



The Impact of Organisational Commitment and Employee Empowerment on Organisational Performance: Examining the Mediating Role of Marketing Innovation in the Banking Sector

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Abstract

This study examines the impact of organisational commitment and employee empowerment on organisational performance, with marketing innovation as a mediating factor in the banking sector of Jammu and Kashmir. The researchers employ a structural equation modelling (SEM) approach to analyse data collected from banking professionals, aiming to explore how internal organisational factors drive performance outcomes through innovative marketing. The findings reveal that organisational commitment significantly influences marketing innovation and, consequently, organisational performance. Similarly, employee empowerment demonstrates a direct and indirect effect on performance outcomes, mediated by marketing innovation. The study underscores the critical role of nurturing an empowered workforce and a committed organisational culture to enhance innovation and performance. The study highlights marketing innovation as a crucial mediator that bridges the gap between human resource practices and strategic outcomes. These insights provide valuable implications for banking sector managers, emphasising the need to integrate innovation-driven strategies with employee-centric initiatives to sustain a competitive edge in dynamic markets. Future research could extend the scope of this study to other sectors or regions in order to validate and generalise the findings.

Keywords: Organizational Commitment, Employee Empowerment, Marketing Innovation, Organizational Performance, Banking Sector, Structural Equation Modeling

INTRODUCTION

In today's dynamic and competitive business environment, the success of organisations heavily depends on their ability to harness the potential of their human resources and drive innovation. Organisational commitment, defined as the psychological attachment employees feel toward



their organisation, has emerged as a critical factor influencing employee behaviour and organisational outcomes (Meyer & Allen, 1991). Highly committed employees demonstrate a greater willingness to contribute to organisational success, leading to enhanced innovation and performance (Kim et al., 2020). Similarly, employee empowerment, which involves granting employees autonomy, authority, and access to resources, has gained attention as a key enabler of creativity and innovation in organisational settings (Spreitzer, 1995; Sharma & Taneja, 2022). Marketing innovation, a subset of organisational innovation, refers to the implementation of new marketing methods that involve significant changes in product design, pricing strategies, promotion techniques, or distribution channels (OECD, 2018). Organisational commitment and employee empowerment increasingly recognise marketing innovation as a vital mediator that links with organisational performance. Marketing innovation enables organisations to respond effectively to changing customer demands, technological advancements, and market trends (Gümüş et al., 2021). In the banking sector, where competition is fierce and customer expectations are evolving, marketing innovation plays a critical role in sustaining competitive advantage and driving organisational growth (Hussain et al., 2023). The banking industry in India, including prominent private sector players such as HDFC and Axis Bank, has experienced transformative changes in recent years due to digitisation and increasingly customer-centric approaches. However, the interplay between organisational commitment, employee empowerment, and marketing innovation that influences organisational performance remains underexplored in this sector. Existing literature has primarily focused on direct relationships, often neglecting the potential mediating effects of innovation (Nguyen et al., 2022). This study aims to address this research gap by examining the impact of organisational commitment and employee empowerment on organizational performance, with marketing innovation as a mediating factor, in the banking sector. According to this study, factors related to employees at HDFC and Axis Bank branches in Jammu and Kashmir drive innovation and improve performance.

Objectives of the Study

- To examine the impact of organisational commitment on marketing innovation in the banking sector
- To assess the impact of employee empowerment on marketing innovation in the banking sector



- To analyse the influence of marketing innovation on organisational performance in the banking sector
- To explore the mediating role of marketing innovation in the relationship between employee empowerment and organisational performance

Hypotheses Development and Literature of Review

The banking sector operates in an intensely competitive and dynamic environment, requiring continuous innovation and optimal human resource management to ensure sustainable performance. This section reviews the existing literature on organizational commitment, employee empowerment, marketing innovation, and organizational performance, as well as their interrelationships.

