed to reduce response bias, and completed questionnaires were submitted directly to the research team for analysis. This method guaranteed that data collecting was methodical and that the replies accurately represented participants' authentic perceptions.

Data analysis was performed via Structural Equation Modeling–Partial Least Squares (SEM-PLS) with the Smart PLS program. This method was selected for its capacity to model intricate interactions among many latent variables, support small-to-medium sample sizes, and concurrently evaluate both measurement and structural models (Hair et al., 2022). The analysis comprised two primary stages: initially, the measurement model was scrutinized for indicator reliability, internal consistency, convergent validity, and discriminant validity; subsequently, the structural model was evaluated by analyzing path coefficients, effect sizes (f^2), and predictive relevance (Q^2). Significance thresholds were established by a bootstrapping method involving 5,000 resamples. This analytical method established a solid foundation for assessing the causal connections among leadership agility, staff competency, and employee creativity.

Results

Model Fit and Predictive Power

The R-squared analysis indicates a very strong predictive capability of the model. The Employee Creativity construct (Y1) has an R^2 value of 0.958 (adjusted $R^2 = 0.957$), which means that 95.8% of the variance in Employee creativity can be explained by the combination of Leadership Agility (X1) and Employee Competence (X2). This value indicates that both exogenous variables have a substantial contribution to the development of creativity in the banking environment.

Table 1. Result of R-Square (R^2) Test

Variable	R-square	R-square adjusted
Employee Creativity (Y1)	0.958	0.957

Source: Output of Smart Pls 4.0, 2025

Path Coefficient

The results of the path coefficient testing with bootstrapping indicate that Leadership Agility has a positive and significant effect on Employee Creativity ($\beta = 0.459$, $t = 6.665$, $p < 0.001$). Similarly, Employee Competence shows a positive and significant effect on Employee Creativity ($\beta = 0.529$, $t = 7.811$, $p < 0.001$). This confirms that improvements in both leadership agility and Employee competence directly contribute to Employees' increased ability to generate creative ideas and solutions.

Table 2. Result of Path Coefficient Bootstrapping Significance Test

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	t statistics (O/STDEV)	P values	Results
Leadership Agility (X1) -> Employee Creativity (Y1)	0.459	0.458	0.069	6.665	0.000	Received (H1)
Employee Competence (X2) -> Employee Creativity (Y1)	0.529	0.530	0.068	7.811	0.000	Received (H2)

Source: Output of Smart Pls 4.0, 2025

Effect Size (f^2)

Effect size evaluation revealed that Leadership Agility has a large effect on Employee Creativity ($f^2 = 0.352$), while Employee Competence has an even larger effect ($f^2 = 0.468$). This finding shows that although adaptive leadership is important, Employee competence has a relatively more dominant contribution in driving creativity in the regional banking sector.

Table 3. Result of Effect Size Test (f^2)

Variable	Employee Competence (X2)	Employee Creativity (Y1)	Leadership Agility (X1)
Leadership Agility (X1)		0.352	
Employee Competence (X2)		0.468	
Employee Creativity (Y1)			

Source: Output of Smart Pls 4.0, 2025

Discussion

This study's findings offer strong empirical evidence that leadership agility and staff competency significantly and positively influence Employee creativity in the banking sector. These two factors collectively explain 95.8% of the variance in creativity ($R^2 = 0.958$), highlighting their significance in

influencing creative performance in highly regulated and dynamic service environments. This phenomenon is especially prominent in banking, where service difference is frequently nuanced, regulatory compliance is rigorous, and customer expectations change swiftly, conditions that necessitate imaginative and adaptive responses (Amabile et al., 1996; Zhou & George, 2001).

The Effect of Leadership Agility on Employee Creativity

The present analysis reveals that leadership agility exerts a substantial and statistically significant effect on employee creativity ($\beta = 0.459$, $p < 0.001$), with a large effect size ($f^2 = 0.352$). This finding reinforces theoretical propositions and empirical evidence highlighting that in volatile, uncertain, complex, and ambiguous (VUCA) environments, adaptive leadership is indispensable for sustaining organizational innovation and competitive advantage (Denning, 2018; Joiner, 2019). In such contexts, leaders are required not only to respond rapidly to environmental shifts but also to strategically frame those shifts as opportunities for value creation.

