

Unlocking Business Performance Banks: Exploratory Learning, Exploitative learning and Innovation Work Behavior

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Abstract. The study aims to investigate whether exploratory learning can influence business performance, whether exploitative learning can affect the business performance of Rural banks, and whether innovative work behavior can mediate the relationship between exploratory learning and exploitative learning on business performance. The research explains the phenomenon of the behavior of directors of Rural banks in managing bank performance from a financial and non-financial business performance perspective. Data was collected from 176 BPRs in Indonesia, especially East Java. Total sampling was used by distributing Likert questionnaires with an interval scale. The data were analyzed using SEMPLS with outer and inner analysis. The results of the research show that innovative work behavior can mediate the exploratory relationship to the business performance of 0.094 and exploitative learning to the business performance of 0.180, meaning that it can partially mediate. The findings of the study can help Indonesian rural bank directors manage the performance of their institutions. In addition, the research provides explicitly an overview of organizational learning.

INTRODUCTION

The business performance of the banking sector plays a vital role in supporting Indonesia's economic activities, especially in terms of fund mobilization and distribution. As financial institutions, rural banks are expected to manage their operations sustainably. Financial efficiency and effectiveness can only be achieved through objective financial management, where maximizing inputs and outputs serves as an indicator of effective management (1). Companies need to adopt a learning organization framework that encourages them to excel and adapt to their environment. A learning organization model is seen as effective in integrating individuals and organizational structures to promote continuous learning and organizational transformation (2). Banks in developing countries are increasingly focusing on organizational learning to evaluate the productive capacities of individual bankers (3). Previous studies have shown that learning at the individual, group, and organizational levels through learning has a positive effect on organizational performance (4). Moreover, earlier research suggests that the interaction of exploratory and exploitative learning negatively impacts firm performance when the organizational structure is mechanistic but has a positive effect when the structure is more organic (5). Research has also indicated that social capital enhances exploratory and exploitative learning through a collaborative environment that improves business performance. The three dimensions of social capital, network ties, trust, and shared goals² create this collaborative atmosphere, which in turn strengthens organizational learning. Ultimately, social capital, collaboration, and learning contribute to value creation in business performance (6). Organizational learning influences innovation, which subsequently affects performance. Companies must establish management teams focused on learning, create systems for knowledge creation and dissemination across functional areas, foster openness to external environments, encourage risk-taking, and remove barriers to change while supporting the diffusion of knowledge (7).

Leadership competencies have an impact on organizational learning, with cognitive and interpersonal competencies positively influencing innovation. Result-oriented leadership significantly affects business performance, and the relationship between organizational learning, innovation, and performance has been validated. Additionally, organizational innovation mediates the relationship between learning and performance, highlighting the need for leaders with strong cognitive abilities (8). Exploitation and exploration learning are crucial for top management to cultivate an innovative, learning-centered culture, and local institutions can play a vital role in supporting this culture through targeted managerial training for local businesses (9). Research in the banking sector has shown a positive relationship between organizational learning and knowledge management capabilities, leading to improved organizational performance. Furthermore, public sector banks are more responsive to knowledge management in terms of performance compared to private banks. This presents an opportunity for management to enhance sustainable performance by leveraging organizational learning through both exploratory and exploitative learning to improve knowledge management capabilities, particularly in the areas of current technology, a supportive culture, and knowledge acquisition and application processes (10).

Previous studies have concluded that organizational learning has a significant effect on innovative work behavior. Learning within organizations creates a sense of work attachment, which impacts employees' innovative work behavior. When companies offer opportunities and support for employees to explore new opportunities, it boosts enthusiasm and dedication, enabling employees to generate innovative ideas that help solve problems within the organization (11). Organizations need to increase environmental awareness and pursue extensive organizational development to survive and

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thrive (12). Customer knowledge management has also been shown to adjust the relationship between intellectual capital and business performance (13). Sustainable and healthy organization should also foster a positive work environment, increase employee enthusiasm and innovation, and promote organizational growth. Prior research has emphasized the benefits of effective learning organization management, particularly in learning, for enhancing employees' skills and knowledge. Self-directed learning methods such as practical work, observation, communication, collaboration, reflection, and reading provide a framework for developing an appropriate learning environment within organizations (15).

Findings reveal that the hypothesized model aligns well with empirical data, showing that network capability directly influences innovation capability and indirectly affects performance. Innovation capability, in turn, directly impacts performance and mediates the relationship between network capability and performance (16). Earlier studies also examined the contrasting effects of exploitative learning in mechanistic and organic organizations. Researchers found that exploitative learning negatively affects performance in mechanistic organizations but positively impacts performance in organic ones (17). These varied perspectives open up new opportunities to investigate the antecedents of organizational learning through exploratory and exploitative learning. To our knowledge, no specific studies have focused on exploratory and exploitative learning, particularly in rural banks, adding to the organizational learning literature. This study aims to address that gap by exploring how both types of learning include business performance. Previous research shows that innovative work behavior is positively related to organizational performance. Innovative work behavior (IWB) involves identifying, designing, implementing, and evaluating new ideas, linking them to improvements in work procedures and performance. Creativity is considered a sub-dimension of IWB, playing a crucial role in identifying performance gaps and proposing innovative solutions (18).

