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The influencing factors and employee performance in banking sector in Ningxia China

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Abstract

There are many studies on employee performance, but few studies on employee performance focus on the banking industry in underdeveloped western China. This study explores the relationship between four influencing factors, namely work environment, training, leadership, and work flexibility, and employee performance in the banking industry in Ningxia, China. This study adopts a quantitative research method and collects data through questionnaires. The results of data analysis show that the work environment and leadership are significantly positively correlated with employee performance in the banking industry in Ningxia, but training and work flexibility are significantly negatively correlated with employee performance in the banking industry in Ningxia. This empirical study proves that in terms of how to improve employee performance and employment protection in the banking industry.

Keywords: Employee performance, Training, leadership, Work environment, Work flexibility.

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1. Introduction

Ningxia is the smallest province in China in terms of land area, and its population is relatively small by the standards of China [1]. Ningxia is a unique region with a rich cultural and historical background. It is characterized by the Yellow River that runs through its northern part, providing vital irrigation for agriculture. The land surface area of this entity measures 66,400 square kilometers in total and contains 7.28 million people of whom 2.61 million (35.85 %) are Muslim [2]. Despite being in the center of China on a map, Ningxia is undeniably on the periphery, both economically and politically. Although Ningxia is the gateway to northwest China, the region is known for being arid and underdeveloped. Ningxia's economy is relatively poor, and the climate is a major reason for this, as is the case in other parts of the northwest [1].

The banking sector in Ningxia plays an important role in supporting local economic activities, providing financial services for traditional industries as well as emerging industries such as clean energy and chemicals. Among them, rural credit unions and regional banks play a crucial role in supporting agriculture, developing rural areas, and serving farmers by providing innovative financial products [3]. Banks in Ningxia contribute to local development through efforts in poverty alleviation, infrastructure projects, and investments in sectors like renewable energy, often in partnership with government entities [4]. Additionally, there is a growing adoption of digital banking technologies, including online platforms, mobile apps, and digital payment systems, to enhance customer convenience and promote financial inclusion [5]. This modern approach helps the banking sector in Ningxia serve as a foundational component of both urban and rural development in the region.

The banking sector in Ningxia faces the same challenges, necessitating the adoption of strategies to boost competitiveness and market share. Expanding into new markets, broadening customer bases, enhancing revenue streams, and integrating digital technologies like AI and mobile banking are critical for efficiency and improved customer service [6, 7]. Furthermore, strengthening risk management, pursuing sustainability initiatives, and partnering with fintech companies are essential to mitigate risks and remain competitive [8]. Offering personalized services and establishing a strong brand are also key to attracting and retaining customers [9]. These strategies are vital for banks to maintain market competitiveness and support future growth and expansion.

2. Literature Review

Employee performance has garnered significant attention over the past few decades [10]. Managing employee performance is essential for achieving organizational goals, as it significantly impacts organizational success. Since employee performance is linked to organizational productivity and success, it is crucial to measure it, reflecting the correlation between production quality and employee dedication [11]. Assessing employee capability and productivity is vital for organizational planning. Failure to evaluate employees' potential and performance hinders the enhancement of organizational productivity. Organizations increasingly recognize employees as their primary source of competitive advantage, contributing to overall performance, Brhane and Zewdie [11]. YusufIis et al. [12] also, emphasize that organizational performance is influenced by individual employee performance. According to scholarly studies, there are several elements that influence employee performance, such as the work environment, training, leadership style, work flexibility, work schedule arrangement, corporate culture, education, experience, reward system, and so on.

Work environment encompasses the many components of the physical and social context in which employees exert their efforts and perform their tasks [13]. The work environment encompasses various factors such as workplace culture, interpersonal relationships, organizational atmosphere, superiors' and colleagues' attitudes, the prevalence of organizational politics, and physical facilities provided to employees such as cabins, ventilation, lighting, rest hours, and workstations [14]. The work environment encompasses all aspects pertaining to the equipment, tools, and materials encountered, as well as the surrounding conditions in which an individual or group works. This includes the processes, work practices, and regulations that govern the work process. As researchers have mentioned before, the work environment is a key influencing factor in enhancing employee performance [15-18].

Training is a purposeful and structured practice designed to improve competence and effectiveness by developing employees' skills, abilities, attitudes, and behaviors [19]. Its primary goal is to enhance proficiency in various skills and procedures specific to job tasks, covering both detailed and routine aspects. Through training, employees gain the necessary capabilities to efficiently fulfill their job responsibilities [20, 21]. Training is a crucial tool that significantly impacts an organization's ability to achieve its goals and objectives [22]. Training is particularly vital for improving the performance of administrative staff [23]. Training in any profession enhances employee performance by increasing their ability to perform through learning, often by shifting mindsets or enhancing skills and knowledge.

