

# **Factors Influencing Academic Performance, With The Mediating Role Of Innovative Behavior Of Students In The Field Of Banking And Finance: Evidence From Public Higher Education Institutions In Vietnam**

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## **Abstract**

*The purpose of this paper is to investigate Vietnamese students' perceptions of students studying in the field of banking and finance in terms of the influence of factors on academic performance through innovative behavior. A quantitative research approach was used in this study. The Structural Equation Modeling-Partial Least Squares (SEM-PLS) approach supported by Smart-PLS 3.0 computer software was used for data analysis. An online questionnaire was distributed to 398 participants, but only 350 qualified. The participants in this study were Vietnamese students who were studying at public universities in Vietnam (in the fields of banking and finance). This pilot study indicates that individual innovative behavior of students has a positive impact on their academic performance. Furthermore, all factors, including personal motivation, innovative climate, technology ability, and problem-solving skills have a positive impact on their innovative behavior. Among these, personal motivation has the strongest impact on innovative behavior; meanwhile, problem-solving skill has the least impact on innovative behavior.*

**Keywords:** *academic performance, innovative behavior, innovative climate, personal motivation, technology ability.*

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## **I. Introduction**

Universities play a crucial role in preparing students for the workforce by providing them with the necessary knowledge, skills, and attitudes. Academic performance serves as a key indicator to assess the effectiveness of this training, aiding in the classification of students within educational institutions and serving as a criterion for employers during the recruitment process.

The focus on graduation rates and academic achievement underscores the importance placed by higher education institutions on student success. Consequently, research on academic performance, including investigations into the factors influencing it, has garnered significant interest over time.

Scholars have not only concentrated on student academic performance but also on their inventive work behavior, which reflects their ability to solve problems. Demonstrating innovative work behaviors indicates an individual's potential as a valuable human resource in the future. Many researchers have explored the factors that impact innovative work behavior and its consequences, such as job success. Furthermore, numerous studies have been conducted to investigate how innovative work behavior influences an individual's work performance. Nevertheless, similar studies are scarce in the context of higher education (Tariq et al., 2020).

Historically, research has emphasized the importance of knowledge exchange. However, with the evolution of information technology leading to the emergence of platforms like the Internet and virtual social networks, the focus has shifted towards online knowledge sharing. This shift has captured the interest of researchers, prompting many authors to explore the connections between online knowledge sharing and various other factors (Waheed et al., 2016).

## **II. Literature Review**

The term "Innovation" finds its roots in the Latin word *Novus*, signifying the introduction of new ideas or concepts. Schumpeter (1934) was the first to propose the concept of innovation, highlighting its role in enabling

corporate entities to invest in assets and generate value. Rogers (1995) defined innovation as the perception of new concepts, techniques, or entities during adoption by individuals or units. Gartner & Drucker (1987) emphasized that innovation involves reform that impacts external environments, while Kanter (1988) differentiated between innovative behavior and creativity, stating that creativity leads to unique, useful, and novel concepts, often termed invention. Innovation encompasses the production, adoption, and implementation of beneficial ideas. At an individual level, innovation originates from creative ideas, allowing individuals to adapt their roles or work environments to effectively achieve specific objectives. Janssen (2000) suggested that innovative behavior involves employees' intention to generate, reference, and utilize new ideas, ultimately aiming to enhance the performance of individuals, organizations, and teams. Janssen (2000) described innovation as a continuous process, enabling individuals to develop, advocate, and implement ideas at any given time.

Building upon the aforementioned perspectives, this study defines innovative behavior as the process through which individuals reconstruct their concepts and ideas to address challenges, ultimately engaging in creative activities to drive solutions.

In their study, Yuan et al. (2010) defined innovative behavior as the implementation of a new concept through the actions of employees to establish or enhance procedures, processes, and products within their workplace or institution. Janssen (2000), on the other hand, defined innovative behavior as being focused on intentional efforts to achieve positive outcomes at the individual, group, or organizational level. This includes both psychological and social benefits, such as improved communication, morale, and job fit, as well as increased organizational efficiency. Additionally, Yuan et al (2010) highlighted that an employee's innovative behavior can address workplace problems by developing service performance. This behavior encompasses activities such as seeking new approaches to tasks, technologies, services, and products, as well as acquiring the necessary resources to implement new ideas. Despite the significant role of factors like generating, interacting, modifying, and integrating novel ideas, as well as creative behavior, in supporting the concept of innovative behavior, researchers and practitioners have historically given it less attention.