First, past studies state that organizational learning independently significantly improves and sustains organizational performance in an adaptive and positive way, developing new insights and knowledge that influence behavior and outcomes (19). Second, we further explored the relationship between exploratory and exploitative learning in relation to business performance, with innovative work behavior as a mediator. This study provides additional insights into organizational learning literature, specifically regarding exploratory and exploitative learning. Previous research categorizes innovative work behavior into four stages: the first is opportunity exploration, which involves scanning the environment for ways to improve products, services, processes, or strategies. The second stage is idea generation, focusing on developing new ideas to solve problems or create something new. The third is idea promotion, which involves organizing support for ideas and explaining their benefits, discussing resources with team members, and seeking approval. The final stage is idea realization, which entails implementing ideas, integrating innovations into routine work processes, and testing and refining the results (20). Additionally, earlier studies have mostly linked organizational learning indicator to business performance. This study proposes that organizational learning consists of two dimensions, exploratory and exploitative learning. Understanding these perspectives is crucial for enhancing the insights of HR practitioners, especially banking directors in Southeast Asia and globally.

1. Exploratory learning has an effect on Business Performance

An organization's ability to identify external knowledge, integrate it, and transform it for both exploratory and exploitative purposes is closely linked to its ACAP, which refers to its capacity to evaluate, absorb, and apply this knowledge to create a competitive advantage (17). Previous research has shown that organizational learning positively influences organizational commitment. These findings offer valuable insights for management in their effort to foster organizational commitment among employees by applying effective human resource practices, leading to increased organizational competitiveness and enhanced performance (21). Factors such as geography, society, economy, and other external conditions influence how companies choose to implement their sustainability strategies (22).

2. Exploitative learning has an effect significant on business performance

Exploitative learning stems from individual learning through the acquisition of knowledge by employees, which grows through the exchange and integration of knowledge until a collective pool of knowledge is created. A culture that encourages these values is essential (23). Organizational learning is built on exploitative learning with innovative work behavior as a mediating variable for business performance. It suggests that managers should focus on improving organizational learning abilities and innovation performance to enhance the positive link between entrepreneurial orientation and performance (24).

3. Exploratory learning and exploitative learning have an influence on Business Performance

Previous research has suggested that exploratory learning fosters improvisational creativity and brings about incremental improvements in performance through compositional creativity (25). Dynamic exploitative learning and an innovative organizational environment positively influence corporate innovation. From this perspective, employers need to strive to increase employee dynamism (26). IWB requires individuals to think creatively and broadly to achieve outcomes that strengthen their belief in their ability to make things happen (24).

METHODS

The type of research used is descriptive research with an explanatory approach. The population in study was 176 Rural Bank. The sampling technique used was a saturated sample. This research was conducted from April 2023 to November 2023 in 176 Rural Banks in the East Java Region with an online questionnaire consisting of 36 statement items. Respondents were the managing director and compliance director of the Rural Banks. Respondents consisted of 129 men (73%) and 47 women (27%) with a minimum age of 40 years and a maximum age of 55 years. The educational background of the respondents was 24 people, master's degree (14%) and 152 people, bachelor's degree (86%). Furthermore, 48 directors (27%) have a tenure of 5 years and 128 directors (73%) have a tenure of 9 years. Respondents gave an assessment on a Likert scale with intervals of 1-5 (1 = strongly disagree to 5 = strongly agree). This study uses exploratory learning variables with 6 indicators, namely the level of innovation, search for knowledge sources, market exploration, organizational flexibility, employee involvement, use of data analysis. The exploitative learning variable consists of 5 indicators, namely internal capability development, quality improvement, process optimization, best practice replication and risk management. The innovation work behavior variable consists of 5 indicators, namely generating new ideas, adopting new ideas, implementing new ideas, improving work processes, work technology. Business performance variable consists of 20 indicators, namely funding speed, strategy, financing availability, financial statements, shareholder participation, financial goals, customers, customer satisfaction, customer loyalty, customer demand, product explicit value, operational efficiency, service usage, product engineering, employee capability, employee capacity, information systems, employee motivation, employee appreciation. This research was analyzed using SEM-PLS with inner and outer models.

