

A STUDY OF THE FACTORS INFLUENCING THE WORK PERFORMANCE OF BANK EMPLOYEES IN COMMERCIAL BANKS IN CHINA: THE CASE OF ZHENGZHOU GUANGFA COMMERCIAL BANK

Yuanpei Wang^{1*}, Preecha Wararatchai²

^{1*,2}*Faculty of Graduate School, Suan Sunandha Rajabhat University, Bangkok, Thailand*

E-Mail: s64567809057@ssru.ac.th^{1*}, preecha.wa@ssru.ac.th²

ABSTRACT

At present, the work performance of employees in commercial banks in China is influenced by various factors. Through a literature review of research on bank employee performance, this study explores the factors that affect bank employee job performance and their relationships, proposes hypotheses about the relationships between variables, and proposes a conceptual framework. This framework is helpful for both theory and practice. In terms of theory, based on social support theory and role identity theory, this study analyzes the correlation between leadership support, personal ability, and work family balance with work performance of bank employees, enriching the theoretical framework of related research. In terms of practical application for practitioners in commercial banks, this study can help them better understand the space and influencing factors for improving work performance and help them reference these reasons to improve work quality. For leaders of commercial banks, this study can help bank managers to have a more comprehensive understanding of employee work status, develop more balanced systems, and improve employee performance.

Keywords: Social support theory, Role Identity Theory, Perceived Leadership Support, Self-efficacy, Work-family Balance, Work Performance

INTRODUCTION

With the development of the economy, the financial market is becoming increasingly prosperous. As an important component of the financial market, banks play an important core circulation role. The work performance of bank employees plays a very important role in ensuring the vitality and development of the financial market. However, Chinese commercial banks face many problems, such as insufficient personal abilities of bank employees, insufficient leadership support, and work family imbalance. Therefore, the field of Chinese commercial banks urgently needs to conduct multi perspective research on current related issues and propose improvement suggestions.

Reviewing existing literature, it is found that current research in this field is relatively single in terms of research objects and objectives, lacking multi angle and multi-level research. Eisenberger et al. (1990) found that leaders supporting employee development, providing resources and guidance, and giving recognition and rewards can help improve individual job performance and performance levels. Judge & Bono (2001) found in their research on job satisfaction that employees with high self-efficacy are more likely to experience job satisfaction and career development. Their confidence in their abilities can enhance work motivation and positive attitude. Grzywacz & Marks (2000) explored the use of various strategies by individuals to achieve work family balance, such as time management, defining boundaries, seeking support and resources, etc. Through research, it has been found that positive balance strategies, such as work flexibility, family support, individual happiness, and work family interaction,

can have a positive impact on job satisfaction and family satisfaction. From the perspective of the research object, most of the existing factors affecting the work performance of commercial bank employees have been studied from the perspective of bank performance evaluation management methods, and few researchers have taken individual employees as the research factor. From the perspective of research objectives, most researchers currently focus more on short-term performance indicators of employees, lacking long-term sustainability, which is detrimental to the long-term development of banks and employees. This study will be supported by social support theory and role identity theory, attempting to comprehensively study the long-term impact of leadership support, individual employee, and family balance on employee performance. And based on the research results, provide reference opinions for further improving employee performance and satisfaction.

Therefore, this study provides new ideas for the performance evaluation concept of commercial banks and further improves the theoretical system in this field. This study is based on the relationship between leadership support, self-efficacy, work family balance, and employee performance, and proposes policy recommendations and measures for employee performance at Zhengzhou Guangfa Bank. This will help provide new ideas for optimizing performance management plans for leaders at Zhengzhou Guangfa Bank, provide new directions for improving employee motivation and satisfaction, and provide effective support for the sustainable development of the bank. The research questions of this study are:

RQ1: What factors can have an impact on the work performance of bank employees in China?

RQ2: What are the relationships among the influencing factors and work performance of bank employees in commercial banks in China?

The research objectives of this study are :

RO1: To study the factors influencing the work performance of bank employees in commercial banks in China.

RO2: To verify the relationships among the influencing factors and work performance of bank employees in commercial banks in China.

