

The Effects of Job Crafting on Work Engagement and Work Performance: A Study of Vietnamese Commercial Banks

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Abstract

The purpose of this study is to identify elements of job crafting impacts on work engagement and individual work performance in Vietnamese commercial banks. The research data, collected from 226 bank officers, uses the quantitative research tools as: Cronbach's Alpha Analysis, Explanatory Factor Analysis, Confirmatory Factor Analysis as well as Structural Equation Modeling. The results of the hypothesis test show that only two hypotheses (H2, H3) are accepted: the impact of cognitive crafting on work engagement of bank officers (H2) and the impact of work engagement on individual work performance (H3). However, three remaining relationships (H1, H4, H5) are not accepted in the study: the impact of relational crafting on work engagement of bank officers (H1), the impact of relational crafting on individual work performance of bank officers (H4) and the impact of cognitive crafting on individual work performance of bank officers (H5). The study results indicate that cognition on job crafting leaves positive impacts on work engagement, leading to individual work performance enhancement. On the other hand, the relational crafting element implies contribution on neither collective nor individual working performances. Furthermore, no direct effect of cognition on job crafting to individual performance has been identified.

Keywords: Job Crafting, Work Engagement, Work Performance, Commercial Banks, Vietnam.

JEL Classification Code: M1, M10, M12, M5, M54.

1. Introduction

100% foreign-owned bank penetration together with the gradual eliminating restriction on branch operation has dramatically leveled the competition among banks in Vietnam. As a consequence, high-quality human resource is currently classified as the most significant factor determining a bank success in this competitive market. Bank officers communicate directly to customers so their professional manners and attitudes should reflect their bank image with

direct influences on customers' decisions. Consequently, that job crafting stands out as a supportive tool in solving related-to-work problems effectively enhances work connectivity as well as improves individual performance.

Being considered as a simple idea, job crafting, in practical application, turns out to be an essential tool in supporting individuals to take control over their daily works. In contradictory, the complex term "engagement" plays an important role in organization performance with direct influential impacts on various stakeholders. In fact, employees' work engagement is used to evaluate individual effectiveness and job satisfaction. Nowadays, some Vietnamese enterprises possess groups of professional and dynamic staffs with high work engagement. These groups, creating human competitive edge for their companies, are recognized as the key factor in enhancing work efficiency. In addition, individual work performance, also an aspect in corporate management, is defined as employees' behavior or actions, not the results from these actions (Campbell, 1990). In all organizations, three elements - job crafting, work engagement and individual work performance - are significantly related to each other (Tims, Bakker, & Derks, 2012; Muhammad, Asad, Ahmad, Hafiza, Rizwan, & Hafiz, 2016).

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Our research as a reference provides information and data analysis to Vietnam commercial bank managers with important knowledge about job crafting impacts on work engagement and individual performance. By understanding this better, managers can apply appropriate policies and solutions to promote job crafting within their companies, resulting in improvements and enhancements in work performance as well as bank staffs' work engagement. In short, the fact that the more satisfied the staffs feel, the more efficient the job results are is always recognized as the core value of our research "Job crafting impacts on work engagement and individual work performance in Vietnam commercial bank officers".

2. Literature Review

2.1. Job crafting

Berg, Wrzesniewski, and Dutton (2010) define that job crafting is associated with the ways, through which employees initiate, use their strengths and opportunities to modify their duties and responsibilities by effectively altering their duties and assignments and interpersonal behaviors with others at work. Their inspiration to adapt to their tasks makes their task become flexible and suits their expertise, skills and passions.

Tims and Bakker (2010) determine job crafting as the changes, according to their personal preferences and competencies, made by the employees in balancing their job requirements and job resource, Demerouti (2014) describes job crafting as the changes in the job requirements and job resources initiated by employees for the purpose of making their jobs more satisfying, engaging and meaningful. Consequently, job crafting is the way employees positively bring amendments to their jobs to make it more engaging and meaningful.

2.2. Components of Job Crafting

Task Crafting (job crafting through changing tasks): Berg, Dutton, and Wrzesniewski (2013) define task crafting as changes in employees' official job responsibilities made by employees through adding or omitting some tasks; changing/altering the tasks or the time and efforts spent for different tasks. Similarly, Tims et al. (2012) propose that task crafting should include enhancement of structural job resources; i.e. the increase in employees' self-designs allowing them to gain more controls and providing them with development room at work. Some examples of job resources are the uptrends in autonomy and the participation in decision-making (Burke & Richardsen, 1993).

Petrou, Demerouti, Peeters, Schaufeli, and Hetland (2012) also think that job crafting is employees' voluntary behaviors in resource in seeking their goals achievement.

Relational Crafting (job crafting through changing relationships): According to Berg et al. (2013), relational crafting involves altering how, when, or with whom employees interact when performing their job duties (e.g. "a software engineer forming a collaborative relationship with a marketing analyst"). Previously, Tims et al. (2012) also argue that increasing social job resources refers to the social aspect of the job (supports, supervisory coaching and feedbacks).

Cognitive Crafting (job crafting through changing perceptions): Cognitive crafting is when employees alter the way they perceive the tasks and relationships that comprise their jobs (e.g., "a ticket salesperson sees the job as an essential part of providing customers with entertainment, not just processing orders"). Job crafting through changing perceptions is easier than changing tasks and relationships since work cognition can be easily improved as it merely requires changing in employees' perceptions of their work while changing tasks or relationships require employees to change their behaviors and actions at work (Wrzesniewski & Dutton, 2001).