### **III. Research Method**

#### **Research design**

This section provides specifics about the research methodology that was selected for the study. This research is quantitative in nature. The survey inquiry was designed using the quantitative approach. This study additionally employed a survey strategy with a single procedure. The primary method for collecting data is the use of structured surveys with open-ended questions and multiple-choice responses.

For this investigation, convenience sampling was selected as the sampling technique. The apparent uniformity, relative unpredictability, and big sample size of the data collection led to the selection of convenience sampling. Users of broadband and the internet received the questionnaires electronically through emails and social media. In terms of sample size, 398 individuals were given questionnaires by the researchers, and 350 of them returned completed forms, translating to an 87.9 percent response rate. Additionally, data analysis utilizing structural equation modeling (SEM) has been done with AMOS to assess the hypotheses. The scales utilized in this investigation were developed by modifying those from previous studies on the subject. Respondents were surveyed using a 5-point Likert scale. Respondents were surveyed using a 5-point Likert scale (Strongly Agree = 5, Strongly Disagree = 1).

Two stages were taken to adapt the original English forms of the scales to Vietnamese. First, two academics and two translation experts with excellent English language proficiency independently translated all of the scales into Vietnamese. Following an evaluation by a translation specialist and a researcher, the best translations were selected for acceptance. Two academicians with expertise in the relevant fields double-checked the scale phrases before they were finally authorized.

#### **Conceptual model and hypotheses**

##### ***Personal motivation and Innovative behavior***

Innovation at the individual level has been a topic of interest for a considerable amount of time (Chen et al., 2021). It refers to the act of posing inquiries, formulating solutions, seeking endorsement for one's concepts, and ultimately implementing innovative ideas. Considering this, students' innovative behavior can be described as a sequence of transformations wherein they generate inventive ideas and endeavor to apply them while engaging in educational and scientific endeavors (Sudibjo & Prameswari, 2021). The motivation to innovate, whether intrinsic or extrinsic, is a crucial internal process that drives and maintains a person's innovative endeavors, playing a vital role in fostering innovative behavior (Tang Y et al., 2019). Intrinsic motivation stems from an individual's interest and willingness to tackle challenges, while extrinsic motivation relies on external rewards and encouragement to drive behavior. Self-determination theory (SDT) highlights the significance of intrinsic motivation, emphasizing its positive impact on various outcomes when individuals are driven by internal satisfaction rather than external rewards (Gupta, 2020). High levels of intrinsic motivation prompt students to

proactively generate ideas that foster innovation, showcasing the importance of internal drive in fueling creative endeavors (Schmidhuber et al., 2019). Therefore, we hypothesize that:

*H1: Personal motivation (PM) is positively related to Innovative behavior (IB).*

### ***Innovative climate and Innovative behavior***

When faced with new challenges and technologies, individuals become psychologically less confident and are more likely to pursue conservative strategies rather than innovative behavior (Cao et al., 2020). To reverse this situation, an organizational innovation climate is key. A good climate creates psychological safety for employees to embrace new ideas, share knowledge, and take on new challenges (Zhang et al., 2022). As a result, this sense of security reduces the fear of failure and its negative consequences (Yang & Huang, 2016). Information platform to improve technological innovation capabilities: role of cloud platform. *Journal of Civil Engineering and Management*, 22(7), 936-943. <https://doi.org/10.3846/13923730.2014.929023>, 2016), enhancing individuals' willingness to innovate. The author (Yu et al., 2013) found that KS and OIC are positively related to IB. On the other hand, a study by Witherspoon et al. presented the opposite view, emphasizing that human factors have a weak side, weakening OIC as a moderator between KS and IB. This failure corresponds to the hoarding of information to overcome the innovation environment, personal gain, and competitive use of knowledge for self-interest (Bock et al., 2005). Therefore, we hypothesize that:

*H2: Innovative climate (IC) is positively related to Innovative behavior (IB)*

### ***Technology ability and Innovative behavior***

Against the background of the COVID-19 widespread and closure of colleges around the world, innovation has served as an imperative bridge to kill the physical separations and encourage completely online learning exercises. In their investigation of 156 college undergraduates, the Superintendent, and his inquiry group divulged that lower innovation preparation involved decreased self-efficacy. In other words, the innovation capacities of undergraduates might be a predecessor to their certainty in grasping innovation selection. Inquire has found that when students' innovation capacity was tall, they were able to be more centered and locked in in separate learning in an emergency (Limniou et al., 2021). Moreover, in a ponder by Limniou et al. (2021), advanced competence had a backhanded positive linkage with scholarly productivity and scholastic engagement, interceded by technostress. This might be clarified by an inquiry about discoveries by Aguilera-Hermida (2020) that undergraduates who had an innovation competency sometime recently constrained distance learning in emergency moreover had a tall level of self-efficacy and conviction in their scholarly victory. In this manner, we proposed the fourth speculation:

*H3: Technology ability (TA) is positively related to Innovative behavior (IB)*

### ***Problem-solving skills and Innovative behavior***

It has been established that one of the most important components of success in both personal and professional contexts is the ability to solve problems (Anderson & Anderson, 1995). Organizations and educational institutions have investigated elements that impact improvement using research data spanning decades. Many earlier studies have identified problem-solving skills, and in a volatile and complex knowledge- and technology-based business, these skills are critical for fostering innovation and long-term, sustainable growth and development. By interfering with a set of processes and goals where the solution is unknown, or unfamiliar, or obtaining a new state of goal, problem-solving is the process of discovering information and abilities that achieve the target country (Inkinen, 2015; Jonassen, 2004). The ability to solve problems and anticipate the results of those solutions has been identified as a critical component of innovative behavior in the face of rapid change (Barron & Harrington, 1981; Jabri, 1991; Kirton, 1976). The goal of problem-solving is to maximize positive outcomes, minimize negative consequences, and choose solutions to problems. Consequently, we put out the following theories:

*H4: Problem-solving skill (PSK) is positively related to Innovative behavior (IB).*

### ***Innovative behavior and Academic performance***

Asurakkody and Kim (2020) found that the relationship between innovative behavior and performance had not been thoroughly investigated in many empirical investigations. Similar to human behavior, IWB can be impacted by performance expectations and other expected results of a behavior (Setini et al., 2020). It is reasonable to assume that people who engage in innovative work behaviors have an impact on task performance as well as group and organizational performance, even if there hasn't been much research done to explore the relationship between creative self-efficacy and result expectancies (Fauziyah, & Rahayunus, 2020). Innovation can have a favorable impact on a company's performance and is often associated with the introduction of new goods or services (Musneh et al., 2021). Innovative work practices generate and advance ideas by considering the

individual. It helps employees to solve workplace problems, thereby improving work performance. From this, the following hypothesis is derived:

*H5: Innovative behavior (IB) is positively related to Academic performance (AP).*

#### IV. Data Analysis And Findings

The obtained data were analyzed using the Statistical Package for the Social Sciences (SPSS) and the AMOS Structural Equation Modeling (SEM) tool. Descriptive Dataset statistics such as frequency means and variances were generated for each variable. Additionally, this phase helped to identify potential data entry errors. Table 1 contains descriptive data. In addition, AMOS was used to assess the analysis SEM, i.e. measurement and structural model.

#### Frequency & descriptive analysis of demographic factors

**Table 1. Frequency & descriptive analysis of demographic factors**

Criteria		Frequency	Percent
Gender	Male	105	30.0%
	Female	245	70.0%
Study year	The first year	75	21.4%
	The second year	108	30.9%
	The third year	149	42.6%
	The fourth year	18	5.1%

*(Source: research of the authors)*

The characteristics of the respondents from which the data were gathered are shown in Table 1, including gender and study year. According to the demographic statistics of the research sample, females make up the vast majority, specifically, male students made up 30.0% of students; the rest was female. Third-year students account for the largest proportion, at 42.6%, followed by second-year students. Meanwhile, final-year students account for the lowest proportion, 5.1%.