LITERATURE REVIEW

Guangfa Commercial Bank

This study is conducted with the in-service employees of China Guangfa Bank as the research population. China Guangfa Bank is one of the well-known commercial banks in China and has a certain status and influence in the Chinese banking industry, which is representative of the Chinese commercial banking industry. Founded in 1984, it is one of the earliest joint-stock banks in China. After decades of development, Guangfa Bank has been expanding the breadth and depth of its business by adhering to its "customer-centered" business philosophy. In addition, Guangfa Bank attaches great importance to staff training and development and has a comprehensive human resource management system, which is well recognized and trusted by its employees. Therefore, the characteristics and working status of the employees of China Guangfa Bank are representative, which helps to better reflect the factors influencing the performance of bank employees and improve the representativeness and credibility of the research results.

Social support theory

Psychologists Cobb and Kasl first proposed the social identity theory in 1976, explaining the theoretical framework of its correlation with individual health and satisfaction. They believe that social support can come from family, friends, colleagues, communities, and other social networks, and it has a significant impact on an individual's physical and mental health, psychological adaptation, and quality of life (Cobb&Kasl 1976). In the workplace, social support generally comes from leaders, colleagues, and organizations. In the early stages of social support theory, researchers mainly focused on the direct impact of social support on individual health and happiness. They found that social support can reduce the psychological and physiological burden on individuals when dealing with stress and adversity. Subsequent research has begun to focus on the impact of the degree of matching between social support resources and individual needs on health and happiness. Research has shown that the effectiveness of social support depends on the type, quality, and individual needs of the support, and the higher the degree of matching, the more significant the effect of social support. Therefore, Perceived Leadership Support is one of the applications of social support theory in the workplace, and there is a cross relationship between the two.

Role Identity Theory

In 2009, social psychologists Hogan T. Thiemann and Michael J. Connelly explicitly proposed the role identity theory, which explains how individuals form and maintain identity for specific roles in organizations, and explores the impact of role identity on individual behavior and organizational performance. They believe that individuals play specific roles in different social roles and are associated with these roles. The formation and development of role identity are influenced by individual experiences, interactions, and social environments in specific roles (Thiemann&Connelly 2009).

Through literature review, it was found that early research mainly focused on the relationship between individual behavior in social roles and role expectations. They believe that an individual's sense of identity comes from their behavior in a specific role and is maintained through consistency between behavior and role expectations. As research deepens, researchers begin to focus on individual identification in different roles such as family, work, and social groups, and study the mutual influence and conflict between different roles. The study by Eisenbeiss et al. (2008) found that role building, and support of leaders can promote subordinates' identification with their roles and have a positive impact on job performance and employee performance. So, there is a significant correlation between role identity theory and employee performance.

Perceived Leadership Support

Perceived Leadership Support refers to the level of leadership support perceived by employees towards their goals (Liden&Eisenbeiss, 2012). Through literature review, it was found that some early researchers placed more emphasis on the impact of Perceived Leadership Support on employee job satisfaction and emotional commitment, while later scholars emphasized the relationship between Perceived Leadership Support and specific fields such as employee performance and creativity, which is currently the mainstream direction of research. They focus on the recognition, support, and promotion of employee goals by leaders, as well as the perception of these supports by employees. Shore et al. (2011) found that Perceived Leadership Support has a positive impact on employee job satisfaction, organizational commitment, and job performance, and believes that individual performance is influenced by the degree of leadership support.

Self-efficacy

Under different research backgrounds, different scholars have defined the concept of self-efficacy. Through literature review, it can be found that existing research on self-efficacy is mainly divided into two major research schools. Some scholars pay more attention to the evaluation of self-efficacy in specific fields, tasks, or work environments. Sherer et al. (1982) believe that self-efficacy is an assessment of an individual's confidence and ability to complete specific tasks, and that self-efficacy is closely related to adaptive behavior and mental health. Higher self-efficacy is associated with better emotional states, higher job satisfaction, and lower levels of anxiety. Other scholars are more concerned about the relationship between self-efficacy and individual adaptive behavior, health behavior, or job performance. Bandura (2006) believes that self-efficacy is an individual's level of confidence in successfully completing tasks in the face of different difficulties and challenges, and there is a positive impact relationship. The commonality of these definitions is that they all emphasize an individual's assessment of their abilities and confidence, as well as the impact of self-efficacy on individual behavior and achievement. They all believe that self-efficacy is a subjective evaluation that can affect an individual's motivation, persistence, and adaptive behavior.