Organizational Commitment and Performance

Researchers have widely studied organizational commitment, which is characterized by employees' commitment and loyalty to their organization, as a critical determinant of organizational success. Meyer and Allen (1991) conceptualized commitment into three dimensions: affective, continuance, and normative, all of which influence employee behavior. Naveeda, A., Ahmad, A., Ali, A., & Rauf, T. (2021). Studies have demonstrated that a committed workforce enhances performance by reducing turnover, increasing engagement, and fostering a collaborative work environment (Sun & Pan, 2021). In the banking sector, high levels of organizational commitment are essential for ensuring employee retention and customer satisfaction, given the service-orientated nature of the industry (Bhat & Bashir, 2022).

Employee Empowerment and Innovation

Employee empowerment refers to the delegation of authority and the provision of autonomy to employees, enabling them to make decisions and take initiative. Conger and Kanungo (1988) emphasized that empowerment increases employees' self-efficacy, which motivates them to contribute to organizational goals. Research has consistently shown that empowerment fosters



creativity and innovation by encouraging employees to experiment with new ideas and approaches (Zhang & Li, 2020). In the banking sector, empowering employees can lead to more customer-centric solutions and streamlined processes, ultimately improving organizational performance (Bhat & Bashir, 2022; Ali, A., Ahmed, N., Sumaira, T., Rauf, T., & Rasool, R. (2024).

Marketing Innovation

Marketing innovation involves implementing new marketing methods, including changes in product design, pricing strategies, promotion, and distribution, to enhance competitiveness (OECD, 2018). It plays a critical role in organizational success by improving customer engagement, brand value, and market share (Nguyen et al., 2022). In the banking sector, marketing innovation is vital for addressing evolving customer needs, leveraging digital platforms, and fostering long-term growth (Hussain et al., 2023).

Mediating Role of Marketing Innovation

Marketing innovation serves as a critical mediator between organizational resources and performance outcomes, enabling firms to adapt to market changes and enhance competitiveness (Nguyen et al., 2022). By introducing innovative marketing strategies, organizations can better translate employee commitment and empowerment into improved customer satisfaction and operational efficiency (Gümüş et al., 2021). In the banking sector, marketing innovation bridges internal capabilities with external market demands, fostering sustainable growth and performance (Hussain et al., 2023).

Organizational Performance

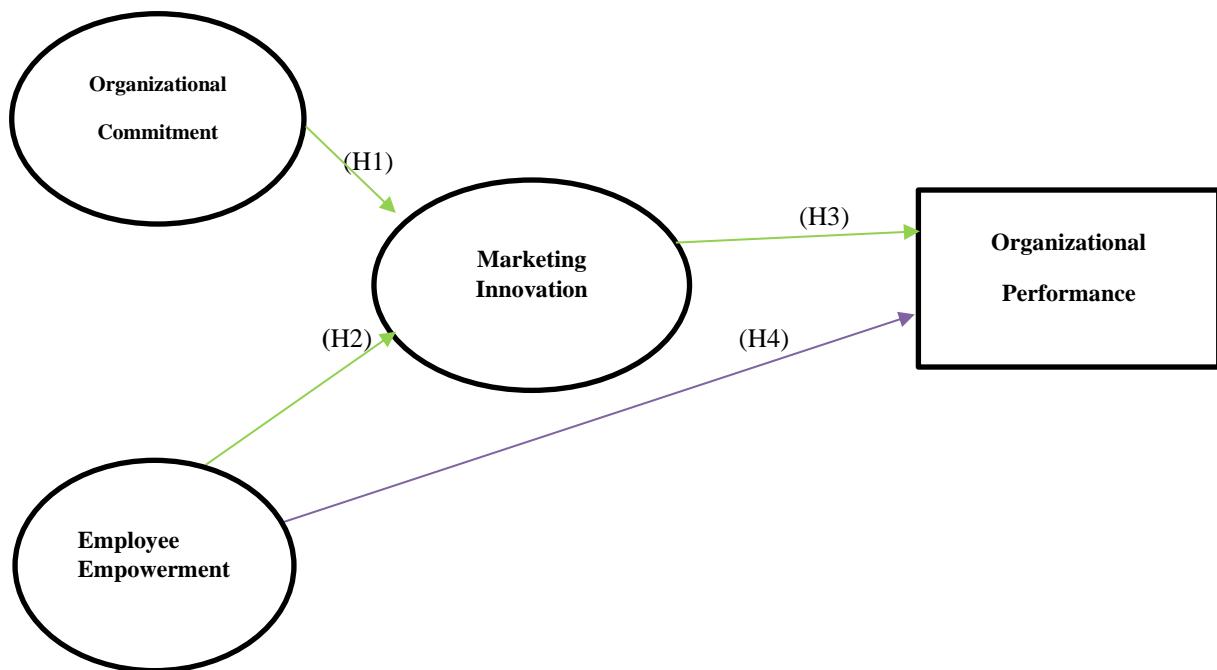
Organizational performance, measured through financial and non-financial metrics, reflects the