#### Reliability Testing

Cronbach's alpha coefficient can be used to assess reliability. If the alpha value is greater than 0.7, the reliability is good; if it is between 0.5 and 0.7, the reliability is moderate. A questionnaire is not reliable if the alpha value is less than 0.5. In this study, Cronbach's alpha coefficient and SPSS version 26 were used to assess the reliability of the questionnaires.

**Table 2. Reliable testing**

Variable	Indicator	Factor Loading	Valid
Personal motivation (PM) Cronbach Alpha = 0.697	PM1	0.451	Valid
	PM2	0.689	Valid
	PM3	0.702	Valid
	PM4	0.633	Valid
	PM5	0.479	Valid
	PM6	0.466	Valid
	PM7	0.524	Valid
	PM8	0.711	Valid
Innovative climate (IC) Cronbach Alpha = 0.699	IC1	0.649	Valid
	IC2	0.510	Valid
	IC3	0.582	Valid
	IC4	0.646	Valid
	IC5	0.419	Valid
	IC6	0.344	Valid
	IC7	0.445	Valid
Technology ability (TA) Cronbach Alpha = 0.713	TA1	0.411	Valid
	TA2	0.565	Valid
	TA3	0.613	Valid
	TA4	0.499	Valid
	TA5	0.301	Valid
	TA6	0.322	Valid
Problem-solving skill (PSK) Cronbach Alpha = 0.864	PSK1	0.785	Valid
	PSK2	0.468	Valid
	PSK3	0.771	Valid
	PSK4	0.665	Valid
	PSK5	0.785	Valid
Innovative behavior (IB) Cronbach Alpha = 0.858	IB1	0.333	Valid
	IB2	0.431	Valid
	IB3	0.505	Valid

Variable	Indicator	Factor Loading	Valid
Academic performance (AP) Cronbach Alpha = 0.799	IB4	0.469	Valid
	IB5	0.785	Valid
	IB6	0.468	Valid
	AP1	0.456	Valid
	AP2	0.765	Valid
	AP3	0.451	Valid
	AP4	0.466	Valid

(Source: research of the authors)

All the scales have Cronbach Alpha >0.6. This outcome reflects the appropriateness and acceptability of the questionnaire's dependability. The table below displays this value. The research model was examined using structural equation modeling.

The factor loading value of the research variable indicators is the convergent validity value. If an indicator has an outer loading value larger than 0.7, convergent validity is required. The outcomes of each indicator's convergent validity test for the research variable are listed below. It is said that all indicators are valid based on the aforementioned facts. As a result, the following study can employ all indications. The value of the cross-loading factor, which is used to compare the loading values of the desired construct and other constructs—which must be greater—to see if a construct has the right discriminant—indicates the value of discriminant validity.

As a result, all scales have a Cronbach Alpha coefficient that ranges from 0.696 to 0.869. Therefore, the scales' reliability is often good.

**Exploratory factor analysis**

**Table 3. Exploratory factor analysis**

Indicator	Variable					
	PM	IC	TA	PSK	IB	AP
PM1	0.654					
PM2	0.451					
PM3	0.657					
PM4	0.800					
PM5	0.564					
PM6	0.511					
PM7	0.663					
PM8	0.872					
IC1		0.466				
IC2		0.558				
IC3		0.601				
IC4		0.466				
IC5		0.651				
IC6		0.506				
IC7		0.611				
TA1			0.611			
TA2			0.721			
TA3			0.547			
TA4			0.655			
TA5			0.410			
TA6			0.450			
PSK1				0.444		
PSK2				0.567		
PSK3				0.504		
PSK4				0.564		
PSK5				0.477		
IB1					0.498	
IB2					0.545	
IB3					0.647	
IB4					0.531	
IB5					0.466	
IB6					0.676	
AP1						0.558
AP2						0.601
AP3						0.489
AP4						0.545

(Source: research of the authors)

All indicators are valid, according to the information in the table above. As a result, the following study can employ all indications. According to the conditions listed above, it can be concluded from the table above that all research variables have good dependability. Consequently, depending on the outcomes of the tests that have been performed. The results show that all observed variables when included in the analysis are divided into 6 groups. Factor loading coefficients of all observed variables are greater than 0.4.

