

Do goal orientations really influence performance?

The role of retail employee's creativity

Abstract

Purpose - The creativity of retail employees seems to be of the utmost importance for ensuring the performance of organizations in service settings. This paper contributes to the existing theory by investigating the direct and indirect effects of goal orientations on the creativity and performance of retail employees. We propose a framework depicting the relationships between goal orientations and employee creativity and performance, including the intervening effects of self-efficacy and customer orientation.

Design/methodology - The study was conducted with retail frontline employees of a large retail bank in Portugal. The sample consists of 267 valid responses. Structural equations are used by applying the maximum likelihood method to test the conceptual framework.

Findings - Results are broadly supportive of the hypotheses. Learning orientation is, directly and indirectly, related to creativity, but only indirectly to performance. As to performance orientation, it is indirectly related to creativity through self-efficacy and customer orientation, and directly as well as indirectly, to performance. We investigate the extent to which the effects of goal orientations on creativity and performance are mediated by self-regulatory mechanisms, namely self-efficacy, and customer orientation.

Originality - Our results recognize that learning and performance goals are neither mutually exclusive nor contradictory, which collide with past empirical evidence showing that learning goals are generally associated with more favorable outcomes and performance goals with more negative or equivocal ones. These outcomes underscore the need and relevance for managers to foster both goal orientations to

promote the creativity and performance of retail employees, representing a particularly salient issue in retail businesses characterized by significant interpersonal interactions.

Keywords: Creativity; Performance; Retail frontline employees; Services retail

Article classification: Research paper

1. Introduction

Creativity has recently attracted significant amounts of research, spurred by the belief that employee creativity is vital to ensure firm performance (e.g., Malik *et al.* 2015; González-González and García-Almeida 2021). This has been driving managers to pay increasing attention to the management of () retail employees, as they are frequently customers' primary contact with firms. Retail employees often interact with many heterogeneous customers, which may require that frontline employee's resort to unique serving strategies (cf. Lam *et al.* 2017; Fazel-e-Hasan *et al.*, 2019; Mende, 2019). A creative retail employee is more likely to be effective at uncovering customers' real needs and use this knowledge to conceive a service bundle that addresses customers' specific needs (Coelho *et al.*, 2021; Volery and Tarabashkina, 2021). Hence, the creativity of retail employees has the potential to determine customer satisfaction and performance in many services (Latif, 2021; Jayawardhena and Farrell, 2011; Bombaij and Dekimpe, 2020). Moreover, various scholars recognize that employee-related factors are growing in importance (Sok *et al.* 2021; Jung *et al.* 2021) as the retail sector grows in relevance even in the face of COVID-19 (Gupta and Ramachandran 2021). Retail banking, in particular, entails high-risk, high-involvement decisions for most customers (Babakus *et al.*, 2004). Moreover, customer-service provider interactions in retail banking are not limited to just a single experience, but rather comprising an on-going relationship involving recurrent service encounters and transactions of different nature (Fischeret al., 1997). For this reason, the specificity of the set of interactions between service providers and customers makes the retail sector quite worth to explore by retailing researchers. In this context, retail banks are a particularly interesting setting to study retail frontline employee creativity (Mende, 2019), as they provide a setting which involves continuous interactions between their employees and their clients (Han *et al.*, 2022) and require accurate performance during intense work periods (Chung *et al.*, 2012).

Although previous studies have acknowledged the importance of employee creativity, the majority has focused on examining the impact of employee creativity on firm performance (Ismail et al. 2021; Imran et al. 2018). While it is important to recognize the role that employee creativity can play in the firm's performance, it is more important to grasp the underlying mechanisms that fosters employees to be creative at work (Ahmad *et al.*, 2022). Understanding these underlying mechanisms is crucial as a firm's success depends largely on having creative employees (Coelho *et al.*, 2021). Nonetheless, this grasp of the underlying mechanisms that determines frontline employee creativity is still in its formative stages (Ahmad *et al.*, 2022; Wang *et al.*, 2021) and more research is necessary. Hence, the aim of this work is to examine the key determinants and the underlying mechanisms that encourages retail employees to be creative at work.

The goals pursued by individuals in achievement situations shape their interpretation of events and their behaviours and, in particular, how they respond to failure and task difficulty (e.g., Solberg *et al.*, 2020). Goal orientation theory states that individuals pursue two types of goal orientation. A learning goal orientation pushes for mastery responses from individuals, which seek to improve their skills by following challenging tasks (Whysall *et al.*, 2009). In contrast, a performance orientation drives individuals to avoid complex and difficult tasks (Button *et al.*, 1996). As such, the goal orientations of retail employees constitute a potential driver of creative efforts deployed by employees in serving customers (Yao and Chang, 2017; Volery and Tarabashkina, 2021; Lau *et al.*, 2017).

This research investigates the antecedents of employee creativity in retail settings, relying on data provided by bank employees, delivering several contributions. Firstly, we study the influence of goal

orientations on a retail employee creativity, largely ignored in the literature (Hirst *et al.*, 2009; Rodrigues *et al.*, 2015; Chow, 2018). Moreover, goal orientation research in retail settings is still limited (Harris *et al.*, 2005; Shami *et al.*, 2017; Ju *et al.*, 2021). While our study focuses on the relationship between goal orientations and creativity, we also investigate the relationship between creativity and retail employee job performance, a relationship that past studies have usually failed to consider. This is unexpected and warrants further research since in order to remain competitive, a firm needs its employees to be creative at work (e.g., Jeong *et al.* 2022). This facilitates the calibration of managerial efforts to maximize firm's success through appropriate levels of employee creativity.