ability of an organization to achieve its goals. High performance in the banking sector is driven by customer satisfaction, operational efficiency, and adaptability to market changes Ahmad, A., Naveeda, N., Ali, A., & Rauf, T. (2022). Previous research underscores the importance of integrating innovation-driven strategies with employee-centric practices to sustain high performance (Damanpour & Aravind, 2012).

Figure.1

Conceptual Model



Note: This model depicts the mediating effect of marketing innovation on the relationship between organizational commitment, employee empowerment, and organizational performance in the banking sector. Source: Author's framework (2025).

Hypotheses of the Study

H1: Organizational commitment has a significant positive impact on marketing innovation in the banking sector

H2: Employee empowerment has a significant positive impact on marketing innovation in the banking sector

H3: Marketing innovation has a significant positive impact on organizational performance in the banking sector



H4: Marketing innovation significantly mediates the relationship between employee empowerment and organizational performance in the banking sector

Research Methodology

This study aims to examine the impact of organizational commitment and employee empowerment on organizational performance, with marketing innovation as a mediating variable, in the banking sector. The research methodology is designed to ensure a robust and reliable analysis of the relationships among the variables.

Research Design

The study adopts a descriptive and explanatory research design to investigate the causal relationships between organizational commitment, employee empowerment, marketing innovation, and organizational performance. A quantitative approach is employed to collect and analyse primary data.

Population and Sampling Method

The population for this study includes employees of HDFC and Axis Bank branches located in four districts of Jammu and Kashmir: Srinagar, Baramulla, Jammu, and Udhampur. A convenience sampling method was employed to select respondents, as it allows easy access to participants while ensuring representation across multiple districts.

Using Cochran's sample size formula (1972), the required sample size was calculated as 387 respondents. This sample size is adequate for achieving statistically significant results and generalizing findings to the broader population.

Data Collection and Sampling Design

Primary data were collected through a structured questionnaire, which was designed to capture responses related to organizational commitment, employee empowerment, marketing innovation, and organizational performance. The questionnaire consisted of close-ended questions, measured on a five-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).



Data collection was conducted in-person and electronically to maximize participation. Employees were assured of confidentiality and anonymity to encourage honest responses.

Each variable was operationalized based on validated scales from previous studies:

- ✓ Organizational Commitment: Meyer and Allen (1991) scale
- ✓ Employee Empowerment: Spreitzer (1995) psychological empowerment scale
- ✓ Marketing Innovation: OECD (2018) innovation indicators
- ✓ Organizational Performance: Adapted from Kaplan and Norton's (1992) Balanced Scorecard framework

Data Analysis

The data were analyzed using Structural Equation Modeling (PLS-SEM) to test the hypothesized relationships among the variables. Mediation analysis was conducted to examine the role of marketing innovation in the relationship between organizational commitment, employee empowerment, and organizational performance.