2.3. Work Engagement

Schaufeli, Salanova, and Gonzalez-roma (2002) define that work engagement as a positive viewpoint resulted from employees' devotions and passions at job. Alfes, Shantz, Soane, and Truss (2010) propose work engagement is the employees' positive reactions during performing their jobs, listing as: willingness in contributing their intellectual efforts, experiencing positive emotions and meaningful connections with the others. According to Rothmann (2010), work engagement is the enhancement of self-assertion through work with promotion in their connections with work and with others. Crawford, Lepine, and Rich (2010) think that work engagement describes how employees exploit themselves in organizational roles by converting their energies into emotional, cognitive and physical work.

2.4. Individual Work Performance

Campbell (1990) defines work performance as behaviors or actions that are relevant to the goals of the organization; as a consequence, work performance should be defined in terms of behavior rather than results. Viswesvaran and Ones (2000) as well as Koopmans, Bernaards, Hildebrandt, Schaufeli, DeVet, and Van der Beek (2011) propose individual work performance as multi-aspect definition comprising three components: task performance, contextual

performance and counterproductive work behavior. Campbell (1990) states that task performance refers to the employees' proficiency in performing their main tasks. The second dimension refers to supportive behaviors in working environment of the organization, in term of social and psychology (Borman, 1993). Lately, more attention is drawn to positive working behaviors as they indirectly affect the goal of an organization. Rotundo and Sackett (2002) express that counterproductive work behavior refers to behaviors harming the organizational state.

2.5. The Effects of Job Crafting on Work Engagement and Individual Work Performance

According to Berg et al. (2013), job crafting consists of task crafting, relational crafting and cognitive crafting.

The Effect of Task Crafting on Work Engagement: For the construction of this research hypothesis, many studies have shown that task crafting significantly affects work engagement (Kim & Lee, 2016; Veerle & Marleen, 2015; Asuka, Akihito, Kotaro, Katsuyuki, & Norito, 2016). According to Tims, Bakker, and Derks (2014), high level of work engagement as the result of task crafting as employees are allowed to shape their job requirements and job resources in line with their interests and their own demands. From job demand shapes, employees change their job behavior, minimize unnecessary demands, motivate them to achieve higher performance and more vigor, dedication and passion will be generated (Bakker & Demerouti, 2007). Therefore, the hypothesis H1 is proposed as follows:

Hypothesis 1: Task crafting has a positive impact (+) on work engagement.

The Effect of Relational Crafting on Work Engagement: Kim and Lee (2016), Veerle and Marleen (2015), and Asuka et al. (2016) have studied and demonstrated the practical implications that relational crafting in job crafting has positive (+) impact on work engagements on organization members. Ibarra (1993) states that enhancing social relations at work will improve information access essential to accomplish tasks. Employees can easily achieve job objectives, thereby, vigor will be generated at work. Daniels, Glover, and Mellor (2014) also argue that active communication skill will help employees win their influence on others. Persons with such skill can get support or provide their helps to the others easily, leading to work result improvement, enthusiasm increase and job passion. Asuka et al. (2016), through conducting survey on Japanese employees, demonstrate that relational crafting also has a positive effect on work engagement as an opportunity to create new work

relationships and to encourage employees in finding workplace passion. Therefore, the hypothesis H2 is proposed as follows:

Hypothesis 2: Relational crafting has positive impact (+) on work engagement.

The Effect of Cognitive Crafting on Work Engagement: Throughout the study, Kim and Lee (2016) demonstrate that cognitive crafting has a positive effect on work engagement and its influence is higher than that of task crafting and relational crafting on individual's work engagement. It is easier for employees to change their job perception, rather than changing tasks and relationships (Wrzesniewski & Dutton, 2001). Employees will be more dedicated to work if they feel that they have the resources to perform job roles (Kahn, 1990). Imamura, Kawakami, Furukawa, Matsuyama, Shimazu, Umanodan, Kawakami, and Kasai (2015) show that cognitive behaviors are effective in enhancing (+) work engagement of the workforce in general. Therefore, the hypothesis H3 is given is follows:

Hypothesis 3: Cognitive crafting has positive impact (+) on work engagement.

The Effect of Work Engagement on Individual Work Performance: Rich, LePine, and Crawford (2010) find that there is a link between work engagement and individual work performance. Willingness to help other dedicated employees will improve contextual performance (Zhu, Yang, & Bai, 2016). On the other hand, Bakker, Demerouti, and Verbeke (2004) states that job-oriented employees are ranked higher than their peers in both the primary and additional roles, indicating that they perform task so well and are willing to advance in jobs. Wefald, Reichard, and Serrano (2011) demonstrate that high work-engaged employees have pro-active behaviors in fulfilling their job objectives. In addition, Harter, Schmidt, and Hayes (2002) have argued that employees' work engagement is related to organizational level performance; initially, this engagement affects work performance at the individual level (Saks, 2006). Therefore, the hypothesis H4 is proposed as follows:

Hypothesis 4: Work engagement has positive impact (+) on individual work performance.