Secondly, we examine the extent to which the effects of goal orientations on creativity and performance are mediated by self-regulatory mechanisms, namely self-efficacy, and customer orientation. Investigating such mediating effects is important because there is a limited understanding of the propagating mechanisms of goal orientations (Janssen and Van Yperen 2004; Payne *et al.* 2007; VandeWalle *et al.* 1999; Zhang *et al.* 2019). This enables us to test whether the effects of goal orientations on creativity (and performance) are totally or partially mediated through self-regulatory mechanisms. With this knowledge, managers will be better equipped to promote activities that end up generating creative behaviours among their retail staff.

Thirdly, this study also investigates the antecedents of employee creativity in retail jobs, a setting that has not received much attention in creativity studies (Coelho *et al.*, 2021). This gap is noteworthy considering that such settings may require different backgrounds, motivations, and cognitive strategies for creativity to take place (Mumford 2003). In this respect, Wang and Netemeyer (2004, p. 805) note, with regard to the specific retail frontline setting of salespeople, that the literature has yet to explicitly

address the “creative aspects of selling”. It is also widely acknowledged that retail frontline employees may drive customers’ perceptions of quality to a greater extent in services than with products (e.g., Crosby et al. 1990). Moreover, many retail employees spend most of the working day essentially interacting with customers, and retail banking services are no exception, regardless of the means through which this interaction occurs. These specificities imply that lack of research on these settings mitigates service managers’ ability to influence creativity.

2. Research model

2.1. Research background

Creativity is the development of ideas about products, practices, services, or procedures that are novel and potentially useful to an organization (Amabile 1996). Ideas are considered novel if they are unique and useful if they have the potential for direct or indirect value to the organization (Shalley *et al.*, 2004). Two significant research areas have emerged in the creativity literature (e.g., Shalley *et al.* 2004). One stream examines a set of personal characteristics associated with creative behaviours. This stream determined that creativity is influenced by several factors, such as cognitive style and personality (cf. Shalley *et al.* 2004), personal initiative, and individual skill variety (Chen *et al.* 2011; Dong *et al.*, 2017). The other stream investigates the influence of contextual characteristics on creativity, i.e., dimensions of the work environment that potentially affect creativity, including job characteristics, peer and supervisory support, rewards, and evaluation (cf. Shalley *et al.* 2004).

We have followed the former approach since personal characteristics constitute a critical determinant of creativity. This focus enabled us to investigate several relationships primarily ignored in previous studies, namely between goal orientations, self-regulatory mechanisms, creativity, and performance. Goal

orientation theory has been increasingly considered for explaining employees' attitudes and behaviours in the workplace (e.g., Dweck 1989; Dweck and Legget 1988; Harris *et al.* 2005). This theory of motivation proposes that individuals pursue two types of goal orientation (e.g., Huang and Luthans, 2015): performance goals and learning goals. Employees with a performance orientation consider abilities as fixed, desire to demonstrate their competencies to others, and seek positive evaluations of their performance outcomes (Harris *et al.*, 2005; Zhang *et al.*, 2016). They are also less interested in challenging tasks and seek tasks where success is likely (Bell and Kozlowski 2002). Furthermore, they avoid experimenting with novel approaches in discharging their duties, fearing that they can damage their performance, resulting in negative evaluations of their efforts (Sujan *et al.* 1994).

Learning-oriented individuals take a dynamic approach to their abilities, believing that they can improve with effort and experience (Janssen and Van Yperen 2004). Therefore, they tend to enjoy and seek complex and challenging tasks, situations that enable them to learn, and that promote their personal growth (Sujan *et al.* 1994). Therefore, whereas a learning orientation can be seen as improving ability, a performance orientation can be seen as an issue of demonstrating ability (Harris *et al.*, 2005).

In Figure 1, we present our framework that depicts the relationships between goal orientations and retail employee creativity and performance, including the mediating role of self-efficacy and customer orientation. The linkages in the model are rooted in the existing literature. Previous studies have positioned goal orientations as a direct antecedent of employee creativity (e.g., Hirst *et al.*, 2011), and performance (e.g., Janssen and Van Yperen, 2004), thus supporting our research model, in which goal orientations have direct (as well as indirect) effects on creativity. However, there are numerous evidence that goal orientations can have indirect effects on work outcomes (e.g., Jundt *et al.*, 2015). Harris *et al.* (2005), for

example, determined that goal orientations had direct and indirect effects on work satisfaction, and Potosky and Ramakrishna (2002) that goal orientations were indirectly related with job performance. Relatedly, Pryor et al. (2019) observed that the goal orientations of top executives and firm performance was partially mediated. However, most studies on the relationship between goal orientations and creativity have focused instead on direct effects (e.g., Hirst et al., 2011). A rare exception is Rhee and Choi (2017), who looked at the mediating role of knowledge management behavior.