Results Data Analysis - Structural Model (PLS SEMS)

Table: 1 Model Fit

SRMR	0.067
Chi-square	1611.217
NFI	0.775

To evaluate the causal relationship between endogenous and exogenous variables as shown in the path diagram, the estimates and hypothesis tests are examined as part of the structural model assessment process. To find out how well the model fits the real relationships, the estimates from the model are compared to the observed data. The importance of these associations is then evaluated using hypothesis tests, which aid in establishing whether or not they are statistically significant. . The goal is to determine whether the proposed causal relationships in the model are supported by the data. Goodness of fit in a global matrix that evaluates the complete measurement model efficiency in terms of average communality (Tenenhaus et al, 2005). The models' overall goodness of fit should be the starting point for model evaluation. When the SRMR is below 0.08, the model fits well (Hu & Bentler, 1998). The NFI (Normed Fit Index) can range between 0 & 1. Bentler, (1992) the value close to 0.9 is consider for model fit. For



composite model the thresholds for the NFI is still to be determined. Overall, the NFI is still not widely used (Byrne, 2008).

Convergent Validity

Convergent validity is a critical aspect of evaluating the quality of measurement models in research. It refers to the extent to which items theoretically associated with a construct are empirically correlated. Convergent validity is assessed using Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE). These metrics are essential for establishing the reliability and validity of constructs in a study. Cronbach's Alpha measures internal consistency, with values above 0.7 considered acceptable (Hair et al., 2019). In this case, all constructs—Employee Empowerment (0.927), Marketing Innovation (0.794), Organizational Commitment (0.915), and Organizational Performance (0.934)—exceed this threshold, indicating strong internal consistency. Composite Reliability, which assesses the overall reliability of a construct, should also be above 0.7 (Fornell & Larcker, 1981). Here, all constructs meet this criterion, with values ranging from 0.861 to 0.951, further confirming reliability. The AVE, which measures the amount of variance captured by a construct relative to measurement error, should ideally be above 0.5 (Hair et al., 2019). All constructs in the table exceed this threshold, with Employee Empowerment (0.781), Organizational Commitment (0.755), and Organizational Performance (0.884) demonstrating particularly strong convergent validity. Marketing Innovation, with an AVE of 0.571, is slightly above the threshold, indicating acceptable but relatively weaker convergent validity. In conclusion, the data supports the convergent validity of the constructs, as all metrics align with the recommended thresholds, ensuring the reliability and validity of the measurement model.

Table 2. Convergent Validity Tests

Variables	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Employee Empowerment	0.927	0.951	0.781
Marketing Innovation	0.794	0.861	0.571



Organizational Commitment	0.915	0.936	0.755
Organizational Performance	0.934	0.937	0.884

Discriminant Validity

Discriminant validity assesses the extent to which constructs are distinct from one another. In this study, discriminant validity was evaluated using the Heterotrait-Monotrait (HTMT) ratio of correlations, as recommended by Henseler et al. (2015). The HTMT values should ideally be below 0.85 (or 0.90 in exploratory research) to confirm discriminant validity. The results of the HTMT analysis are presented below:

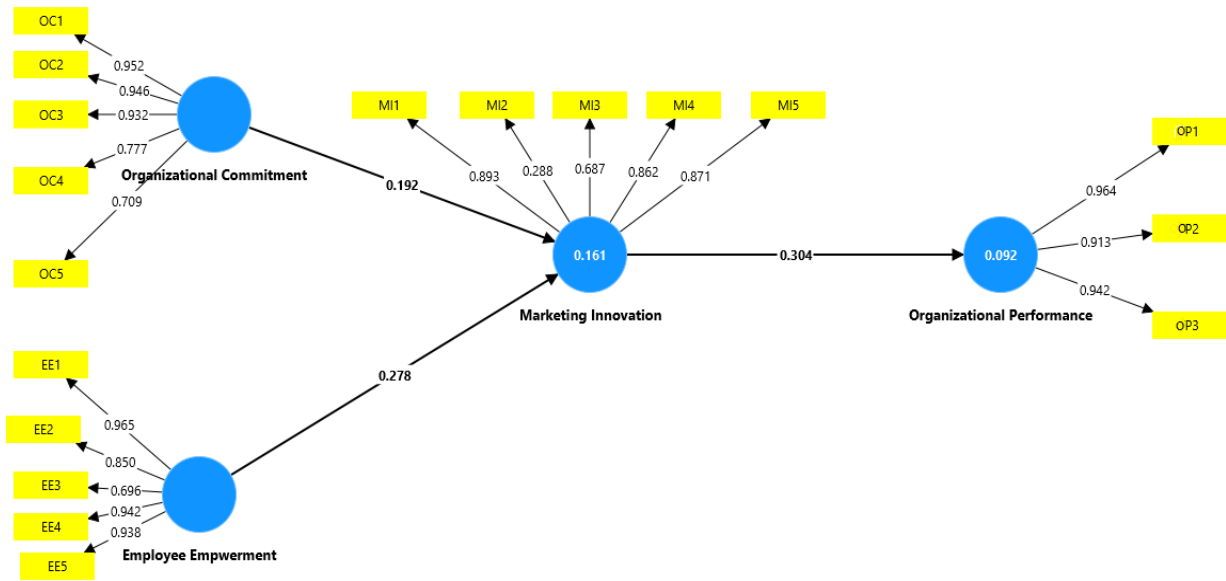
Table 3: *Discriminant Validity*

Discriminant Validity HTMT ratio

	Employee Empowerment	Marketing Innovation	Organizational Commitment	Organizational Performance
Employee Empowerment				
Marketing Innovation	0.425			
Organizational Commitment	0.477	0.339		
Organizational Performance	0.115	0.343	0.227	

All HTMT values are below the threshold of 0.85, indicating strong discriminant validity. For instance, the HTMT value between Employee Empowerment and Marketing Innovation is 0.425, while Organizational Commitment and Organizational Performance show a value of 0.227. These results confirm that the constructs are empirically distinct, supporting the robustness of the measurement model.

Figure: 2 Measurement Model of the Study



Source: Prepared by researchers (PLS SEM)

The structural model's overall analysis focuses on the strength of explanatory power, assessed through two criteria: the “coefficient of determination (R-square) and effect size (F-square)”. A higher R-square value indicates a stronger explanatory capacity of the construct (Hair et al., 2016). R-square ranges from 0 to 1, with higher values indicating a greater level of explanatory power. Table 3 below displays the data, showing strong explanatory power through bootstrapping.

Table 4: Explanatory power of the model

Dependent Variables	R-square	R-square adjusted
Marketing Innovation	0.161	0.157
Organizational Performance	0.092	0.09

Discussion of the Hypotheses results

Table 5. Hypothesis Outcome

Hypotheses	Hypothesis Relationship	Beta Coefficient	Standard deviation	T Values	P values	Decision
H1	Employee Empowerment - > Marketing Innovation	0.278	0.078	3.553	0*	Supported



H2	Marketing Innovation -> Organizational Performance	0.304	0.054	5.634	0*	Supported
H3	Organizational Commitment -> Marketing Innovation	0.192	0.077	2.493	0.013*	Supported