The Effect of Task Crafting on Individual Work Performance: Deci and Ryan (2000) prove that doing additional work and self-control over the job can help the employees feel better and self-motivated. Employees with motivation put more effort end energy into their works and achieve better results. Wrzesniewski and Dutton (2001) demonstrate the fact that task crafting makes it possible for

employees to focus on performing additional tasks will enrich their work. Tims et al. (2012) find positive relationships between behaviors and job performance; employees who develop their skills (increasing structural demand) and volunteers to do the additional tasks have better performance than their peers. Based on these results, the hypothesis H5 is as follows:

Hypothesis 5: Task crafting has positive impact (+) on individual work performance.

The Effect of Relational Crafting on Individual Work Performance: Ibarra (1993) proves that contact reduction also limits information access and feedbacks from others, which can adversely affect job performance. In contrast, Deci and Ryan (2000) and Grant (2007) argue that spending time with outstanding individuals can meet the demands for relationships and employees are motivated to do the work better. In addition, Daniels et al. (2014) find that talking to others in the workplace to express the influence of employees, employees can make others like them; that is, to be actively involved (+) in individual work performance. Muhammad et al. (2016) also show that changing work relationships in which employees build close relationships with their colleagues and work together increases the work performance. Therefore, the hypothesis H6 is given as follows:

Hypothesis 6: Relational crafting has positive impact (+) on individual work performance.

The Effect of Cognitive Crafting on Individual Work Performance: According to Soane, Shantz, Alfes, Truss, Rees, and Gatenby (2013), the feeling of doing such a meaningful job can urge the employees to have more engagement with their work. Deci and Ryan (2000) state that motivated employees will identify their job responsibilities for more motivation. Parker (2007) proves that employees who have a broader view of their roles receive greater appreciation from their managers. Steger, Dik, and Duffy (2012) find employee cognitive crafting as the sense of being meaningful at workplace is positively relevant (+) to internal work motivation and has positive relevance to self-control in work; consequently, better results will be produced. Therefore, the hypothesis H7 is proposed as follows:

Hypothesis 7: Cognitive crafting has positive impacts (+) on individual work performance.

3. Proposed Research Model

From Vietnamese commercial bank reality as well as previous theories and related studies, our research is built on job crafting scale of Wrzesniewski and Dutton (2001), added by a number of variables proposed from Leana, Appelbaum, and Shevchuk (2009); work engagement scale of Schaufeli and Bakker (2003) as well as individual work performance scale of Koopmans et al. (2011) to develop a research model.

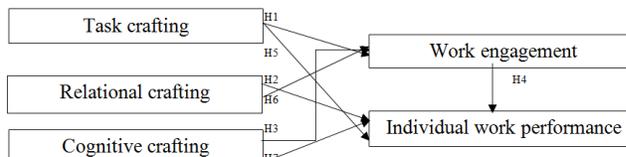


Figure 1: Research model of the effects of job crafting on work engagement and individual work performance of bank officers.

4. Methodology and Research Data

Quantitative data is collected through paper questionnaire forms. Likert scale includes 5 levels as follows to measure observed variables: 1: strongly disagree, 2: disagree, 3: neutral, 4: agree and 5: strongly agree.

350 questionnaires are distributed; in which, 277 questionnaires are collected, accounting for 79% of total. Collected questionnaires are checked carefully and invalid ones are eliminated. Invalid questionnaires are those with the same answers for most of the questions or marked answers with zigzags and unfinished questionnaires. With 277 collected questionnaires, 226 are eligible ones for data analysis, acquiring 82% of collected.

5. Research Results

5.1. Descriptive Statistics

Gender: The fact that female accounted for 64.6% and male accounted for 35.4% makes sense because bank's job characteristics require carefulness and thorough supervision.

Education: High school and college are 11.1%, university with 77% and postgraduate with 11.9%.

Age and marital status: Under 25 years old, people accounts for 29.2%, 26-30 years old with 37.2%, 31-35 years old with 25.2%, the rest occupies 8.4%. It is true that commercial banks need young and good-looking staffs build up professional image on their clients. In general, most staffs over 36 year olds are bank managers. Also, because of young age, most bank officers in Vietnamese commercial banks are single, accounting for 65.5%.

Seniority: Work experience less than 1 year is 12.8%, 1-5 years is 46.0%, over 5 years is 41.2%.

Table 1: Descriptive statistics

Content	Frequency	Percent (%)
Gender	226	100.0
Male	80	35.4
Female	146	64.6
Age	226	100.0
< 25 years old	66	29.2
26-30 years old	84	37.2
31-35 years old	57	25.2
36-40 years old	16	7.1
> 40 years old	3	1.3
Marital Status	226	100.0
Single	148	65.5
Married	78	34.5
Education	226	100.0
High school & College	25	11.1
University	174	77.0
Postgraduate	27	11.9
Seniority	226	100.0
< 1 year	29	12.8
1-5 years	104	46.0

> 5 years	93	41.2
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5.2. Descriptive Statistics of Quantitative Variables

5.2.1. Descriptive Statistics of Job Crafting Scales

Looking at Table 2, task crafting is performed most in: TC3 (Mean with 3.92) and TC4 (Mean with 3.92); RC1 (Mean with 3.91); TC1 (Mean with 3.88) and CC3 (Mean with 3.87).