Given the importance of clarifying the mechanisms through which goal orientations work out their effects on creativity (e.g., Rhee and Choi, 2017), which are under-explored, we have looked at the intervening role of self-efficacy and customer orientation in this dissemination process. Research in educational psychology indicates that goal orientations drive people to use self-regulation mechanisms, which involve psychological processes that determine “the transformation of motivational force into behaviour and performance” (VandeWalle *et al.* 1999, p. 250). Cellar et al. (2011) determined in a meta-analysis that goal orientations consistently related to self-regulation. This suggests that the relationship between goal orientations and creativity and performance is, at least partially, mediated. In this, context, we predict that self-regulation mechanisms mediate the relationship between goal orientations and creativity and performance. Specifically, we predict that both cognitive and behavioral self-regulation mechanisms mediate the relationship between goal orientations and employee creativity and performance.

Self-efficacy is a cognitive self-regulation mechanism (Gist and Mitchell 1992), which has been defined as “beliefs in one’s capabilities to mobilize the motivation, cognitive resources, and courses of action needed to meet given situational demands” (Wood and Bandura 1989, p. 408). It is thus an employee motivation tool that entails employee beliefs of their competencies to complete tasks (Carter et al., 2018), with motivation being key for successful task performance (Kim, and Beehr, 2017). Payne et

al. (2007), in a meta-analysis, positioned goal orientations as a direct antecedent of specific self-efficacy. Hence, our model is in line with Payne et al.'s (2007) study, as we position goal orientations as an antecedent of self-efficacy at work. Accordingly, we propose that goal orientations affect creativity and performance through self-efficacy. Moreover, customer orientation, has been included as a behavioral self-regulation mechanism. Customer orientation can be defined as the extent to which frontline employees “practice the marketing concept by trying to help their customers make purchase decisions that will satisfy customer needs” (Saxe and Weitz, 1992: 344). Saxe and Weitz (1992) further noted that customer-oriented employees engage in behaviors that help customers to make purchase decisions that results in the satisfaction of customer needs. Numerous studies have documented the beneficial outcomes associated with employee customer orientation (e.g., Park and Tran, 2018; Zablah et al., 2021). As a behavioral self-regulation mechanism, customer orientation is at a lower level of abstraction than cognitive self-efficacy, thus supporting its mediating role in the relationship from goal orientations and self-efficacy to creativity and performance.

In summary, our model explores how goal orientations are related to other psychological (self-efficacy) and behavioural self-regulation mechanisms (customer orientation) to affect the creativity and performance of retail employees. In doing so, our model contributes to uncovering how the effects of goal orientations reach creativity (and performance). The hypotheses underlying this framework are discussed subsequently.

Insert Figure 1 about here

2.2. Research hypotheses: Goal orientations, creativity, and performance

Goal orientations - creativity. Learning-oriented employees enjoy the process of discovering how to perform their jobs effectively (Sujan *et al.* 1994) and seek to improve past performance by experimenting with new approaches and by learning from mistakes (Lee *et al.* 2006; Kohli *et al.* 1998). This approach results in enhanced task-domain skills, enabling the employee to recombine existing ideas more efficiently to address the different situations when serving heterogeneous customer needs (Yao and Chang, 2017). Moreover, learning-oriented individuals tend to view themselves as curious and are attracted by complex tasks (Sujan *et al.* 1994). When presented with failures, they are not deterred, persevering in the face of frustration and behaving as though they had received helpful feedback, which they regard as opportunities to learn that ensure their personal growth (Button *et al.* 1996). These individuals are also more willing to take risks in approaching problems and less fearful of adverse reactions to experiments with new approaches (Harris *et al.*, 2005). Consequently, we offer the following:

H1a: Learning orientation is positively related to creativity.

Performance-oriented employees tend to withdraw from situations where they have failed and consider their abilities static. Furthermore, they concentrate on surface processing while executing their jobs, reinforcing established patterns of doing things, and preventing the allocation of attentional resources to the discovery of creative ways of doing things (Janssen and Van Yperen 2004). Moreover, performance-oriented employees are not predisposed to take risks associated with innovative behaviours (Olsson *et al.*, 2019). Their outcomes are uncertain, and failures will expose their inferiority (Janssen and Van Yperen 2004). We, therefore, predict the following:

H2a: Performance orientation is negatively related to creativity.

Goal orientations - performance. Learning-oriented goals drive employees to improve their skills, promoting their proficiency on the job, contributing to meeting or exceeding performance standards (Janssen and Van Yperen 2004). Individuals with such goals believe in a direct relationship between effort and task performance and, therefore, are likely to deploy more significant work effort (Dweck 1989). They seek to improve on past performance, for example, through learning from previous experiences and through experimentation (Lee *et al.* 2006). Individuals with these goals also adapt their efforts to each selling situation to a greater extent (Sujan *et al.* 1994; Sony and Mekoth, 2016). We thus offer the following:

H1b: Learning orientation is positively related to performance.

Several studies argue that performance goals can have a detrimental effect on performance (e.g., Janssen and Van Yperen 2004). Other studies, however, support a positive relationship (e.g., Kohli *et al.* 1998). The argument is that employees with a performance goal orientation also try to perform well, as they seek rewards and recognition from others, which should contribute to performance (Kohli *et al.*, 1998). Because they consider their abilities as fixed, they increase their effort to achieve higher performance levels and, therefore, obtain positive evaluations on performance outcomes (Sujan *et al.* 1994; Ladeira *et al.* 2018). Furthermore, they are likely to select tasks that allow them to achieve higher performance levels (Kohli *et al.*, 1998). Considering this evidence from the sales literature, we offer the following:

H2b: Performance orientation is positively related to performance.