Organizational literature increasingly acknowledges the pivotal role of leadership agility in influencing employee creativity. Leadership agility refers to a leader's capacity to adapt strategies in rapidly changing environments, enabling them to cultivate a culture that encourages novel ideas and innovative approaches (Fang, 2024; Żywiołek et al., 2022). This aligns with Amabile's Componential Theory of Creativity (1996), which positions leadership as a critical element of the social environment that can either foster or inhibit creative performance (Amabile et al., 1996). Agile leaders actively create climates of psychological safety, empowering employees to express unconventional ideas without fear of negative repercussions, encouraging calculated risk-taking, and providing both tangible and intangible resources to facilitate experimentation. Such practices enable employees to challenge entrenched routines and explore innovative solutions, leading to outputs that are both original and useful.

Several mechanisms explain how agile leadership translates into heightened employee creativity. Scholars have consistently linked transformational leadership, characterized by intellectual stimulation and inspirational motivation, to creative performance (Farahdiba et al., 2022). Transformational leaders encourage critical thinking, promote problem reframing, and align individual goals with broader organizational objectives, thereby enhancing intrinsic motivation and creating an environment conducive to creativity (Fang, 2024). Similarly, agile leadership encompasses aspects of servant leadership, where the leader prioritizes employee empowerment and facilitates creative processes by valuing employee input and fostering a collective vision (Budiargo & Setiawan, 2023). When combined with supportive organizational practices, servant leadership

significantly enhances creativity through increased psychological safety and engagement (Song et al., 2024).

Agile leaders also function as boundary spanners, converting external opportunities into actionable strategies that allow employees to innovate within organizational limitations (Akkaya et al., 2022). This capability is especially critical in service-intensive sectors such as banking, where operational protocols and regulatory compliance may limit discretionary decision-making. In this setting, leadership agility legitimizes innovative behaviors and ensures that creativity operates within compliance boundaries, enabling process innovation, service customization, and technological integration without compromising trust and operational precision.

Moreover, agile leadership's adaptability allows organizations to leverage human capital effectively in times of change. Leaders responsive to evolving employee needs and shifting organizational pressures can better stimulate creativity by ensuring access to necessary resources and emotional support (Junianti & Rony, 2023). By providing timely feedback and cultivating a safe space for experimentation, agile leaders reduce employees' fear of failure, a known inhibitor of creative expression (Fu et al., 2022).

Taken together, the evidence underscores that leadership agility is not merely a desirable managerial trait but a strategic necessity for cultivating creativity in the banking sector. By embedding adaptability, fostering psychological safety, integrating transformational and servant leadership principles, and legitimizing innovation within regulatory constraints, agile leaders directly enhance employees' capacity to generate novel and valuable ideas. This, in turn, strengthens long-term organizational resilience and competitiveness in an increasingly turbulent financial landscape.

The Effect of Employee Competence on Employee Creativity

The findings of this study underscore that employee competence, encompassing a broad spectrum of attributes such as knowledge, technical skills, problem-solving abilities, communication proficiency, adaptability, and professional attitudes—exerts a stronger influence on creativity than leadership agility ($\beta = 0.529$, $p < 0.001$; $f^2 = 0.468$). While supportive leadership fosters a conducive environment for innovation, it is ultimately the depth and breadth of employees' competencies that determine the feasibility, quality, and sustainability of creative outputs. Competent employees possess the cognitive frameworks and domain-specific expertise needed to identify complex problems, generate feasible and contextually relevant alternatives, and translate abstract ideas into practical solutions that deliver tangible value.

In the banking sector where precision, regulatory compliance, and operational efficiency are non-negotiable, competence plays a dual and strategic role. First, it ensures that creative solutions are aligned with regulatory frameworks, safeguarding institutional integrity and trust. Second, it guarantees that innovations are operationally viable, minimizing the risk of non-compliance or service disruption. So, competence is the key connection between coming up with ideas and putting them into action, turning creative possibilities into real results that improve customer experience, streamline operations, and boost competitive edge.