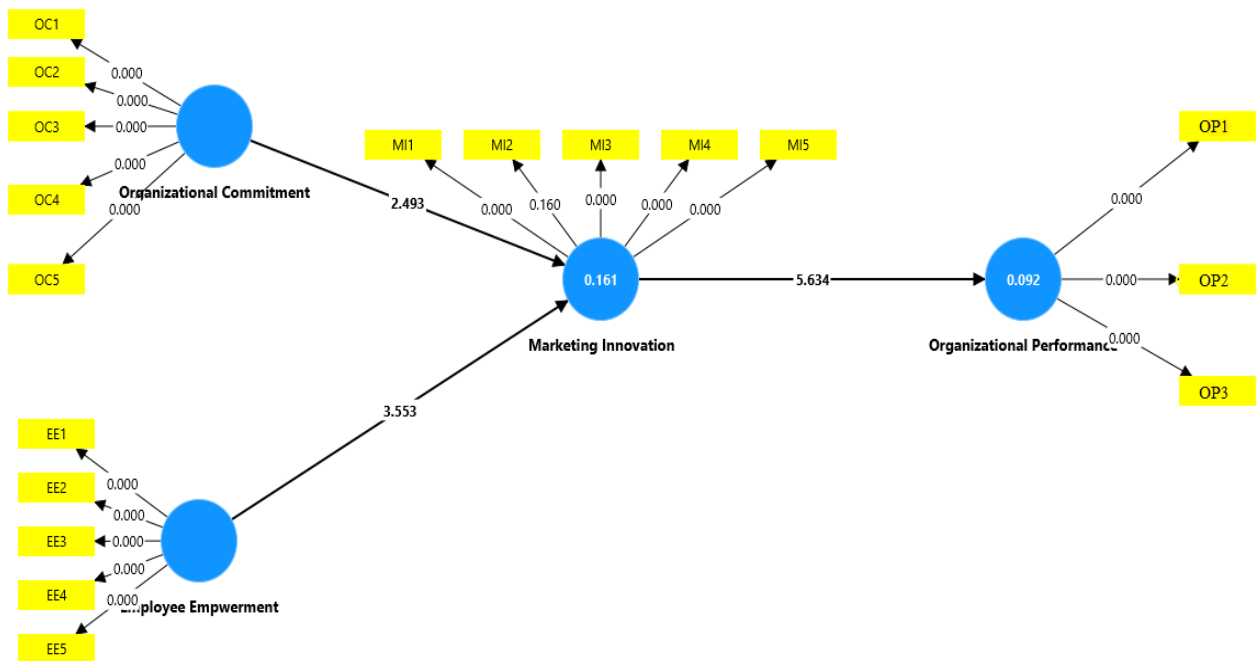
Note: *Significance at $p < 0.05$ signifying indirect relationship

Source: Prepared by researchers

As given above Table 4 illustrates the positive association between Employee Empowerment and Marketing Innovation (T-value = 3.553 > 1.96, Path coefficient = 0.278, Standard deviation = 0.078, P-value = 0.000 < 0.01), thus supporting H1. The result reveals a positive relationship between Marketing Innovation and Organizational Performance (T-value = 5.634 > 1.96, Path coefficient = 0.304, Standard deviation = 0.054, P-value = 0.000 < 0.01), thus supporting H2.

Additionally, there is a positive relationship between Organizational Commitment and Marketing Innovation (T-value = 2.493 > 1.96, Path coefficient = 0.192, Standard deviation = 0.077, P-value = 0.013 < 0.05), thus supporting H3.

Figure 2. Structural Model of the Study



Source: Prepared by researchers (PLS SEM)



Mediation Analysis of the Study

Mediation occurs when a third variable, known as the mediator, explains the relationship between an independent variable and a dependent variable (Baron & Kenny, 1986). In this study, marketing innovation serves as the mediating variable between organizational commitment, employee empowerment, and organizational performance. Organizational commitment and employee empowerment are key drivers of employee engagement and proactive behavior, leading to an environment that fosters creativity and innovation (Amabile, 1996). Marketing innovation, in turn, enhances organizational performance by improving customer satisfaction, market adaptability, and competitive advantage (Hurley & Hult, 1998).