5.2.2. Descriptive Statistics of Work Engagement Scales

The highest score of work engagement is at observed variable DE5 (Mean with 4.03), but the lowest is VI3 (Mean with 3.34). It indicates that bank officers are not really engaged to work by desiring of going to work every morning.

Table 2: Descriptive statistics of job crafting scales

Variable	N	Min	Max	Mean	Std. Deviation
You introduce new approaches to improve your work (TC1)	226	1	5	3.88	0.742
You choose to take on additional tasks at work (TC2)	226	1	5	3.60	0.822
You give preference to work tasks that suit your skills or interests (TC3)	226	1	5	3.92	0.815
You change the way you do your job to make it more enjoyable for yourself (TC4)	226	1	5	3.92	0.798
You change minor procedures that you think they are not productive (TC5)	226	1	5	3.39	0.904
You decide your own way of completing tasks (TC6)	226	1	5	3.50	0.981
You engage in networking activities to establish more relationships (RC1)	226	2	5	3.91	0.727
You organize or attend work related social functions (RC2)	226	1	5	3.60	0.870
You organize special events in the workplace (RC3)	226	1	5	3.55	0.928
You introduce yourself to co-workers, customers, or clients you have not met (RC4)	226	2	5	3.81	0.735
You choose to mentor new employees (RC5)	226	2	5	3.63	0.829
You think about how your job gives your life purposes (CC1)	226	1	5	3.79	0.837
You remind yourself about the significance your work has for the success of the organization (CC2)	226	2	5	3.64	0.742
You think about the ways in which your work positively impacts your life (CC3)	226	1	5	3.87	0.730
You reflect on the role your job has for your overall well-being (CC4)	226	1	5	3.71	0.780
You think that the current job will bring career prospects in the future (CC5)	226	1	5	3.85	0.854

5.2.3. Descriptive Statistics of Individual Work Performance Scales

Observed variables from CWB1, CWB2, CWB3, CWB4, CWB5, CWB6 are reverse variables, therefore, they are

encoded into CW1R, CW2R, CW3R, CW4R, CW5R, CW6R respectively. In Table 4, individual work performance is the highest with CP5 (Mean is 4.04), but the lowest is CW4R (Mean is 3.07). This is a good signal of individual work performance as updated skills are not only good for current job but also for their future career.

Table 3: Descriptive statistics of work engagement scales

Variable	N	Min	Max	Mean	Std. Deviation
At your work, you feel like bursting with energy (VI1)	226	1	5	3.55	0.838
At your job, you feel strong and vigorous. (VI2)	226	1	5	3.57	0.815
When you get up in the morning, you feel like going to work (VI3)	226	1	5	3.34	0.851
You can continue to work for long periods of time (VI4)	226	1	5	3.61	0.884
At your job, you are mentally resilient (VI5)	226	1	5	3.56	0.810
At your job, you always persevere, even when things do not go well (VI6)	226	1	5	3.77	0.772
You are willing to taking tasks when assigned (VI7)	226	1	5	3.94	0.715
You find the work that you do meaningful and purposeful (DE1)	226	1	5	3.81	0.681
You are enthusiastic about your job (DE2)	226	1	5	3.55	0.777
Your job inspires you (DE3)	226	1	5	3.54	0.795
You are proud of the work that you do (DE4)	226	1	5	3.88	0.751
You work carefully (DE5)	226	2	5	4.03	0.718
Time flies when you are at work (AB1)	226	1	5	3.87	0.792
When you work, you forget everything else around you (AB2)	226	1	5	3.58	0.877
You feel happy when you work intensively (AB3)	226	1	5	3.46	0.823
You are immersed in your work (AB4)	226	1	5	3.44	0.794
You get carried away when you work (AB5)	226	1	5	3.54	0.772
It is difficult to detach yourself from your job (AB6)	226	1	5	3.43	0.868

Table 4: Descriptive statistics of individual work performance scales

Variable	N	Min	Max	Mean	Std. Deviation
You managed to plan your work so that it was done on time (TP1)	226	1	5	3.85	0.654
Your planning was optimal (TP2)	226	1	5	3.53	0.725
You kept in mind the results that you had to achieve in your work (TP3)	226	1	5	3.84	0.702
You were able to separate main issues from side issues at work (TP4)	226	2	5	3.75	0.619
You were able to perform your work well with minimal time and effort (TP5)	226	1	5	3.59	0.768
You took on extra responsibilities (CP1)	226	1	5	3.76	0.747
You started new tasks yourself, when your old ones were finished (CP2)	226	2	5	3.86	0.747
You took on challenging work tasks if available (CP3)	226	1	5	3.79	0.717
You worked to keep your job knowledge up-to-date (CP4)	226	1	5	4.02	0.745
You worked to keep your job skills up-to-date (CP5)	226	2	5	4.04	0.665
You came up with creative solutions to new problems (CP6)	226	1	5	3.65	0.804
You complained about unimportant matters at work (CWB1 → CW1R)	226	1	5	3.34	1.034
You made problems more serious than they were at work (CWB2 → CW2R)	226	2	5	3.87	0.907
You focused on the negative aspects of a work situation, instead of on the positive aspects (CWB3 → CW3R)	226	1	5	3.81	0.911
You spoke to colleagues about the negative aspects of your work (CWB4 → CW4R)	226	1	5	3.07	0.966
You spoke to people from outside your organization about the negative aspects of your work (CWB5 → CW5R)	226	1	5	3.50	1.092

You worked less than you expected (CWB6 → CW6R)	226	1	5	3.79	0.893
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5.3. Results of Measurement Scale

5.3.1. Results of Cronbach's Alpha Analysis

This section presents results of Cronbach's Alpha analysis, showing Cronbach's Alpha ranging from 0.666 to 0.850 (> 0.6), all variables have Corrected Item-Total Correlation greater than 0.3, therefore, no observations are removed.