Leadership has been defined as one person's influence over another in ways that relate to work [24]. According to Panjaitan et al. [25], leadership refers to the inherent ability, skill, or strength possessed by an individual, enabling them to guide, motivate, and influence the actions, behaviors, and decisions of others within a professional or organizational setting. The primary objective of this influence is to ensure that collective efforts are effectively aligned toward the successful accomplishment of pre-established targets, organizational goals, or strategic outcomes. According to Suhartono et al. [26], firms may improve their employees' performance in a variety of ways, such as enhancing the company's leadership. Tannady and Budi [27] stated that there are several sorts of external influences that affect corporate culture, work environment, and leadership. They investigated and assessed how leadership, corporate culture, and working conditions impact performance.

Work flexibility is defined as the ability to perform assigned tasks or responsibilities without strict limitations on time, location, or specific reporting obligations [28]. It enables employees to choose when and where they work, whether from a traditional office, a remote setting, or a hybrid environment, while allowing for customized reporting structures based on individual or organizational needs. Work flexibility provides advantages for both people and the business that implements them [29]. Work flexibility influences employee retention and plays a crucial role in enhancing their motivation and productivity, thereby necessitating employers to offer benefits beyond financial incentives. When it comes to the flexibility of work, there is a favorable pattern and a notable impact on performance [30, 31].

By using employee performance as a keyword for search, focusing on summarizing and organizing research and literature from the past five years, it has been shown that there are several variables that influence employee performance. Most scholars concentrate their research on developed regions in China, such as Beijing, Shenzhen, Guangzhou, and Hangzhou, while underdeveloped regions remain largely overlooked [32-34]. Therefore, this study explores the influencing variables of employee performance in the banking sector in Ningxia, addressing this research gap by focusing on underdeveloped regions

in China. This study aims to predict the variance of employee performance based on the work environment, training, leadership, and work flexibility in the banking sector in Ningxia, China. The following hypotheses are formulated based on the literature review.:

H_1: There is a significant relationship between work environment and employee performance in Ningxia China.
H_2: There is a significant relationship between training and employee performance in Ningxia China.
H_3: There is a significant relationship between leadership and employee performance in Ningxia China.
H_4: There is a significant relationship between work flexibility and employee performance in Ningxia China.

3. Research Method

This study adopts a quantitative approach to examine the relationships between the variables. This study uses online surveys to gathering data, emphasizing surveys' effectiveness in collecting and generalizing data [35, 36] .This study adopted snowball sampling, and the questionnaire was distributed to formal employees who had worked in the Ningxia banking industry for more than one year. The sample consists of 395 respondents, primarily characterized by young, female participants with a high level of education and limited work experience. Female respondents account for 63.1%, while males make up 36.9%. The age distribution reveals that 44.3% are aged 26-35, and 27.3% are under 25, indicating a predominantly young sample.

The PLS-SEM method was used to analyze the data because predicting the relationship was the main goal. In this case, Smart PLS 4.0 software was used in conjunction with the bootstrapping method to evaluate the significance level of the loading and path coefficients. The data analysis process consisted of two steps. The first step was to evaluate the measurement model; the second step was to examine the structural model [37].

4. Results and Discussion

4.1. Measurement Model

4.1.1. Indicator Reliability

In this study, the PLS algorithm function of Smart PLS was used to determine the outer loading of the indicators, and the values of the indicators ranged from 0.628 to 0.897, as Table 1. However, Hair et al. [37] suggests that items with a loading between 0.4 and 0.7 should only be retained if their removal leads to a significant improvement in composite reliability. In contrast, reflecting indicators with outer standardized loading lower than 0.4 should be excluded from the measurement model [38]. Therefore, items WE5, WE6 and WF3 were removed to improve the quality of the construct.

Table 1.
Summary of Outer Loading and AVE.