RESULTS AND DISCUSSION

1. Statistics descriptive

This research involves 4 variables namely organizational learning, exploitative learning, innovation work behavior, and business performance. The independent variables used are organizational learning and exploitative learning, the mediating variable is innovation work behavior, and the dependent variable is business performance. Testing the influence between variables was carried out using the Partial Least Square (PLS) test using the help of the SmartPLS version 3.2.9 program

TABLE 1. Description Variable Study

Variable	Number of Indicators	Mean	SD	Min	Max
Exploratory Learning	6	4.316	0.680	3	5
Exploitative Learning	5	4.312	0.716	3	5
Innovation Work Behavior	5	4.372	0.701	3	5
Business Performance	20	4.243	0.734	3	5

Source: Research Data Processed (2023)

The organizational learning description results, which were assessed using six indicators, showed an average response score of 4.316, with a score range of 3 to 5. Exploitative learning, measured using five indicators, had an average response score of 4.312, with the same score range. Innovation work behavior, assessed using five indicators, showed an average score of 4.372, and business performance, using 20 indicators, had an average score of 4.243, all within the score range of 3 to 5

TABLE 2. Outer Model Test Results

Variable	Number of Indicators	Factor Loading	AVE	Composite Reliability
Organizational Learning	6	0.710- 0.830	0.586	0.894
Exploitative Learning	5	0.774- 0.845	0.669	0.910
Innovation Work Behavior	5	0.733- 0.828	0.635	0.897
Business Performance	20	0.702- 0.861	0.590	0.966

Source: Research Data Processed (2023)

The results of the convergent validity test obtained the loading factor of each indicator is more than 0.70 (loading > 0.70) so that is declared fulfilled. The results of the construct validity test obtained the AVE value of each variable is more than 0.50 (AVE > 0.50) so that it is declared fulfilled. The results of the discriminant validity test using the Fornell-Larcker test showed that the root AVE value was greater than the correlation between variables so that it was declared fulfilled. The results of the construct reliability test obtained the composite reliability value of each variable is more than 0.70 (CR > 0.70) so that is declared fulfilled.

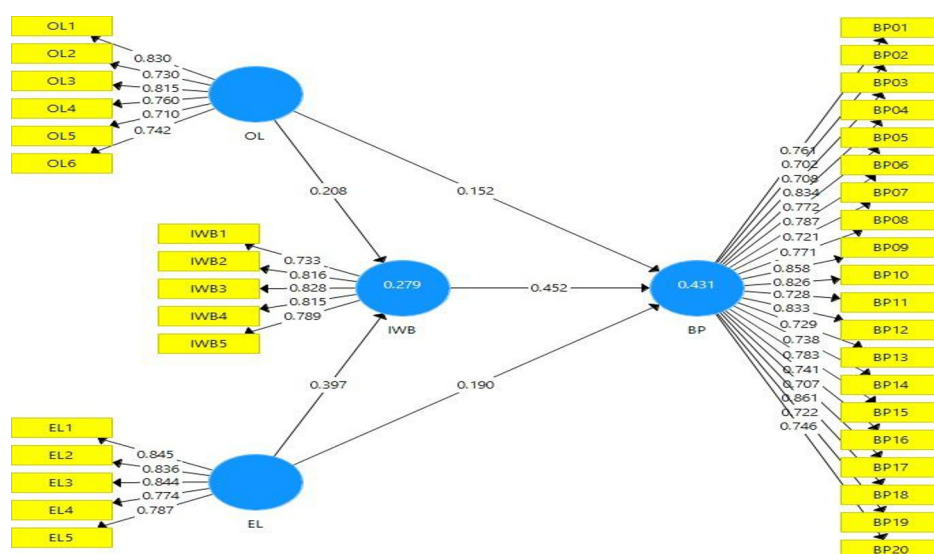


FIGURE 1. Full Model Path Diagram

The path diagram above illustrates that exploratory learning (OL) is formed from six indicators with factor loadings between 0.710 and 0.830, exploitative learning (EL) is comprised of five indicators with loadings between 0.774 and 0.845, innovation work behavior (IWB) consists of five indicators with loadings ranging from 0.733 to 0.828, and business performance (BP) is formed by 20 indicators with loadings ranging from 0.702 to 0.861. Square value of the coefficient of determination reveals that 27.9% of innovation work behavior can be explained by exploratory and exploitative learning, while 43.1% of business performance can be attributed to exploratory learning, exploitative learning, and innovation work behavior. The relationships between these variables show a positive correlation among exploratory learning, exploitative learning, innovation work behavior, and business performance.