Table 5: Result of Cronbach's Alpha analysis

Variable	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
Task crafting			
TC1	.482	.653	.704
TC2	.393	.677	
TC3	.366	.685	
TC4	.538	.633	
TC5	.413	.672	
TC6	.441	.665	
Relational crafting			
RC1	.456	.662	.706
RC2	.478	.651	
RC3	.429	.676	
RC4	.560	.622	
RC5	.415	.677	
Cognitive crafting			
CC1	.415	.698	.719
CC2	.424	.692	
CC3	.529	.653	
CC4	.558	.639	
CC5	.473	.674	
Vigor			
VI1	.716	.815	.850
VI2	.712	.817	
VI3	.682	.824	
VI4	.684	.824	
VI5	.567	.853	
VI6	.469	.849	
VI7	.470	.848	
Dedication			
DE1	.558	.747	.785
DE2	.680	.703	
DE3	.624	.723	
DE4	.592	.734	
DE5	.364	.804	
Absorption			
AB1	.494	.791	.806
AB2	.593	.770	
AB3	.488	.793	
AB4	.644	.759	
AB5	.651	.758	
AB6	.530	.785	
Task performance			
TP1	.387	.629	.666
TP2	.504	.574	
TP3	.434	.608	
TP4	.432	.612	

TP5	.354	.649	.798
Contextual performance			
CP1	.463	.788	
CP2	.525	.774	
CP3	.597	.757	
CP4	.656	.742	
CP5	.559	.767	
CP6	.528	.774	
Counterproductive work behavior			.809
CW1R	.494	.797	
CW2R	.552	.783	
CW3R	.659	.760	
CW4R	.555	.782	
CW5R	.618	.768	
CW6R	.549	.784	

5.3.2. Results of Explanatory Factor Analysis (EFA)

Explanatory Factor Analysis of Job Crafting Scale: After 4 times of eliminating variables, KMO test has value KMO = 0.796 (> 0.5); Bartlett's test has Sig. = 0.000 (less than 0.05), meaning variables are related to the others. It indicates that EFA is valid. At Eigenvalues = 1,314 (> 1), EFA extracted 3 factors from 13 observed variables with a total deviation of 51.108% (> 50%). All observed variables have factor loading greater than 0.5 and factor loading explaining more than one factor with a difference in factor loading greater than 0.3, of which only one variable CC3 loads two factors "cognitive crafting" and "task crafting" is 0.270 < 0.3. however, this study retains variable CC3 for the content of the observation is significant for explaining "cognitive crafting". Details of the EFA are presented in Table 6.

Table 6: EFA of job crafting

	Component		
	1	2	3
RC4	.727		
RC2	.694		
RC3	.650		
RC1	.643		
RC5	.521		
CC1		.764	
CC4		.715	
CC5		.639	
CC3		.624	
TC3			.710
TC4			.705
TC1			.630
TC6			.612

KMO = 0.796; Bartlett's Test with Sig. = 0.000; Eigenvalues = 1.314; Total Variance Explained = 51.108%.

Explanatory Factor Analysis of Work Engagement

Scale: After three times of removing variables, KMO has value = 0.884 (> 0.5); Bartlett's test has Sig. = 0.000 (less than), meaning variables are related to each other. It shows that EFA is appropriate. At Eigenvalues = 1.245 (> 1), EFA extracted three factors from fourteen observed variables with a total deviation of 59.583% (> 50%). The observed variables have factor loading greater than 0.5 and factor loading explaining more than one factor with a difference in factor loading greater than 0.3, indicating that the scale reaches convergent validity and discriminant validity. Details of EFA results are presented in Table 7.

Table 7: EFA of work engagement

	Components		
	1	2	3
VI4	.788		
VI3	.776		
VI1	.751		
VI5	.708		
VI2	.706		
AB4		.756	
AB5		.737	
AB3		.684	
AB2		.683	
AB6		.674	
DE5			.766
DE4			.638
DE2			.632
DE1			.619
KMO = 0.884; Bartlett's Test with Sig. = 0.000; Eigenvalues = 1.245; Total Variance Explained = 59.583%			

Explanatory Factor Analysis of Individual Work Performance Scale:

Eliminating variables 2 times, KMO test has value = 0.785 (> 0.5); Bartlett's test has Sig. = 0.000 (less than 0.05), meaning variables are related to the others. It proves that EFA is very relevant. At Eigenvalues = 1.392 (> 1), EFA extracted three factors from 15 observed variables with a total error of 52.311% (> 50%). Observation TP1 coincides with the load for all three factors: "task performance", "contextual performance" and "counterproductive work behavior" with a difference of < 0.3 but we decide to keep the observation TP1 since its meaning still makes sense for the "task performance". The final EFA results are shown in Table 8.