Work-family Balance

Through literature review, it can be found that the definition of Work family Balance also varies depending on different research backgrounds and perspectives. Some researchers emphasize that work family balance is an individual's ability and experience to objectively allocate resources between work and family. Clark (2000) believes that work family balance refers to an individual's ability to allocate resources (time, energy, and attention) between work and family domains, as well as the degree to which personal and family goals are achieved. He also found that a clear definition of work and family roles and setting appropriate goals can help achieve work family balance. Other researchers, on the other hand, focus more on the subjective perception of appropriate, balanced, and harmonious relationships between work and family in Work family Balance. Frone (2003) believes that work family balance refers to an individual's degree of coordination and satisfaction with work and family needs and finds that work and family support plays an important role in work family balance, helping to reduce work family conflicts and improve individual work and family satisfaction.

Work Performance

At present, research on Work Performance is relatively mature and has been applied in various fields. Some scholars focus on the influencing factors between Work Performance and individuals and emphasize the characteristics of goal orientation and achievement orientation. Murphy & Cleveland (1995) defined Work Performance as the degree to which an individual achieves expected goals and standards in their work, emphasizing the characteristics of goal orientation and result orientation, and focusing on the relationship between work performance and individuals. Other scholars are more concerned about the relationship between Work Performance, organizational background, and adaptability to work environments. Motowidlo et al. (2014) argue that job performance should include the concepts of task performance and background performance. Task performance refers to an individual's performance on core work tasks, while background performance refers to an individual's adaptability and ability to support others in the work environment. Work performance is further subdivided into core work tasks and adaptability to the work environment, and a significant correlation is found between the two.

The relationship between perceived leadership support and work performance.

Research has shown that Perceived Leadership Support can positively influence employees' emotional commitment. Eisenbeiss et al. (2008) found that Perceived Leadership Support can have a positive impact on both individual employee (positive emotions, job satisfaction, etc.) and organizational (emotional commitment, fear of difficulty), thereby improving employee satisfaction and loyalty. Halbesleben et al. (2014) found that supportive leadership helps employees cope with work pressure, alleviate employee anxiety, and maintain employee happiness. Numerous studies have shown a significant correlation between Work Performance and employee confidence, satisfaction, motivation, proactivity, loyalty, learning ability, and ability to cope with stress. Judge et al (2001) explored the relationship between employee satisfaction and work performance using a mixed qualitative and quantitative research method and found a positive correlation between the two. Employee satisfaction and confidence improve work performance. Parker et al (2006) used a sample of 282 employees from a British wire manufacturing company to explore the relationship between employee personality and performance. The study found that employees with positive and proactive personalities generally had better job performance.

Based on this, the following hypotheses are made in this study :

Hypothesis 1: Perceived leadership support has a positive effect on work performance.

The relationship between self-efficacy and work performance

Many researchers believe that improving self-efficacy can enhance individuals' confidence and motivation in their abilities, enabling them to better adapt to work environments, face challenges, and achieve better performance. These studies have found that self-efficacy has a positive impact on employee creativity, leadership development, and other aspects of performance. McCormick et al. (2002) found that high self-efficacy can increase employees' sense of responsibility and protagonist consciousness, promote leadership, and further improve leadership performance. The improvement of leadership performance can drive the improvement of individual work performance of employees, so this study believes that there is also a positive relationship between Self efficiency and Work Performance.

Based on this, the following hypotheses are made in this study :

Hypothesis 2: Self-efficacy has a positive effect on work performance.