2.3. Research hypotheses: Goal orientations, self-efficacy, and customer orientation

Goal orientations - self-efficacy. Self-efficacy concerns an employee's belief in their capability to perform job-related tasks and has been deemed a vital construct to predict and improve work performance (Gist and Mitchell 1992). People with learning-oriented goals are predisposed to use self-regulation tactics, including, for example, solution-oriented self-instruction and self-checks, that help the employee to develop their skills and knowledge (Kohli *et al.*, 1998). Learning is also promoted “when gradual accomplishments build the skills, coping abilities, and exposure needed for task performance” (Gist 1987, p. 473). Consequently, employees with a learning orientation develop an effort to promote their competencies by increasing their skills and commitment and mastering the tasks for which they are responsible (Park *et al.*, 2021; Chiaburu, Dam, and Hutchins 2010; Creed *et al.* 2013). We thus offer the following:

H3a: Learning orientation is positively related to self-efficacy.

Performance goals involve a concern with demonstrating competence and the search for recognition from others. Performance goals lead individuals to avoid activities where they are likely to fail and to seek those where they can more easily achieve success (Bell and Kozlowski 2002). By doing so, individuals, more easily reveal their competencies and obtain the rewards or recognition they value. Hence, we predict that performance goals should lead to higher levels of self-efficacy. In summary, we indicate the following:

H4a: Performance orientation is positively related to self-efficacy.

Goal orientations - customer orientation. Customer orientation at the employee level is “the degree to which salespeople practice the marketing concept by trying to help their customers make purchase decisions that will satisfy customer needs” (Saxe and Weitz 1982, p. 344). Retail frontline employees deal

with many and heterogeneous customers, often with unique demands (Coelho and Augusto, 2010; Bowen and Schneider, 2014). In these circumstances, serving customers is likely to provide many challenges and learning opportunities to learning-oriented employees, who have many chances to learn about customers' diverse needs and customize the service to the demands of each one. Ensuring long-term customer satisfaction also requires dedication to continuously updating the knowledge on the evolving services they provide and continual improvement in presentation and negotiating skills. We, therefore, offer the following:

H3b: Learning orientation is positively related to customer orientation.

The role of retail frontline employees entails providing customer service, making sales to current and new customers, and assisting in market analysis (cf. Dubinsky *et al.* 1986). Individuals with performance goals seek to demonstrate their competencies to others, namely by outperforming others and demonstrating their superiority. This should motivate them to exert an extra effort to attain superior outcomes (Janssen and Van Yperen 2004). As frontline jobs essentially entail interacting with customers, achieving high-performance levels should require the practice of some customer-oriented behaviours. Otherwise, performance would be jeopardized. Accordingly, performance-oriented employees are more likely to exhibit listening efforts to understand customers' needs (Harris *et al.* 2005) and offer services that result in some customer satisfaction, thereby avoiding complaints, negatively affecting their performance. In the face of this, we propose the following:

H4b: Performance orientation is positively related to customer orientation.

2.4. Research hypotheses: Self-efficacy outcomes

Self-efficacy - creativity. Self-efficacy “is an important motivational construct. It influences individual choices, goals, emotional reactions, effort, coping, and persistence” (Gist and Mitchell 1992, p. 186). Furthermore, the feelings of competence and confidence accompanying self-efficacy should increase the ability of the employee to customize the service to customer needs (Hartline and Ferrell 1996). Therefore, self-efficacy provides a pivotal contribution to task motivation (Ford 1996; Redmond *et al.* 1993), thus affecting the persistence of individuals facing work challenges, and is indicative of the capabilities of the individual to execute a specific job (Chiaburu, Dam, and Hutchins 2010; Park *et al.*, 2021). Hence, self-efficacy should contribute to creativity as motivation and capabilities are two fundamental requirements for creativity (Amabile 1996; Han and Bai, 2020). We, therefore, predict the following:

H5a: Self-efficacy is positively related to creativity.

Self-efficacy - performance. Individuals with a higher self-efficacy put into action sufficient efforts to cope with task problems, increasing the likelihood of success. In contrast, those with a perceived low self-efficacy halt their efforts prematurely, thereby increasing the odds of task failure (Bandura, 1997). A meta-analysis has also shown that self-efficacy is positively related to performance in various settings (Stajkovic and Luthans 1998). We, therefore, expect the following:

H5b: Self-efficacy is positively related to performance.

Self-efficacy - customer orientation. Self-efficacy has been recognized as a good predictor of behavioural change in many respects (e.g., Stajkovic and Luthans, 1998). Based on the above reasoning, we posit that employees must believe they can gather up the necessary behavioural, cognitive, and emotional resources to successfully execute the tasks in question (Park *et al.*, 2021), whatever the required task is. So, when retail frontline employees believe they possess the competencies to perform well in their jobs, namely

meeting customer needs (Brown *et al.* 2002), they are likely to try to understand and serve customers' needs (Maurer, 2001). Hence, we propose:

H5c: Self-efficacy is positively related to customer orientation.