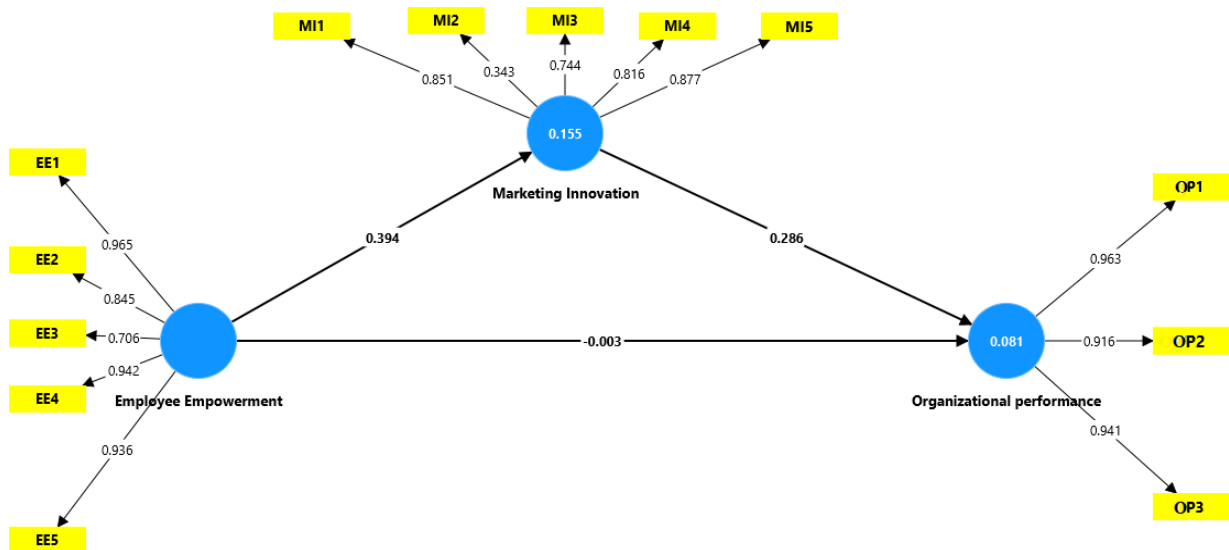
When employees are highly committed and feel empowered, they are more likely to contribute innovative marketing ideas that can improve service delivery and customer experience in the banking sector. This innovation-driven approach strengthens the link between employee-related factors and overall organizational performance. Thus, marketing innovation acts as a crucial mechanism through which organizational commitment and empowerment translate into higher performance outcomes (Zhang & Bartol, 2010).

By examining marketing innovation as a mediator, this study provides deeper insights into how employee-related factors indirectly influence business success. Future research can explore additional mediators, such as digital transformation, to further refine this relationship.

Table 6. Mediation Analysis

Hypotheses Relationship	Beta Coefficient	Standard deviation	T Values	P values	Decision
Employee Empowerment -> Marketing Innovation	0.394	0.045	8.758	0	Supported
Employee Empowerment -> Organizational performance	-0.003	0.052	0.057	0.954	Not Supported
Marketing Innovation -> Organizational performance	0.286	0.06	4.748	0	Supported

Figure 3. Mediation PLS Structural Model



Source: Prepared by researchers (PLS SEM)

Table: 7 Mediation Results

Results of Mediation Effect				
Hypothesis Relationship	Path Coefficient	Standard Deviation	T Values	P values
Employee Empowerment -> Marketing Innovation	0.394	0.045	8.758	0*
Employee Empowerment -> Organizational performance	-0.003	0.052	0.057	0.954*
Marketing Innovation -> Organizational performance	0.286	0.06	4.748	0*

Note: *Significance at p<0.05 signifying indirect relationship

Source: Prepared by researchers

To conduct a Variance Accounted For (VAF) mediation analysis, we use the formula:



Formula:

$$\text{VAF} = \text{Indirect Effect} / \text{Total Effect} \times 100$$

$$\text{Total indirect effect} = 0.394 \times 0.286 = 0.1125$$

$$\text{Total effect} = \text{Total Indirect effect} + \text{direct effect}$$

$$= 0.1125 + (-0.003) + 0.1125 = 0.1095$$

$$\text{Total Effect} = -0.003 + 0.1125 = 0.1095$$

$$\text{Variance Accounted For (VAF) Value} = 10950.1125 \times 100 = 102.74\%$$

Since, VAF = 102.7%, this suggests full mediation, meaning that the effect of Employee Empowerment on Organizational Performance is fully mediated by Marketing Innovation.

Variance Accounted For (VAF = 102.74%): A VAF exceeding 100% reflects full mediation, with Marketing Innovation entirely explaining the relationship. This also suggests possible suppressor effects, where the mediator reverses the weak negative direct effect into a strong positive indirect effect (Preacher & Hayes, 2008). The analysis underscores the critical mediating role of Marketing Innovation. Organizations aiming to boost performance through employee empowerment must focus on fostering a culture of innovation to translate empowerment into tangible performance outcomes (Sarstedt et al., 2014).