The relationship between work-family balance and work performance

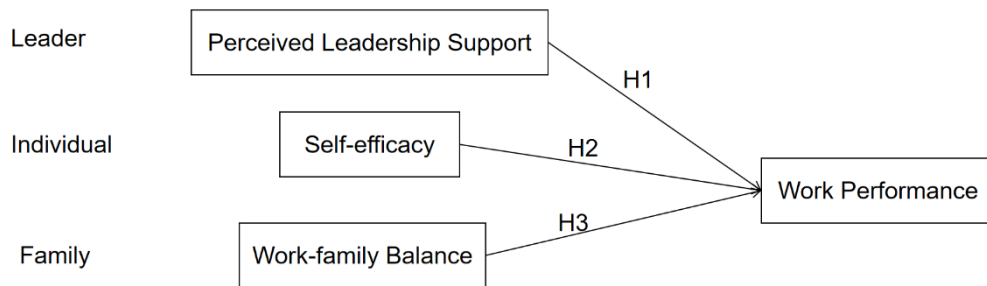
Through reading relevant literature, it has been found that there is currently no unified view on the relationship between Work family Balance and Work Performance. Some scholars believe that there is a positive correlation between the two, while others suggest that there may be a negative correlation between the two in specific contexts. This study explores the relationship between Work family Balance and Work Performance in commercial banks. Employees in commercial banks often face significant work pressure and intensity. In the long run, only when employees are healthy can companies receive sustained performance feedback. Therefore, this study will focus on the psychological and physical health issues of employees. Grzywacz&Bass (2003) used family resilience theory to examine the impact of work family balance on the physical and mental health of working adults, in order to better understand work family fit. The results indicate that Work family Balance has a positive impact on the physical and mental health of employees, helping to improve their overall happiness and work quality. Therefore, this study suggests that Work family Balance can have a positive impact on Work Performance.

Based on this, the following hypotheses are made in this study :

Hypothesis 3: Work-family balance has a positive effect on work performance.

Figure 1

Conceptual Framework



METHODOLOGY

Data collection and sampling

The population of this study focuses on the in-service employees of various branches of Zhengzhou Guangfa Bank. At present, Zhengzhou Guangfa Bank has a total of 27 branches in Zhengzhou City. In order to obtain representative samples, this study plans to use a combination of stratified sampling and random sampling to select employees to participate in the survey. This sampling method will help ensure the credibility and applicability of the research results, making the research conclusions more convincing. According to the different sizes of each branch, each branch has 17-30 employees in service. Zhengzhou Guangfa Bank has a total of 578 employees in all branches, and a total of 236 valid survey questionnaires were collected. The distribution of samples is shown in Table 1.

Table 1
Distribution of Samples

Demographic Variables	Items	Frequency	Percentage
Gender	Male	131	55.5
	Female	105	44.5
	Total	236	100.0
Age	20 years old and below	4	1.7
	21-30 years old	79	33.5
	31-40 years old	84	35.6
	41-50 years old	44	18.6
	51 years old and above	25	10.6
	Total	236	100.0
Marital Status	Married	61	27.7
	Unmarried	102	46.4
	Other	57	25.9
	Total	220	100.0
Education Background	High School and below	2	0.9
	Junior College	56	23.7
	Bachelor	115	48.7
	Master and above	63	26.7
	Total	236	100.0
Years of Work	2 years and less	65	27.5
	2-5 years	56	23.7
	5-10 years	77	32.6

	More than 10 years	38	16.1
	Total	236	100.0
Monthly Salary Level (RMB)	3000 RMB and below	10	4.2
	3001-5000 RMB	75	31.8
	5001-7000 RMB	79	33.5
	7001-9000 RMB	37	15.7
	More than 9000 RMB	35	14.8
	Total	236	100.0
Dual-earner family	Yes	149	63.1
	No	87	36.9
	Total	236	100.0

Measurement

All the variables in this paper are first-ordered constructs, the measurement scales in this study are all taken from the mature scales of existing research, and the items are adjusted according to the background of this research, including a total of 27 items. All items were measured using a Likert five-point scale, with 1 representing strongly disagree and 5 representing strongly agree.

Data analysis techniques

After data collection, this study analyzed the data using SPSS 26.0. Multiple regression analysis was used to examine the effects of the three independent variables: perceived leadership support, self-efficacy, and work-family balance on the dependent variable, work performance.