Constructs	Indicators	Outer loading	Composite Reliability (CR)	Convergent Validity (AVE)
Employee Performance (EP)	EP1	0.786	0.899	0.642
	EP2	0.793		
	EP3	0.867		
	EP4	0.861		
	EP5	0.687		
Work Environment (WE)	WE1	0.789	0.860	0.553
	WE2	0.774		
	WE3	0.628		
	WE4	0.771		
	WE7	0.743		
Training (TR)	TR1	0.806	0.884	0.656
	TR2	0.835		
	TR3	0.775		
	TR4	0.822		
Leadership (LS)	LS1	0.724	0.939	0.688
	LS2	0.806		
	LS4	0.801		
	LS5	0.849		
	LS6	0.839		
	LS7	0.897		
Work Flexibility (WF)	WF1	0.708	0.799	0.570
	WF2	0.751		
	WF4	0.804		

4.2. Internal Consistency Reliability

The internal consistency reliability of a reflective measurement model is considered acceptable when the composite reliability (CR) value is 0.7 or higher [39]. Table 1 shows that the composite reliability (CR) of each variable in this study

ranged from 0.799 to 0.939. These results exceed the intended threshold of 0.7. The findings demonstrate that the indicators used to describe the reflective measurement variables achieved adequate internal consistency reliability.

4.3. Convergent Validity

Chin [40] defines convergent validity as the degree to which distinct items of a concept align with one another, in contrast to items assessing separate constructs. Chin [40] further proposed that convergent validity can be evaluated using the average variance extracted (AVE). As stated by Bagozzi and Yi [39] an AVE value of 0.5 or above indicates an acceptable level of convergent validity, signifying that the latent construct accounts for a substantial proportion of the variance observed in its corresponding indicators. Table 1 indicated that all constructions in this analysis possess an AVE between 0.553 and 0.688. The AVE for all latent variables exceeds 0.5, demonstrating that the overall measurement model possesses strong reliability and validity. This suggests that the constructs explain a substantial amount of variance in their respective indicators, further supporting the robustness of the model.

4.4. Discriminant Validity

The establishment of discriminant validity in a reflective measurement model requires meeting two key conditions simultaneously: (1) the square root of the AVE for a given construct must be greater than its correlations with all other constructs (Fornell & Larcker criterion), and (2) each indicator's loading on its associated construct must be higher than its cross-loading on any other construct (Cross-Loading criterion) Chin [40].

Fornell and Larcker [41] proposed a standard for discriminant validity. The explanation of this standard is that when the square root of AVE exceeds the correlation coefficient between different constructs, it indicates that the construct is statistically independent; that is, the variability between it and its own indicators is greater than the variability between it and other constructs. Table 2 shows the square root of the AVE along the diagonal. It is worth noting that the square root value of each construct AVE exceeds the correlation value between constructs in the corresponding row and column. These results confirm that the current measurement model meets the discriminant validity criteria, which provides a guarantee for the measurement quality of this study, the credibility and validity of the model, and the reliability of the conclusions of subsequent studies.

Table 2.
Assessment of discriminant validity with the square root of AVE.

	EP	**LS**	**TR**	**WE**	**WF**
EP	0.801				
LS	0.401	0.830			
TR	-0.271	-0.041	0.810		
WE	0.442	0.549	-0.077	0.743	
WF	-0.177	0.161	0.094	-0.101	0.755

Note: Diagonal values represent the square root of the AVE while the off-diagonal values represent the correlations.

This study further assessed discriminant validity by examining the cross loading of the indicators on all latent constructs [37]. Cross-loading refers to the situation where a measurement item has high loading on multiple constructs when assessing a construct. Usually, in a research model, a measurement item has a strong association not only with the construct to which it belongs but also with other constructs. This will affect the discriminant validity of the construct. As shown in Table 3, the cross-loading results show that all measurement items in this study have higher loadings on their respective structures than on other structures. Specifically, the loading value of each item in its expected structure is always higher than the loading value of any other structure in the same row and column. This further demonstrates that the discriminant validity of this study is up to standard.

Table 3.
Assessment of discriminant validity with Cross Loading.

	EP	LS	TR	WE	WF
EP1	0.786	0.285	-0.318	0.336	-0.103
EP2	0.793	0.367	-0.156	0.380	-0.088
EP3	0.867	0.322	-0.240	0.333	-0.180
EP4	0.861	0.363	-0.216	0.392	-0.162
EP5	0.687	0.264	-0.142	0.327	-0.178
LS1	0.306	0.724	0.002	0.355	0.157
LS2	0.303	0.806	-0.029	0.478	0.200
LS3	0.377	0.801	-0.026	0.449	0.069
LS4	0.338	0.849	-0.062	0.506	0.072
LS5	0.288	0.839	0.023	0.374	0.139
LS6	0.343	0.897	-0.033	0.528	0.129
LS7	0.355	0.880	-0.098	0.474	0.186
TR1	-0.129	-0.023	0.806	-0.013	0.082
TR2	-0.211	-0.034	0.835	-0.055	0.095
TR3	-0.296	-0.045	0.775	-0.116	0.085
TR4	-0.151	-0.018	0.822	-0.001	0.026
WE1	0.421	0.367	-0.108	0.789	-0.129
WE2	0.289	0.321	-0.062	0.774	-0.140
WE3	0.185	0.409	0.020	0.628	0.118
WE4	0.286	0.498	0.023	0.771	-0.043
WE7	0.377	0.472	-0.099	0.743	-0.088
WF1	-0.128	0.142	0.077	-0.087	0.708
WF2	-0.100	0.159	0.124	-0.049	0.751
WF4	-0.160	0.084	0.035	-0.086	0.804