2.5. Research hypotheses: Customer orientation outcomes

Customer orientation - creativity. Retail employees who are customer-oriented will be more enthusiastic about serving customers' needs. They will be more attentive to the expressed and latent needs and strive harder to satisfy their specific desires (cf. Saxe and Weitz, 1982). Thus, customer orientation drives employees to focus on their tasks' inner nature and work longer on ideas, and this exploration fosters creativity. Moreover, customer-oriented employees, and because they seek the satisfaction of customer needs, are likely to collect more significant amounts of information about customers' needs and competitors' offers. This increased information should also contribute to creativity (Redmond *et al.* 1993). Hence, we predict the following:

H6a: Customer orientation is positively related to creativity.

Customer orientation - performance. Following Saxe and Weitz (1982), customer-oriented employees help their customers assess needs, adapt their communication style, describe products accurately, and offer products that satisfy their needs. Consequently, such employees help their customers make purchase decisions consistent with their long-term needs, which contributes to customer satisfaction in the long term (Brown *et al.* 2002), thus enhancing performance. We, therefore, expect the following:

H6b: Customer orientation is positively related to performance.

2.6. Research hypotheses: Creativity outcomes

Given that frontline employees frequently encounter many heterogeneous customers (Jayawardhena and Farrell, 2011), addressing the customer's unique needs requires a significant amount of creativity to obtain their satisfaction (Churchill *et al.* 1976; Dubinsky *et al.* 1986). A creative retail employee is more likely to discover the latent needs of customers and to use their knowledge of a firm's services and policies, competitors, and customer needs to conceive and deliver a unique service pack that better satisfies customers' needs. We thus offer the following:

H7: Employee creativity is positively related to performance.

3. Research Method

3.1. Data collection

The population under study concerns retail employees, with the study focused in an important segment of the retail sector: Banking. To collect the data, we obtained the collaboration of a Portuguese retail bank. This is one of the major banks in Portugal, meaning that it should mirror, to some extent, the overall functioning of this sector. Moreover, there is a competitive employment market in the banking sector, with employees frequently changing to other banks. Additionally, the employees surveyed in the study cover a large geographical breath. We also note that the region from where our respondents are is representative of the average of the country in terms of purchasing power. Finally, we note that it is not uncommon in creativity studies the collection of data from a single organization (e.g., Agnihotri, Rapp, Andzulis and Gabler, 2014; Hirst, Van Knippenberg, Chen and Sacramento, 2011; Ohly and Fritz, 2010).

The Portuguese retail bank distributed 1,265 packs through the frontline employees working at branches in the centre of Portugal. Each pack contained a cover letter indicating the academic nature of the study, the bank's

approval of the study, and assurance of the confidentiality and anonymity of the responses. We received 319 questionnaires. After eliminating non-usable questionnaires, we retained 267, a 21.1% net response rate. Among the respondents, 51.7% were male, 47.9% were older than 41 years, and 30.6% worked in banking for up to 10 years (with only 5.2% have been working for 30 or more years). The respondents' position included, amongst others, branch managers, service assistants, customer managers, and tellers.

The possibility of non-response bias was examined by testing for significant differences between early and late respondents. Early responses were defined as the first 75% of returned questionnaires, while the last 25% were considered late responses and representative of employees that did not respond to the survey (Weiss and Heide 1993). We compared these two groups on key characteristics such as age, tenure (t-tests), and gender (chi-square analysis). The results indicate no significant differences between respondents and non-respondents for age, tenure, and gender, at the .05 level, suggesting that non-response bias is not a problem.

3.2. Measurement

Performance orientation, learning orientation, and self-efficacy were based on the scales provided by Sujan *et al.* (1994). The measure for *customer orientation* was adapted from Thakor and Joshi (2005). The scale for *performance* is from Licata *et al.* (2003). Finally, concerning *job creativity*, we adapted the scale used by Ganesan and Weitz (1996). As control variables, we included the age and gender of the respondent (Burroughs and Mick 2004)

We subjected all multi-item measures to confirmatory factor analysis (CFA). The estimation of the final CFA model suggests an acceptable fit (chi-square=470.434, df=237, $p<.001$; CFI=.938; TLI=.928; RMSEA=.061) (see Table 1).

Insert Table 1 about here

Table 2 contains the standard deviations, correlation coefficients, composite reliabilities, and average variances extracted. The CFA results indicate that all items load on their specified constructs and that each loading is large and significant, indicating convergent validity. Unidimensionality was evidenced by each item's large and significant standardized loadings on its intended construct. As far as reliability is concerned, all constructs present the desirable levels of composite reliability. The average variance extracted of each scale exceeds the .5 threshold, except for *customer orientation*, with .427. Chi-square difference tests with one degree of freedom were used to test for unity between such pairs of constructs to evaluate discriminant validity. The difference tests were all significant, indicating that the pairs of constructs correlated at less than one, and this is indicative of the existence of discriminant validity (de Jong *et al.* 2004). We, therefore, conclude that that the measures are valid and reliable.