Empirical research substantiates these assertions. Horng et al. (2015) emphasize that individuals with higher competence are better able to generate innovative ideas, as their specialized expertise enables them to identify opportunities and gaps often overlooked by less skilled counterparts. Similarly, Choi et al. (2022) show that competence enhances both the design and execution of creative solutions, ensuring implementation fidelity and alignment with organizational goals (Choi et al., 2022). This confirms that competence is not merely a passive attribute but an active driver of creativity, directly shaping the quality, applicability, and organizational value of innovative outputs.

Education and training emerge as critical enablers in this relationship. Structured, needs-based training programs have been shown to strengthen employees' skills and domain-relevant knowledge, which in turn elevates their creative contributions. Gifari and Madhakomala (2023) found that targeted human resource development programs not only improve creativity but also ensure alignment with organizational objectives and overall performance (Gifari & Madhakomala, 2023). Zhao et al. (2023) further highlight that mastery-oriented motivational climates often facilitated through effective training positively correlate with skill enhancement and creativity, as they encourage employees to continuously refine their expertise and apply it innovatively (Zhao et al., 2023).

Psychological resources additionally affect the conversion of competence into creativity. Creative self-efficacy, defined as the confidence in one's creative capabilities, has been shown to strongly moderate this link. Employees possessing elevated creative self-efficacy exhibit a greater propensity to undertake demanding innovative projects and endure obstacles (Azeem & Hanoum, 2024). Choi et al. (2021) similarly assert that a proactive attitude, coupled with a growth mentality, empowers people to maximize their competencies in creative pursuits (Choi et al., 2022).

The organizational climate influences the degree to which competence enhances creativity. A motivating team environment fosters the inventive application of skills, while supportive frameworks enable experimentation and the execution of ideas (Zhao et al., 2023). In contrast, inflexible

hierarchies and insufficient assistance might obstruct creative expression, even among highly skilled individuals (Alzoubi & Alfandi, 2021).

Theoretical Contributions

This study contributes to the literature in several ways. First, it advances the discourse on the antecedents of creativity by empirically integrating leadership agility and Employee competence within a single predictive model, thereby bridging environmental and individual domains. Second, it offers novel insights into their relative contributions, revealing that competence may play a more dominant role than leadership agility in predicting creativity in the banking sector. This finding challenges the conventional overemphasis on leadership behaviors and redirects scholarly attention toward capacity building at the individual level.

Moreover, this research fills a contextual gap by examining these dynamics in a regional banking environment within an emerging economy. While prior studies have largely concentrated on large-scale or multinational organizations (Akkaya et al., 2022; Elidemir et al., 2020), the present study situates creativity within a setting characterized by resource constraints, localized customer bases, and hybrid demands for both formal banking compliance and community responsiveness.

Practical Implications

These findings emphasize the necessity of a dual-track strategy for practitioners to cultivate creativity. Leadership development programs should prioritize adaptability, strategic foresight, collaborative decision-making, and continual learning. This can be accomplished via scenario-based training, executive coaching, and cross-functional exposure to many business environments.

Conversely, human capital development projects ought to emphasize the enhancement of technical banking expertise, analytical reasoning, interpersonal communication, and adaptive problem-solving skills. Organized career advancement initiatives, employment rotations, and project-oriented education can be very efficacious in fostering these competencies.

Organizations may benefit from intentionally structuring high-involvement innovation initiatives that align skilled employees with adaptive leaders. Such arrangements establish a microclimate for experimentation, facilitating the confluence of leadership support and employee expertise to optimize creative outputs.

Conclusion

This study presents solid empirical evidence that leadership agility and employee competencies are essential predictors of employee innovation in the banking sector. Collectively, these two elements account for 95.8% of the variance in creativity, highlighting their pivotal role in promoting innovative behavior in highly regulated service contexts. Although both dimensions have significant benefits, employee competence exhibits a marginally stronger impact than leadership agility, indicating that improving individual capabilities may result in notably higher creative performance outcomes.

Notwithstanding its robust explanatory capacity, this study possesses significant limitations. The cross-sectional approach restricts causal inference, and longitudinal research might be beneficial in examining how leadership agility and competence affect creativity over time. The emphasis on a singular regional banking entity limits generalizability; subsequent research should broaden the model to encompass diverse financial institutions, both domestic and international, to evaluate the strength of these linkages.

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