Table 8: EFA of individual work performance

	Component		
	1	2	3
CW3R	.779		
CW5R	.736		
CW4R	.710		
CW2R	.703		
CW6R	.686		
CW1R	.633		
CP4		.795	
CP5		.763	
CP3		.714	
CP2		.680	
CP1		.558	
TP2			.773
TP3			.692
TP4			.633
TP1			.543
KMO = 0.785; Bartlett's Test with Sig. = 0.000; Eigenvalues = 1.392; Total Variance Explained = 52.311%			

5.3. Results of Confirmatory Factor Analysis (CFA)

Through confirmatory factor analysis, to ensure a good fit model, following observation variables should be eliminated because the standardized factor loading is not satisfactory (< 0.50): TC3, TC6 (of task crafting); RC2, RC3, RC5 (of relational crafting); CC1 (of cognitive crafting); DE5 (of dedication); AB2, AB3 (absorption); TP1, TP2 (of task performance); CP1, CP2 (of contextual performance); CW1R, CW4R, CW6R (of counterproductive work behavior). After eliminating mentioned observations, CFA results shows that the scale satisfactorily meet test requirements, detailed in Table 9.

Table 9: Result of confirmatory factor analysis

Variable	Standardized Regression Weights (Li)	Composite Reliability (CR)
Chi Square = 241.214; df = 177; p = 0.001; Chi Square/df = 1.363; CFI = 0.960; GFI = 0.905; TLI = 0.953; RMSEA = 0.040		
1. Task crafting		
TC6	Eliminated by CFA	0.56
TC4	0.66	
TC3	Eliminated by CFA	
TC1	0.60	
2. Relational crafting		
RC4	0.72	0.61
RC3	Eliminated by CFA	
RC2	Eliminated by CFA	
RC1	0.59	

RC5	Eliminated by CFA	
3. Cognitive crafting		
CC5	0.65	0.68
CC4	0.69	
CC3	0.60	
CC1	Eliminated by CFA	
4. Vigor		
VI1	0.80	0.86
VI2	0.84	
VI3	0.73	
VI4	0.71	
VI5	0.60	
5. Dedication		
DE1	0.63	0.75
DE2	0.78	
DE4	0.70	
DE5	Eliminated by CFA	
6. Absorption		
AB2	Eliminated by CFA	0.76
AB3	Eliminated by CFA	
AB4	0.76	
AB5	0.76	
AB6	0.62	
7. Task performance		
TP4	0.56	0.52
TP3	0.62	
TP2	Eliminated by CFA	
TP1	Eliminated by CFA	
8. Contextual performance		
CP4	0.75	0.69
CP3	0.69	
CP2	Eliminated by CFA	
CP1	Eliminated by CFA	
CP5	Eliminated by CFA	
9. Counterproductive work behavior		
CW4R	Eliminated by CFA	0.75
CW3R	0.77	
CW2R	0.65	
CW1R	Eliminated by CFA	
CW5R	0.71	
CW6R	Eliminated by CFA	

Result of Evaluating Model Fit: Results shows that Chi Square = 241,214; df = 177; p = 0.001; Chi Square/df = 1.363 (< 0.2); CFI = 0.960; GFI = 0.905; TLI = 0.953 (> 0.9); RMSEA = 0.040 (< 0.05). Therefore, it is possible to conclude that the model is consistent with the data.

Result of Reliability Test: Excluding "task crafting" with composite reliability CR of 0.56 and a "task performance" with CR of 0.52 (< 0.6) concludes that the scale assures reliability after the exclusion of the two above scales.

Result of Convergent Validity: The standardized factor loading of observed variables range from 0.56 to 0.84 (> 0.5) with Sig. < 0.05, composite reliability varies from 0.61 to 0.86 (> 0.6). It can be concluded that the scale acquires convergent validity.

Result of Discriminant Validity: P-value is < 0.05 so correlation value for each pair of factors is different from 1 at 95%. As a consequence, discriminant validity is achieved. See Table 10 for more details.

Table 10: Result of discriminant validity

Component		Component	r	Se(r)	CR	P_value
RC	↔	IWP	0.715	0.046712	15.30648812	0.000
RC	↔	CC	0.711	0.046984	15.13281364	0.000
IWP	↔	WE	0.759	0.043503	17.44714394	0.000
CC	↔	WE	0.818	0.038433	21.28357996	0.000
CC	↔	IWP	0.758	0.043581	17.39306406	0.000
RC	↔	WE	0.559	0.055401	10.0900534	0.000

Adjusted Theoretical Model: Results of EFA and CFA tests, our theoretical model is adjusted as follows:

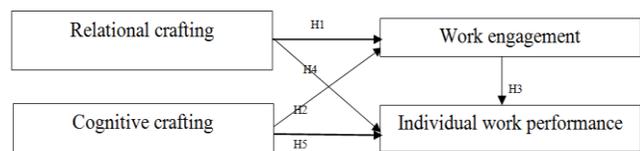


Figure 3: Adjusted theoretical model

5.4. Results of Structural Equation Modeling (SEM)

According to the adjusted model, five hypotheses should be tested. Results from SEM structural analysis express that approximately 95% confidence interval, only two relationships (hypothesis H2, H3) are established with statistically significant (p-value < 0.05) and three relationships (hypotheses H1, H4, H5) are not statistically significant (p-value > 0.05). For details, see Tables 11 and Figure 4.