Insert Table 2 about here

4. Results

Structural equations were used because of the complexity of the model and the need to test the relationships between the constructs simultaneously. The hypothesized model produced the following statistics: chi-square=566.128, df=277 ($p<.001$), CFI=.926, TLI=.913, parsimony comparative fit index

(PCFI)=.789, and RMSEA=.063. To test whether the effects of goal orientations are totally or only partially mediated, we have run an additional model in which the effects of goal orientations are mediated. This model has the following fit statistics: chi-square=579.940, df=281 ($p < .001$), CFI=.923, TLI=.911, PCFI=.798, and RMSEA=.063. The difference in chi-square statistics is highly significant (chi-square diff./d.f. diff.: 13.812/4; $p < .01$), thus indicating that a partial mediation model, which we predicted, is superior.

The structural parameter estimates from the hypothesized model are reported in Table 3

. Because some of the paths were not significant, they were dropped to create a more parsimonious model. Model trimming is appropriate in exploratory research if it is not used as a substitute for a priori hypothesis development (Anderson and Gerbing 1988) and used in previous studies (e.g., Hartline *et al.* 2000). Estimating the final trimmed model produced the following statistics: chi-square=568.458, df=281 ($p < .001$), CFI=.926, TLI=.915, PCFI=.801, and RMSEA=.062. A comparison of the PCFIs from both models indicates that the final model is more parsimonious and fits somewhat better than the hypothesized model. The direct, indirect, and total effects from the trimmed model are reported in Table 4.

Insert Tables 3 and 4 about here

A description of the results of hypotheses testing follows. Our results support most of the hypotheses concerning the effects of learning goals. Learning orientation exerts positive effects on creativity, self-efficacy, and customer orientation, thus supporting hypotheses H_{1a}, H_{3a}, and H_{3b}, respectively. However, it does not exert any significant direct effect on performance. Thus, the results fail to support H_{1b}. In addition, the results in Table 4 suggest that the effects of learning goals on creativity are partially mediated

by self-efficacy and customer orientation and that its effects on performance are further mediated by creativity.

The evidence collected in this study also generally supports the hypotheses concerning the effects of performance goals. This variable has positive effects on job performance, self-efficacy, and customer orientation. Consequently, there is support for hypotheses H_{2b}, H_{4a}, and H_{4b}, respectively. Although the predicted negative effect of performance orientation on creativity failed to materialize (H_{2a}), the indirect impact is significant, though positive.

The results for self-efficacy are in line with predictions, except for the relationship with employee performance. Self-efficacy positively affects both creativity and customer orientation, thus supporting H_{5a} and H_{5c}, respectively. Surprisingly, self-efficacy is not directly related to employee performance. Therefore, we do not obtain support for H_{5b}. The effects of self-efficacy on performance are totally mediated by creativity and customer orientation.

A positive relationship between customer orientation and employee creativity was supported, which aligns with H_{6a}. Contrary to expectations and H_{6b}, customer orientation does not directly affect performance. The effect of customer orientation on employee performance seems to be mediated by employee creativity. Finally, and in conformance to H₇, the creativity of retail employees is positively related to performance, indicating that creative employees tend to have a higher job performance. In sum, the findings show that ten of the fourteen hypotheses were supported.

5. Discussion and Implications

5.1 Theoretical implications

The purpose of this paper was to examine the key determinants and the underlying mechanisms that encourage retail employees to be creative at work. To do so, we investigate the extent and form of the relationship between goal orientations and the creativity and job performance of retail employees in the banking sector. The obtained results further clarify these relationships, supporting most of the proposed paths. Accordingly, this study enlightens theory by providing insights into how retail organizations can improve their bottom-line through an improved management of their retail staff. This is crucial in retail settings where repeated employee-customer interactions take place (Fischer et al., 1997)..

Goal orientations. The results concerning goal orientations tend to be in line with expectations, generally supporting the positive outcomes of the two orientations. These results provide evidence that the outcomes of goal orientations may not be that different, and this supports the contention by Button *et al.* (1996, p. 28) that learning and performance goals "are neither mutually exclusive, nor contradictory."

The results contribute to goal orientation theory as they promote the view that a complete understanding of the way goal orientations exercise their effects requires the exploration of direct and mediating effects, namely through self-regulatory mechanisms (cf. VandeWalle *et al.* 1999), which have been frequently neglected. Accordingly, the results have shed light on how goal orientations can relate both directly and indirectly, through self-regulation tactics, to creativity and performance. Thus, our research addresses the call from Payne *et al.* (2007, p. 142) and others to investigate "the extent to which self-regulatory constructs and processes mediate GO-distal outcome relationships." This is especially

important for the retail literature and sector, as employees in such sectors play a pivotal role in delivering customer satisfaction (O'Reilly, 2012).

Learning orientation is positively related to retail employee creativity. The results further indicate that the relationship between learning and creativity is only partially mediated by other variables. Performance orientation was not directly related to creativity. This non-significant direct relationship can result from conflicting motivations associated with a performance orientation. These goals do not motivate the development of skills nor the predisposition to spend time on difficult issues, thus limiting the retail employee ability to creatively address work situations. However, since retail employees seek to gain recognition from others by attaining high-performance levels, this can possibly push them to deal with the unique needs of each retail customer and thus deploy some creative behaviours, as this seems of paramount importance to the accomplishment of performance targets in retail settings. This last argument is further reinforced by the indirect positive link between performance orientation and creativity through self-efficacy and customer orientation. This indicates that by fostering both goal orientations retailers incentivise creative behaviours from their retail staff.