Discussion & Conclusion of the Study

This study examined the impact of organizational commitment and employee empowerment on organizational performance in the banking sector, with marketing innovation as a mediating factor. The findings provide critical insights into how these constructs interrelate and contribute to organizational success, particularly within the dynamic and competitive banking environment. The findings indicate that Employee Empowerment positively influences Marketing Innovation ($\beta = 0.278$, $p = 0.000$), demonstrating that empowering employees fosters innovation in marketing strategies. Similarly, Marketing Innovation significantly enhances Organizational Performance ($\beta = 0.304$, $p = 0.000$), confirming its crucial role in driving business success. Moreover, Organizational Commitment positively impacts Marketing Innovation ($\beta = 0.192$, $p = 0.013$), highlighting the importance of a committed workforce in fostering innovation.



However, the direct relationship between Employee Empowerment and Organizational Performance is not supported ($\beta = -0.003$, $p = 0.954$), suggesting that Marketing Innovation fully mediates this relationship. This reinforces the idea that empowering employees alone does not directly enhance organizational performance unless it leads to innovative marketing practices. Overall, the study emphasizes that Marketing Innovation is a key mediator, bridging the gap between employee-related factors and organizational success. Organizations should focus on fostering both employee empowerment and commitment while leveraging innovation to enhance overall performance.

This study contributes to the existing literature by integrating organizational commitment, employee empowerment, and marketing innovation into a unified framework to explain variations in organizational performance. It also underscores the importance of fostering a culture of commitment and empowerment to drive innovation and performance. From a managerial perspective, banks should invest in strategies that strengthen employee commitment and empowerment, such as providing meaningful rewards, autonomy, and opportunities for professional growth. Additionally, promoting a culture of continuous improvement and innovation can enable organizations to remain competitive in an ever-changing financial landscape. Future research could explore these dynamics in other sectors and regions to enhance the generalizability of the findings.

Limitations of the Study

While this study provides valuable insights into the mediating role of marketing innovation in the relationship between organizational commitment, employee empowerment, and organizational performance in the banking sector, it has several limitations.

The study is limited in geographical scope, as it focuses on a specific region or country. Banking institutions in different countries may have varying organizational cultures, market conditions, and regulatory environments, which can influence the applicability of the findings. This study primarily uses quantitative methods, which may not fully capture the deeper insights, emotions, and motivations behind employee commitment, empowerment, and marketing innovation. A mixed-methods approach, incorporating qualitative analysis, could provide a more comprehensive understanding. The study does not account for the potential



moderating effects of external variables such as leadership styles, digital transformation, or customer behavior, which may influence the relationship between the key constructs. Future research could explore these aspects for a more nuanced analysis.

Additionally, since banking institutions operate in a dynamic environment, changes in policies, competition, and customer expectations may impact the long-term validity of the findings. A longitudinal study would be beneficial to observe trends over time. Lastly, organizational performance is influenced by multiple factors, and isolating the impact of marketing innovation as a mediator may overlook other significant contributors such as employee satisfaction, technological adoption, and financial stability.

Future Scope of the Study

This study opens several avenues for future research. Future studies can extend the investigation beyond the banking sector to industries such as healthcare, manufacturing, or IT to enhance generalizability. Comparative studies across sectors can help identify sector-specific variations in the impact of organizational commitment and employee empowerment on performance. Incorporating qualitative methods such as in-depth interviews and case studies can provide deeper insights into the psychological and behavioural aspects of employee empowerment and marketing innovation. A mixed-method approach can offer a more holistic perspective. Future research can explore moderating variables such as leadership style, organizational culture, or technological advancements to refine the understanding of these relationships. Additionally, longitudinal studies can be conducted to track the long-term impact of marketing innovation on performance. Finally, cross-country studies can analyze how cultural and economic differences influence these relationships, offering valuable insights for multinational banking institutions.

Declaration

The authors declare that there is no conflict of interest regarding the publication of this research. No financial, personal, or professional affiliations have influenced the study, and all findings are presented with academic integrity and objectivity.

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