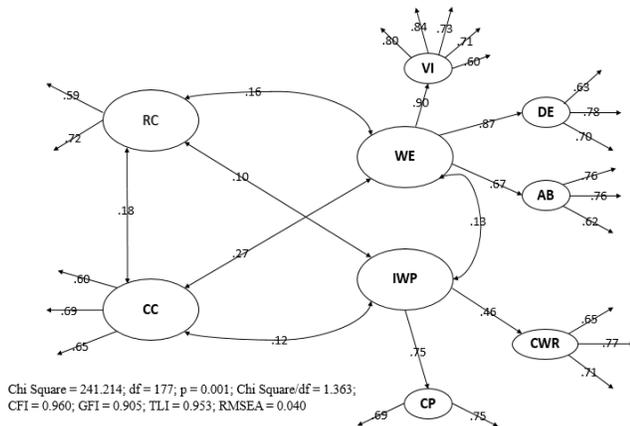


Figure 2: CFA result (standardized estimate)

Table 11: Structural result

			P-value	Standardized estimates	Hypothesis testing
RC	--->	WE	0.88	-0.03	Eliminated
CC	--->	WE	0.00	0.83	Accepted
RC	--->	IWP	0.13	0.37	Eliminated
CC	--->	IWP	0.69	0.14	Eliminated
WE	--->	IWP	0.03	0.44	Accepted

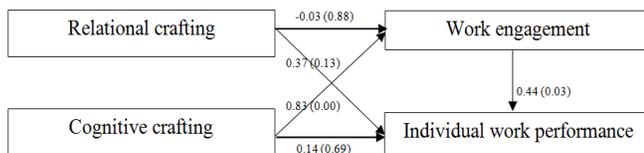


Figure 4: Structural result

5.5. Results and Discussion

The Impact of Cognitive Crafting on Bank Officers' Work Engagement (H2): At confidence interval 95%, the result expresses that cognitive crafting has a **positive impact** (in the same direction as $\beta = 0.83$ and Sig. = 0.00) on work engagement. Previous studies by Imamura et al. (2015), and Kim and Lee (2016) have also demonstrated this. It shows that bank officers think positively about their job. Seeing their job as means of accumulating skills, knowledge, experience and providing better career path in the future, they become more engaged in the workplace so they work with all passion and dedication. In fact, at most current banks, through qualitative interview processes, although working at banking industry today is quite stressful in terms of high target, particularly, usually having to stay at work late, many bank officers still decide to commit to their banks as they find their work is not only benefiting themselves but also helping their clients, such as: providing capital aids and useful financial solutions to customers and etc.

The Impact of Work Engagement on Individual work performance of bank officers (H3): Also at confidence interval 95%, research result shows evidence that there is **positive impact** (in the same direction as $\beta = 0.44$ and Sig. = 0.03) of work engagement on individual work performance. Studies by Harter et al. (2002), Wefald et al. (2011) have also shown a positive correlation between these two factors. From finding passion, dedication and absorption in the work, bank officers are ready to undertake more difficult and complex tasks with positive viewpoints: always updating knowledge during the work and taking pride in discussing their work with others. Through the qualitative interview process, motivations to engage bank officers with their work

are their primary passion, their wish to accumulate solid experience in the financial sector for a better career path. Thanks to this passion, they dare to cope with the hard works, always strive to achieve their targets and make customers feel satisfied. These developments focus not only on bank officers who want to become managers but also those who desire to become experts. Such results make bank officers think positively about the workplace and enhance the connection at work and motivate staffs to achieve higher results.

In short, perception changing only is not enough for employees to take on challenging and complex tasks for good results because of staffs' insufficient capacity. In addition to perception change, work engagement is needed as an intermediary in order to achieve a positive effect on individual work performance because bank officers have accumulated enough capacity to achieve good results from this point.

The Impact of Relational Crafting on Work Engagement of Bank Officers (H1): At confidence interval of 95%, the result of the study shows **no correlation** between relational crafting and work engagement. With Sig. = 0.88, the study also shows that relational crafting has negative impact ($\beta = -0.03$) on work engagement. Although studies by Kim and Lee (2016), Veerle and Marleen (2015), and Asuka et al. (2016) demonstrate that relational crafting also has a positive effect on work engagement; however, according to this study, relational crafting by building relationships and creating own image is only enough to help accomplishing tasks, not strong enough to create vigor, dedication and absorption in the jobs.

The Impact of Relational Crafting on Individual Work Performance of Bank Officers (H4): Also within the confidence interval of 95%, the research result indicates that there is **no relationship** between relational crafting and individual work performance. Likewise, relational crafting is externally oriented whereas measured variables for the concept of individual work performance demonstrate that bank officers show competence and undertake complicated task. Although there is no statistical meaning at the confidence interval of 95% (Sig. = 0.13), this study states that relational crafting is positively correlated ($\beta = 0.37$) to individual work performance. Previous researches by Daniels et al. (2014), Muhammad et al. (2016) demonstrate that relational crafting correlates positively with individual work performance; however, in Vietnamese banking workplace environment, these managers, for fear that employees should outperform their managers, may not assign appropriate tasks to their employees; as a result, that employees are discouraged negatively affects relationships between employees and managers; or that talented staffs are hated by their colleagues due to jealousy also adversely

affects the work relationship between employees and their colleagues.