Whereas learning orientation is not directly related to retail employee performance, performance orientation does show a significant positive relationship. It is possible that the competencies developed by learning-oriented retail employees only produce benefits in long-term performance, thereby appearing obscured in short-term performance evaluations (Kohli *et al.*, 1998). This might be particularly true in retail settings, namely in retail banking, where it takes time to learn about customers and develop relationships with them. Furthermore, the learning activities and challenges pursued by learning-oriented retail employees may deviate their attention from satisfying customer needs, and also from key

performance criteria. In summary, the challenging goals and activities pursued by learning-oriented employees in retail settings affect performance to the extent to which learning contributes to employees' customer orientation and creativity, which are more closely related to the role of retail employees. Moreover, we obtained a positive relationship between performance orientation and retail employee performance. Given their focus on obtaining positive evaluations on their performance from others, performance-oriented employees are more likely to concentrate on results (Miron-Spektor *et al.*, 2022), seeking to excel on established performance metrics and even on targeted levels. So, retailers should focus on promoting performance goals. Together, these results provide insights into how learning and performance orientations can guide employee behavior that matches their own as well as their employer goals (cf. Fazel-e-Hasan *et al.*, 2019).

This study reveals that both goals are positively associated with self-efficacy. Learning goals are associated with the development of self-regulation tactics that lead to the development of individuals' skills and knowledge, and also protect the individual from failures at work, thus contributing to the enhancement of self-efficacy, which is important for the performance of retail employees. However, the positive effect of performance orientation detected in this study is uncommon. The literature states that people who look for recognition from others avoid activities that might fail (Janssen and Prins, 2007) and focus on those where they can more easily achieve success. Therefore, and given the heterogeneous nature of bank retail customer needs, they may resort to concentrating on customers whom they know are easier to do business with. In this context, dealing with 'easy' or closely connected customers (O'Reilly, 2012) should enhance the feelings of self-efficacy. In summary, our results underscore the importance of retail managers to encourage both goal orientations in influencing self-efficacy. Moreover, the results support our expectation that a learning orientation would have a stronger relationship with self-efficacy than performance orientation.

Both learning and performance orientations are positively associated with the customer orientation of retail employees. Achievement goal theory states that, although in different ways, both goal orientations motivate individuals to meet performance standards (Janssen and Van Yperen 2004; Anseel *et al.*, 2015). Given the role and goals associated with retail jobs, achieving performance targets should require the practice of at least some customer-oriented behaviours (Zang *et al.*, 2020). In this study we also expected to find customer orientation more strongly related with learning than with performance orientation. And in fact, the standardized coefficient for the relationship between learning orientation and customer orientation is .333, whereas for performance orientation and customer orientation is .174, which confirms our expectations. This signals that retailers should prioritize a learning orientation if they aim to improve the customer orientation of their frontline employees.

Self-regulation mechanisms: self-efficacy and customer orientation. The results show that self-regulation tactics play an important role in carrying out the effects of goal orientations on creativity and performance. Moreover, they contribute to the literature on self-efficacy and creativity by shedding light on how these self-regulation tactics affect creativity and performance, with creativity appearing as an important mediator in promoting job performance. Self-efficacy is positively related to creativity. Self-efficacy emerged with the strongest effect on creativity. This is consistent with Amabile's (1996; 1983) componential framework of creativity, which regards domain-relevant skills as a major determinant of creative behavior. Furthermore, creativity requires intensive mental activity, and efficacy influences the extent to which employees "initiate creative action, and maintain actual creative levels in their work" (Tierney and Farmer 2004, p. 417). Therefore, people with high self-efficacy's increased abilities and motivational force should exhibit a greater creativity (Gong *et al.* 2020). Furthermore, self-efficacy is also

positively related to customer orientation. As the role of these employees entails serving customer needs, their confidence in their abilities should predispose them to exert an extra effort to listen to, discover, and serve the needs of each customer. They should also develop a better understanding of how products can contribute to customers' satisfaction, and will be better equipped to solve work-related problems (Hartline and Ferrell 1996). Hence, the self-efficacy of retail employees appears key to deliver superior performance.

Surprisingly, we determined that self-efficacy is not directly related to retail employee performance. In our study, the effects of self-efficacy are mediated by employee creativity and customer orientation. A plausible explanation concerns the nature of retail banking jobs, in which employees have to spend most of their time interacting with customers and serving their needs, which requires them to be customer-oriented (Jayawardhena and Farrell, 2011; Gazzoli *et al.*, 2022) to generate higher performance. Additionally, the frequent heterogeneous nature of customers' needs in retail settings might require some degree of creativity so that each customer's unique needs are addressed. In summary, inclusion in this study of the mediation effects of customer orientation and creativity, which have not been considered in other studies, possibly explains the differential results we obtained. Hence, the specificities of retailing appear to explain the differentiating results we obtained. Accordingly, these results should help retailers in crafting the conditions that spur employee and, therefore, firm performance.

Additionally, our results indicate that the degree of employee-customer orientation is significantly associated with creative behaviours. Furthermore, and somewhat surprisingly, we observed customer orientation unrelated to performance. This study has considered the intervening role of creativity and observed that the effect of customer orientation on performance is fully exercised through creativity.