TABLE 3. Test Results Hypothesis

Influence	Coeff Track	Stdev	T Stat	P	Note.
OL -> BP	0.152	0.073	2.070	0.039	Significant
EL -> BP	0.190	0.087	2.197	0.028	Significant
IWB -> BP	0.452	0.082	5.523	0.000	Significant
OL -> IWB	0.208	0.091	2.287	0.023	Significant
EL -> IWB	0.397	0.084	4.709	0.000	Significant
OL -> IWB -> BP	0.094	0.045	2.102	0.036	Significant
EL -> IWB -> BP	0.180	0.055	3.272	0.001	Significant

Source: Research Data Processed (2023)

The direct impact of exploratory learning, exploitative learning, and innovation work behavior on business performance is significantly positive, with a value of less than 0.05 (p < 0.05), indicating that better or higher levels of these variables will have a significant influence on improved business performance. Similarly, the direct effect of exploratory and exploitative learning on innovation work behavior is also significantly positive, with a value of less than 0.05 (p < 0.05), indicating that increased or improved levels of exploratory and exploitative learning positively

impact innovation work behavior.

The indirect effect of exploratory and exploitative learning on business performance, mediated by innovation work behavior, is also significantly positive, with a p value of less than 0.05 ($p < 0.05$). This means that higher levels of exploratory and exploitative learning lead to improved innovation work behavior, which in turn positively affects business performance. The mediation effect of innovation work behavior between exploratory learning and business performance is partial at 0.094%, while for exploitative learning on business performance with innovation work behavior as a mediator, the partial effect is 0.180%.

2. Discussion

Exploratory learning has an effect significant on business performance

The results showed that the indicators of employee involvement and data analysis were chosen by many respondents. Data analysis is needed by banks in prudential banking lending policies. Previous research says that Organizational Learning tends to overcome the crisis of bureaucracy and increasing alienation from both customers and fellow organizational members, where the Innovation Work Behaviour of its employees plays an important role for organizational effectiveness. Innovation Work Behaviour can have a positive impact on the development and maintenance of Organizational Learning culture for banks. Organizational learning can be considered and is based on five disciplines namely, Personal Mastery, Mental Models, Building a Shared Vision, Team Learning, and Systems Thinking, where mental models are a single entity (27).

Exploitative learning has an effect significant on business performance

The results indicated that many respondents favored the indicators of replicating best practices and enhancing quality. Gaining insights from practitioners about knowledge bank products can improve both service and business performance from the customers' viewpoint. Prior research has shown a positive correlation between organizational learning and innovation in general. Moreover, it was discovered that factors such as a commitment to learning, a shared vision, and intra-organizational knowledge sharing within the organizational learning framework positively influence innovation. However, no notable link was found between the dimension of open-mindedness and innovation. The innovation generation process, supported by the application of knowledge as part of learning, can promote innovation development. An organizational environment that promotes the exploration of new ideas, thus fostering innovation, is a prime example of how learning affects innovation performance (28).

Exploratory learning and exploitative learning have an influence significant on business performance with innovative work behavior as mediation

The findings revealed that indicators such as enhancing product processes, reducing disbursement time, product innovation, and adopting technology in innovation work behavior contributed to improving the bank's business performance. Previous studies have confirmed that both exploitative and explorative organizational learning positively contribute to the development of imitation and innovation strategies. Moreover, exploitative learning has a stronger positive impact on imitation strategies compared to innovation strategies, while explorative organizational learning has a greater positive effect on innovation strategies than on imitation strategies (29).

CONCLUSIONS

Previous research has pointed out the lack of a specific emphasis on organizational practices in banks, raising concerns about the commitment to implementing or addressing such practices and growing doubts about the benefits of formal training programs for bankers. To improve the organizational learning culture and ensure the effectiveness of formal learning functions, it is crucial to tackle three types of barriers: those related to objectives, execution, and assessment. The study revealed that organizational learning was not cited as a factor in the banks' values, missions, or business strategies. Moreover, there is no monitoring of performance management metrics for bankers in these institutions. However, branch managers do conduct performance appraisals to evaluate each banker's productivity (5). Previous research suggests that Organizational Learning Capabilities (OLC) have a positive influence on Organizational Performance (OP). When a company has strong organizational learning capabilities, it can use them to identify external market opportunities in a timely and precise manner, manage internal resources efficiently, mitigate external risks, and enhance overall efficiency (30). Innovation is viewed as a process of selecting and implementing available alternatives. The development of new ideas is a crucial aspect of innovation, serving as the initial phase (12). Recent studies indicate that organizational performance is directly and significantly influenced by employee skills, innovation in work behavior, and employee participation levels (23).

This study has limitations that should be taken into account for future research. First, our data collection focuses on the banking sector, particularly Conventional Rural Banks (BPR), so these results cannot be broadly generalized. We strongly suggest that future researchers extend their study to different industries and cultures to broaden the scope of generalizability. These two studies only utilize mediating variables, so adding moderator variables could further strengthen future research. (citation of research with moderator variables).

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