**Hypothesis analysis**

The Chi-square fit test and degree of freedom, CFI (Comparative Fit Index), RMSEA (Root Mean Square Error of Approximation), TLI (Tucker-Lewis Index), RNI (Relative Noncentrality Index), NNFI (Non-Formed Fit Index), and IFI are the goodness of fit indices that were looked at in the study (Incremental Fit Index).

**Table 4. Values of Fit and Goodness**

Fit Index	Value	Good Fit Values	Acceptable fit values	Result
Chi-square/df	1007.889/545=1.849	<3	<5	Acceptable
CFI	0.902	>0.95	>0.90	Acceptable
RMSEA	0.054	<0.050	<0.080	Acceptable
TAG	0.911	>0.95	>0.90	Acceptable
RNI	0.901	>0.95	>0.90	Acceptable
NNFI	0.912	>0.95	>0.90	Acceptable
IF	0.90	>0.95	>0.90	Acceptable

(Source: research of the authors)

The study's goodness of fit values are displayed in Table 4. Examining the results reveals that all goodness of fit values exhibit a suitable fit. This circumstance suggests that the data gathered and the suggested model are compatible (Hair et al., 2010).

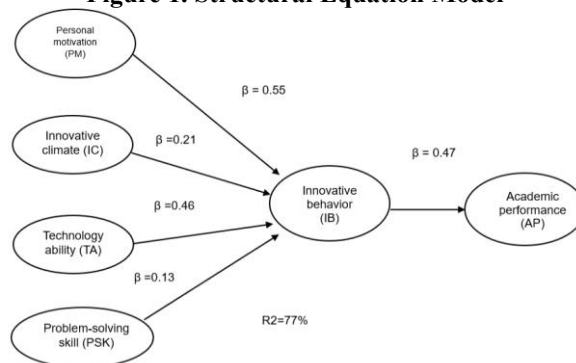
**Table 5. Structural Equation Model Analysis**

Hypothesis	Standardized $\beta$	p	Support/Rejection
H1: Personal motivation (PM) is positively related to Innovative behavior (IB).	0.55	0.000	Supported
H2: Innovative climate (IC) is positively related to Innovative behavior (IB).	0.21	0.005	Supported
H3: Technology ability (TA) is positively related to Innovative behavior (IB).	0.46	0.001	Supported
H4: Problem-solving skill (PSK) is positively related to Innovative behavior (IB).	0.13	0.000	Supported
H5: Innovative behavior (IB) is positively related to Academic performance (AP).	0.47	0.000	Supported

(Source: research of the authors)

In the structural model in Table 5, the hypothesis could be accepted if the coefficient value is positive and the p-value <0.05. It can be inferred from the findings that H1, H2, H3, H4, and H5 were accepted due to a positive coefficient value, p-value <0.05.

**Figure 1. Structural Equation Model**



(Source: research of the authors)

Figure 1 displays the correlations between the variables and the R2 value (\*\*p <0.05, \*\*\*p<0.001). As a result, personal motivation, innovative climate, technology ability, and problem-solving skills, each account for

77% of innovative behavior ( $R^2 = 0.77$ ). While innovative behavior was 79% explained by these factors ( $R^2=0.77$ ), 23% of it was explained by other factors.

## V. Conclusion

The study's findings indicate that website design, customer service, security, and fulfillment were the aspects of electronic service quality that, in the case of students in the field of banking and finance in Vietnam, influenced academic performance by mediating innovative behavior. Research results show that all factors have a positive impact on innovative behavior. In which, personal motivation has the greatest impact on innovative behavior, Technology ability has the second biggest impact on innovative behavior, followed by innovative climate. However, problem-solving skill has a negligible impact on innovative behavior. Also, innovative behavior has a positive effect on academic performance.

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