Services tend to be heterogeneous, one of the reasons being that no two customers are the same (Zeithaml *et al.* 2006). Consequently, to satisfy customers effectively and achieve higher performance, retail employees will have to deal with these unique needs, which requires resorting to creativity. The mediating role of creativity possibly explains the lack of a significant relationship between customer orientation and performance. These results help address O'Reilly's (2012) claim that more research was necessary to further understand how close connections to customers could influence the satisfaction of both parts.

Creativity and performance. This paper obtained evidence that links the creativity of frontline employees to their job performance. The evidence provided by our research is of further significance, as we have considered the effects of other variables on employee performance simultaneously and still obtained a significant relationship for creativity. Creativity has the strongest standardized path on employee performance. As proposed in our study, being creative enables employees to address the specificities of each customer's needs, thereby producing more satisfied customers and enhanced employee performance. Thus, the results indicate that promoting creative behaviours seems important to ensure performance at the frontline level in retail banking. This is in line with qualitative feedback we obtained, which indicated that the bank incentivised their staff to creatively deal with the customers.

5.2. Managerial Implications

This study offers relevant implications for retail managers. Firstly, this study provides support for the need to recognize the importance of creativity as a way to improve bank retail employee performance. Addressing the unique needs of customers through creative behaviors may generate positive and even memorable feelings from customers, thus spurring the performance of retail employees. Therefore, creating an internal environment where retail employees perceive that new ideas are valued, even

rewarded, should contribute to a firm's organizational success. Secondly, creativity and performance results can be boosted by self-efficacy, which can be enhanced, for example, by the selection of effective training methods, including those involving behavioral modeling (see Gist 1989). Retail managers can also obtain such outcomes by influencing the degree of customer orientation of their employees. Customer oriented employees should be more capable to determine the right interaction approach for each type of bank client, improving relationship quality (Rod et al., 2016), which should be useful to identify customer needs and address them in a creative way.. Previous studies indicate that customer orientation can be enhanced through appropriate job characteristics (e.g., Thakor & Joshi, 2005). Thirdly, the results underscore the need to foster both goal orientations to promote the creativity and performance of bank retail employees. This suggests that retail managers can recruit and select candidates on the basis of their goal orientations to spur creative endeavors and the performance of their retail units. Although goal orientations are relatively stable characteristics, research also indicates that they are influenced by situational characteristics (Button et al. 1996), and this paves the way for appropriate managerial actions. Retail managers can, for example, rely on formal and informal control mechanisms to influence the goal orientations of their retail employees (Rodrigues et al., 2015). Moreover, by focusing on the goal orientations of retail employees, managers also influence the degree of customer orientation of the subordinates (Harris et al., 2005). Finally, managers must be aware that creative efforts by bank retail employees may not always produce positive outcomes. In the quest to satisfy customers' needs, or develop a creative output per se, the retail employee may end up devising a 'creative offer' that damages customer satisfaction and/or breaks certain internal practices and rules that the firm may wish to preserve at all costs. Hence, it is important that firms consider mechanisms for avoiding such negative outcomes. These may include the introduction of regular satisfaction surveys to clients (Mägi, 2003), as well as appropriate coordination mechanisms.

5.3. Limitations and Directions for Future Research

This work has research limitations that should be noted. Firstly, the common method variance limitation may have inflated construct inter-relationships. To minimize this, we used procedural remedies to reduce the effects of common method bias (Podsakoff *et al.*, 2003). Statistical tests were also conducted to determine the extent of possible method variance in the data. We utilized a procedure of comparing 'simpler' models with more complex ones to identify any influence of common method variance (Chaudhuri and Ligas 2009; Podsakoff *et al.* 2003). If CMV exists, a simpler model (fewer factors) should fit the data as well as or better than a more complex one. A series of chi-square difference tests indicates that model fit increases significantly by adding additional constructs. The best-fitting model results when we specify all the constructs of our final model. This provides evidence that the relationships observed in this study should not be overly influenced by systematic error variance.

The approach we have taken in this study follows the hierarchical model of personality and motivation. Personality traits, organized from the most abstract to the more concrete levels, end up influencing outcome variables (Licata *et al.*, 2003). Hence, longitudinal designs should be considered in future research. Another possible limitation of the study is that only frontline employees from a single retail company were surveyed. Each bank has its own culture and practices, and these are likely to influence employee behavior. Hence, caution may have to be exercised in generalizing findings too broadly. Testing the external validity of the findings would ideally necessitate replication of this study in other banks, sectors, and countries. Notwithstanding, we note that it is not uncommon for creativity studies to focus on a single firm. Finally, research can also investigate the significance and relative importance of other factors not considered in the present study. Emphasis can be placed on investigating the impact of

factors such as availability of resources necessary to meet customer needs or the climate necessary to foster creativity (Olsson *et al.*, 2019). Future research can also explore how the effects of such resources on creativity are moderated by a firm's control mechanisms. Similarly, there is scope for more research to link retail frontline employee creativity to the ethics literature. While there is work linking corporate social responsibility to employee creativity (e.g., Hur et al., 2018), more attention to variables such as ethical leadership and frontline employees' emulations intentions (i.e., intention to imitate manager's ethical behaviour) could offer interesting insights on how to foster the creativity of retail employees in an ethical way.

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