RESULTS

Reliability and validity analysis

The results of reliability and validity analysis of the measurement instruments are shown in Table 2. We found that the Cronbach's Alpha values of the four research variables exceeded 0.8, factor loading of all items are above 0.6, indicating a strong correlation between each item and its corresponding factor. This indicates that the data conformed to the expected latent variable structure. In addition, the composite reliability (CR) values for all variables exceeded 0.8 and the average variance extracted (AVE) values exceeded 0.5, indicating excellent structural validity of the measurement model. High CR values indicate that the observational indicators make a significant contribution to the measurement of each latent variable, while high AVE values indicate that the measured variables explain a high degree of variation in their underlying latent variables, thus further enhancing confidence in the structural validity of the measurement model.

Table 2
Reliability and validity analysis

Variables	Items	Factor Loading (Standardized)	Cronbach's Alpha	CR	AVE
Perceived Leadership Support	PLS1	.768	0.919	0.919	0.533
	PLS2	.745			
	PLS3	.691			
	PLS4	.697			
	PLS5	.680			
	PLS6	.773			
	PLS7	.760			
	PLS8	.744			
	PLS9	.681			
	PLS10	.753			
Self-efficacy	SE1	.660	0.886	0.887	0.568
	SE2	.759			
	SE3	.749			

	SE4	.800			
	SE5	.783			
	SE6	.763			
Work-family Balance	WFB1	.683	0.874	0.874	0.537
	WFB2	.753			
	WFB3	.714			
	WFB4	.735			
	WFB5	.768			
	WFB6	.741			
Work Performance	WP1	.748	0.847	0.847	0.526
	WP2	.716			
	WP3	.759			
	WP4	.731			
	WP5	.670			

Correlation analysis

In the analysis of SPSS 23.0, the correlations between the variables are shown in Table 3, and all the correlation coefficients are ranging from 0.289 to 0.431, indicating that there is significant correlation between them. Importantly, all correlation coefficients in this study were below 0.7, avoiding the problem of covariance and thus ensuring the accuracy of the subsequent analysis.

Table 3
Correlation Analysis

	Perceived Leadership Support	Self-efficacy	Work-family Balance	Work Performance
Perceived Leadership Support	.730			
Self-efficacy	.289**	.754		
Work-family Balance	.321**	.316**	.733	
Work Performance	.431**	.400**	.399**	.725

Note: **. Correlation is significant at the 0.01 level (2-tailed).

The value on the diagonal is the value of the root AVE.

Multiple Regression analysis

The results of the multivariate analysis are shown in Table 4 and can be seen based on the results:

(1) The path of perceived leadership support on the dependent variable work performance has a standardized path coefficient of 0.287 and a p-value of 0.000, which is less than the significance criterion of 0.001, indicating that perceived leadership support can positively and significantly affect work performance.

(2) The influence path of self-efficacy on the dependent variable work performance, the standardized path coefficient is 0.245, P-value is 0.000, which is smaller than the significance criterion of 0.001, indicating that self-efficacy can positively and significantly affect work performance.

(3) The influence path of work-family balance on the dependent variable work performance, the standardized path coefficient is 0.230, P-value is 0.000, smaller than the significance criterion of 0.001, indicating that work-family balance can positively and significantly affect work performance.

According to that, all three hypotheses proposed in this study were supported.

Table 4
Multiple Regression analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.689	.248		2.775	.006
	PLS	.300	.061	.287	4.877	.000
	SE	.237	.057	.245	4.174	.000
	WFB	.227	.058	.230	3.879	.000

a. Dependent Variable: WP

Table 5
Hypotheses Testing

Hypothesis	Hypothesis content	Results
H1	Perceived Leadership Support has a positive effect on Work Performance.	Supported
H2	Self-efficacy has a positive effect on Work Performance.	Supported
H3	Work-family Balance has a positive effect on Work Performance.	Supported

CONCLUSION AND FUTURE WORK

Conclusions and discussions

(1) The results of this study found that perceived leadership support has a positive impact on employee job performance. When employees feel the care and support of their leaders, their work performance will improve. This may be because leadership support can provide employees with clear work directions, enhance their confidence, and help them better cope with challenges in their work. This conclusion is similar to many previous research findings. Specifically, leadership support can enhance employees' sense of belonging and loyalty, thereby improving their work enthusiasm and performance (Kottke et al 2003). Therefore, leaders should actively communicate with employees and provide necessary support to improve their work performance.