4.5. Structural Model

The main goal of this study was to achieve a higher coefficient of determination (R^2) value, which quantifies the proportion of variance explained by the predictive construct [37]. The R^2 value provides insight into the explanatory power of independent variables by indicating the extent to which the independent variables explain the variance of the dependent variable [38]. This study used the Smart PLS 4 algorithm function to obtain the coefficient of determination (R^2) value. In this present study, the R^2 value of 0.365 for employee performance (EP) indicates that 36.5% of the variance in employee performance can be elucidated by the work environment, training, leadership, and work flexibility.

Path coefficients in PLS-SEM quantify the degree and direction of relationships between latent variables. The path coefficients (β) obtained for the relationships between work environment and employee performance(WE->EP), training and employee performance (TR->EP), leadership and employee performance(LS->EP), and work flexibility and employee performance (WF->EP) are 0.208, -0.211, 0.165, and-0.224, respectively, in the present study, all exceeding the threshold of 0.1 [37]. With t-values typically assessed through bootstrapping procedures of Smart-PLS 4 to determine statistical significance. The bootstrapping procedure employed in this investigation produced 5000 samples from 395 cases. The present study adopts a significant level of 5%. According to Hair et al. [37], the critical value for two-tailed tests with a significance level of 5% is 1.96. The t-statistics obtained all exceed the threshold of 1.96, and p-values are lower than 0.05. Table 4 demonstrates the path coefficient values, t-values, and p-values for the model.

Table 4.
Summary of T-statistics and P-value Results.

Independent Variable	Dependent Variable	Relationship	Path coefficients (ß)	t -values	p-value
WE	EP	WE->EP	0.208	3.862	0
TR		TR->EP	-0.211	5.480	0
LS		LS->EP	0.165	2.753	0.006
WF		WF->EP	-0.224	4.622	0

Note: Significance Value = 0.05.

The results obtained from the data analysis indicate that work environment, training, leadership, and work flexibility are significantly related to employee performance. Therefore, H1, H2, H3, and H4 are supported.

Table 5.
Summary of hypotheses testing.

Hypotheses	Relationships	Results
H1: There is a significant relationship between the work environment and employee performance.	WE ->EP	Supported
H2: There is a significant relationship between training and employee performance.	TR->EP	Supported
H3: There is a significant relationship between leadership and employee performance.	LS->EP	Supported
H4: There is a significant relationship between work flexibility and employee performance.	WF->EP	Supported

The model capability to predict is another important criterion to be considered in assessing the conceptual model [37]. The Q^2 value is one of the important indicators for evaluating PLS-SEM models. In the structural model, a Q^2 value greater than zero for the reflective endogenous latent variable confirms the model's predictive relevance [37]. For this present study, the Q^2 values were obtained using a blindfolding procedure in Smart PLS version 4. The predictive relevance value (Q^2) for the model is 0.227, exceeding the threshold of 0, indicating that the model has predictive relevance [37].

5. Conclusion

The work environment, training, leadership, and work flexibility significantly influence employee performance in the banking sector in Ningxia, China. Smart PLS was used to examine internal consistency, indicator reliability, convergent validity, and discriminant validity to determine the reliability and validity of the measurement model. The bootstrapping function of Smart PLS tested and supported the suggested correlations. The results of this study support the view that the work environment has a positive impact on employee performance, which is consistent with previous studies [42-44]. Leadership has a significant and positive impact on employee performance, which is consistent with the results of other studies [24, 45-47]. The impact of training and work flexibility on employee performance is significant, which is consistent with the conclusions of some previous studies [22, 48, 49]. It is worth noting that training and work flexibility have a negative impact on employee performance in the Ningxia banking industry. This finding suggests that the current training management level of the Ningxia banking sector may not meet the specific needs and expectations of employees in the industry, and it is necessary to carry out training reforms and improve the level of training management. The results suggest the importance of a strategic approach to managing work flexibility. Organizations should tailor flexible work arrangements to specific job requirements and overall strategic goals.

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