The Impact of Cognitive Crafting on Individual Work Performance of Bank Officers (H5): According to our study result, there is **no relationship** between cognitive crafting and individual work performance at the confidence interval of 95%. Although there is no statistical significance with Sig. = 0.69, the study indicates that cognitive crafting has a positive effect ($\beta = 0.14$) on individual work performance of bank officers. Previous study of Steger et al. (2012) has demonstrated the fact that cognitive crafting is still positively correlated with individual work performance as well as the fact that there is a high level of risk in Vietnam banking environment involving monetary transactions and legal matters. On the other hand, procedures and regulations in some banks are not strict enough to prevent bank officers with positive perception to handle complicated tasks due to the lack of personal capacity. Recently, many bank officers have been prosecuted for inadequate professional capacity, resulting in taking wrong and not-in-accordant-with-procedure action; therefore, causing a loss to their banks.

6. Conclusion and Managerial Implications

6.1. Conclusion

Relying on theories and previous studies, our research proposes the model of the effects of job crafting on work engagement and individual work performance of bank officers in Vietnamese commercial banks with seven hypotheses. The research is conducted in two phases: qualitative research and quantitative research. Through the preliminary result, the adjusted scale comprises five constructions with fifty-one observed variables of nine factors to conduct official survey. 226 qualified questionnaires are collected and used for data analysis in the official survey.

The results of Cronbach's Alpha Reliability and Exploratory Factor Analysis narrow five constructions with forty-two observed variables. Subsequently, through Confirmatory Factor Analysis, the scale is adjusted to four concepts with twenty-one observed variables belonging to seven components and five hypotheses. The scale model comprises of twenty-one observed variables ensuring the requirement for general fit: Chi Square = 241,214; df = 177; $p = 0.001$; Chi Square / df = 1,363; CFI = 0.960; GFI = 0.905; TLI = 0.953; RMSEA = 0.040.

The hypothesis test results show that in the confidence interval of 95%, only two hypotheses (H2, H3) are accepted, concretely: the impact of cognitive crafting on work

engagement of bank officers (H2) and the impact of work engagement on individual work performance (H3). However, three remaining relationships (H1, H4, H5) are not accepted in the study, specifically: the impact of relational crafting on work engagement of bank officers (H1), the impact of relational crafting on individual work performance of bank officers (H4) and the impact of cognitive crafting on individual work performance of bank officers (H5).

6.2. Managerial Implications

For Vietnamese Commercial Banks: Banks should create a comfortable and open working environment that frequently enables bank officers to craft their jobs through perception changes. As a result, they enhance work engagement and deliver good results with a number of measures as follows:

Firstly, bank recruiters need to select candidates with knowledge and experience to keep up with the professional working environment. They should avoid selecting unqualified candidates because of personal relationships. Qualified staffs, with the feeling that task is not too complex and stressful for them to handle, are willing to spend time on learning, finding joyful in work and putting their passion into work. Therefore, good results for staffs and high efficiency for the organization will be generated.

Secondly, promotion and reward policies should be absolutely transparent like the case of Techcombank. Specifically, managers nominate outstanding staffs that deserve to be commended and rewarded for accomplishing excellent targets or being best service to customers on the basis of monthly or quarterly. As a result, bank officers will find that work has positive impacts on their life so their hard working gets promoted and rewarded appropriately. This is one way to change work perception. Apart from the salary and bonus policy, other benefits - health insurance, loans for internal staff with preferential interest rates and so on - should also be taken into consideration.

Thirdly, professional training courses in line with practical requirements from the job should be created to improve bank officers' knowledge. Staffs will change their work perception in a more positive way if they believe that knowledge and experience acquired in the current job will help them have a better career path in the future. Furthermore, soft-skill training should be included to show the importance of their work in handling daily tasks and helping the community and society, especially providing new recruits with essential tools and skills to perform customer service.

Last but not least, bank managers dare to empower certain employees so that they can be flexible in handling routine work as well as building a friendly and open working

environment in which telling joyful stories is a good way to relieve stress at work; managers are willing to listen to employees' opinions. Another suggestion is to build an internal website where staff can interact well and raise concerns that cannot be posed during internal meetings. Therefore, bank officers will sense their importance in the organization in order to raise their personal opinions to make contributions to the organization.

For Bank Officers: To find a good job is not really easy, especially in banking industry because of the high entrance competitiveness, bank staffs should be patient with current job to achieve good results. Particularly, there are times when the job becomes stressful or boring, bank officers themselves need to carry out job crafting through changing perception positively. Changing perception is not too hard for individual to do. Bank officers should know that income, welfare and stability in the banking industry are much better than those in other industries. In addition, bank officers should think that skills, knowledge and experience accumulated in the job help them to have a better career path. Also, undertaking assigned tasks with a positive attitude as well as approaching the work positively, bank officers will become vigor, dedicated and absorbed to their job. As a result of this study, the higher the degree of work engagement is, the better individual work performance will follow. Ultimately, a good job will get good rewards.

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