(2) The results of this study found that employee self-efficacy has a significant positive impact on job performance. Self-efficacy refers to an individual's confidence and judgment in their ability to complete tasks. When employees have high confidence in their abilities, they are more likely to actively face work challenges and achieve better job performance. Specifically, employees with high self-efficacy are more likely to accept challenges and face difficulties because they have confidence in their abilities (Gist, 1987). Organizations should attach importance to cultivating employees' self-efficacy and provide necessary training and development opportunities to improve their work performance.

(3) The results of this study found that work family balance has a significant positive impact on employee job performance. This means that when employees can maintain a balance between work and family, their work performance will improve. Long term work or family stress may affect the physical and mental health of employees, thereby affecting their work performance. Therefore, maintaining balance helps employees better cope with work pressure and improve work efficiency. When employees are able to strike a balance between work and family, they are more likely to maintain a positive mindset and good emotional state, thereby improving work efficiency and productivity (Carlson et al., 2000). Organizations should attach importance to providing employees with flexible work arrangements and supporting family friendly policies to help them achieve work family balance and improve work

performance.

Recommendations from research results

This study focuses on employees of Guangfa Bank and explores the effects of leadership support, self-efficacy, and work family balance on their work performance. Based on the research results, suggestions and methods have been proposed to improve employee performance:

(1) Strengthen the support of the leadership. Regularly communicate with leaders to ensure they understand their job needs and expectations. Encourage leaders to provide employees with necessary resources and support to help them better complete work tasks. Establish a positive feedback mechanism to enable employees to understand their work performance and how to improve.

(2) Cultivate employees' self-efficacy. Provide internal and external training opportunities to help employees improve their professional skills and knowledge level. Encourage employees to set challenging goals and provide autonomy, allowing them to unleash greater potential in their work. Regularly evaluate employees' self-efficacy and provide positive feedback and constructive suggestions.

(3) Pay attention to the balance between work and family. Establish flexible work arrangements to enable employees to better balance work and family needs. Provide necessary support and resources to help employees reduce work pressure and family burden. Encourage employees to provide suggestions and ideas on work family balance and explore solutions together.

Limitation and future research

This study focuses on employees of Zhengzhou Guangfa Commercial Bank and uses quantitative research methods to collect data to verify the relationship between perceived leadership support, self-efficacy, work family balance, and work performance. However, there are still certain limitations. Therefore, we propose the following suggestions for future research:

(1) The sample size of this study is limited to Zhengzhou Guangfa Commercial Bank, although Zhengzhou Guangfa Bank is more representative among commercial banks. However, there are significant differences in employee structure and work environment among different banks and geographical regions. Therefore, it is necessary to conduct relevant research in a wider geographical area and diverse commercial banks to verify the results of this study.

(2) Further exploring other influencing factors: This study mainly focuses on the impact of perceived leadership support, self-efficacy, and work family balance on employee work performance. However, the work performance of employees may also be influenced by other factors, such as organizational culture, incentive mechanisms, training, and development. Future research can further explore the relationship between these factors and employee job performance, as well as their interactions.

(3) Extended research methods: This study mainly adopts quantitative research methods and collects data through questionnaire surveys. Future research can adopt more research methods, such as interviews, observations, case studies, etc., to gain a deeper understanding of employee job performance and its influencing factors. In addition, different research methods can be combined for comparison and validation to improve the reliability and effectiveness of the study.

(4) Comprehensive theoretical framework: This study is mainly based on social support theory and role identity theory for research. Future research can attempt to integrate other relevant theoretical frameworks, such as self-determination theory, goal setting theory, etc., to gain a more comprehensive understanding of the influencing factors and mechanisms of employee job performance.

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