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Driving Millennials' Creative Performance in Digital Banking: The Impact of Humble Leadership, Intrinsic Motivation, and Positive Affect through Work Engagement

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Abstract: This study investigates how humble leadership, intrinsic motivation, and employee positive affect influence work engagement and creative performance among Millennial employees in Jakarta's digital banking sector. As creativity becomes increasingly important in a rapidly changing digital environment, understanding the psychological and leadership-related factors that support innovation is essential. Using a quantitative survey approach, data were collected from Millennial employees working in three independent digital banks in Jakarta. The proposed model was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with a two-stage approach to assess reliability, validity, and structural relationships. The results show that humble leadership, intrinsic motivation, and employee positive affect each have a significant positive effect on work engagement. Furthermore, intrinsic motivation, employee positive affect, and work engagement significantly enhance creative performance. However, humble leadership does not directly affect creative performance, indicating that its influence operates indirectly through work engagement. Mediation analysis confirms that work engagement plays a key role in linking leadership humility, internal motivation, and employees' emotional states to creative outcomes. These findings highlight the importance of fostering work engagement as a pathway to strengthening creativity among Millennial employees in the digital banking sector. The study contributes empirical evidence from the Indonesian digital banking context and provides practical insights for leaders seeking to build an innovative and psychologically empowered workforce.

Keywords: humble leadership; intrinsic motivation; employee positive affect; work engagement; creative performance; Millennial employees; digital banking; Indonesia.



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数字银行中千禧一代创造性绩效的提升：谦卑型领导、内在动机与积极情感通过工作投入的影响

摘要：本研究探讨谦卑型领导、内在动机与员工积极情感如何影响雅加达数位银行业千禧世代员工的工作敬业度与创意绩效。在瞬息万变的数位环境中，创意能力已成为关键，因此理解能够促进创新的心理与领导因素显得尤为重要。本研究采用量化调查方法，向雅加达三家独立数位银行的千禧世代员工收集数据。研究模型以PLS-SEM并结合两阶段分析法进行可靠性、效度与结构关系的检验。研究结果显示，谦卑型领导、内在动机与员工积极情感皆对工作敬业度具有显著正向影响。此外，内在动机、积极情感与工作敬业度亦显著促进创意绩效。然而，谦卑型领导对创意绩效并无直接影响，表示其作用主要透过工作敬业度间接发挥效果。中介分析进一步验证，工作敬业度在领导谦逊、内在动机与情绪状态与创意结果之间扮演关键桥梁角色。本研究强调提升工作敬业度对于强化数位银行业千禧世代员工的创意表现至关重要。本研究为印度尼西亚数位银行业提供实证证据，并为管理者在打造具创新力与心理赋能的工作团队方面提供实践启示。

关键词：谦卑型领导；内在动机；员工积极情感；工作敬业度；创意绩效；千禧世代；数位银行；雅加达；印尼。

1. Introduction

As evident in the present digital and global age, stimulating creativity and innovation of employees has become critical for every organization [1]. Rapid technological changes, fluctuating business environment, and increasingly uncertain work conditions have made creativity essential for corporate survival and sustainability. Companies that fail to develop innovation tend to struggle to remain competitive in the market. While high performance employees are valuable, it alone is insufficient to create a sustainable competitive advantage. Therefore, one of the essential tasks for organizations is to foster creative mindsets and innovative behaviors [2].

Employee creativity is defined as the ability to produce new and useful ideas, processes, or products with scientific, artistic, social or technological value [1]. It involves complex cognitive processes combining originality and practicality. This makes employee creativity a key topic in management and organizational studies. In terms of developing a workplace that encourages creativity, one leadership approach gaining increasing attention is humble leadership. Humble leadership encourages leaders to appreciate their employees, which enhances their sense of being valued and ultimately strengthens employee engagement in their work. Their leadership style is reflected in a leader's openness about their limitations, appreciation of others' abilities and contributions, and receptiveness to diverse ideas and perspectives [3]. Those kinds of leaders develop psychologically safe work environment in which employees feel respected and empowered to

engage fully, contributing to their work engagement driven by energy, dedication and focus [4, 5]. Research shows humble leadership improves engagement by promoting teamwork, mutual respect, and learning, which in turn foster creative performance [3].

Recognizing employees as vital assets means understanding that performance results from ability, motivation, and sufficient resources [6]. Among these, intrinsic motivation, the inner desire to do work for personal satisfaction rather than rewards, is crucial for maintaining engagement and creativity [7]. Intrinsically motivated employees are enthusiastic, persistent, and naturally curious characteristics required for generating new ideas and innovation [5, 8]. According to the Job Demands-Resources (JD-R) model, intrinsic motivation acts as a personal resource that promotes engagement and creative performance [9, 10].

Additionally, employee positive affect, the experience of positive emotions and well-being at work, also plays an essential role for engagement and creativity [11]. Employees with positive feelings tend to be more resilient, proactive, and open to trying new solutions, supporting innovation [12, 13]. Studies confirm positive affect enhance psychological safety, improves focus and increases mental flexibility, resulting to better creative results [11, 14].

Work engagement plays a key role as a mediator that connects humble leadership, intrinsic motivation, and positive affect to creative performance. Engaged employees invest their mental and emotional energy into work, which boosts their ability and desire to innovate [15]. Prior research has consistently indicated that

humble leadership, intrinsic motivation and positive affect, positively affect work engagement, which then enhances creativity [11, 15, 16]. These highlights work engagement as an important psychological process through which leadership and motivation influence creativity.

Although growing evidence, most studies have focused on specific countries and industries such as Pakistan's telecommunications [5] and Mainland China's companies based in Beijing [1], limiting their wider application. Also, few studies have examined these factors among Millennials, especially in Indonesia's fast-growing digital banking industry, where innovation and human creativity are critical.

Millennials, those born between 1981 and 1996, have distinct workplace behaviors shaped by digital technologies and collaborative values [17]. They value work-life balance, independence, and growth opportunities, have strong digital skills, and generally prefer intrinsic over extrinsic motivation [18]. These traits make Millennials particularly responsive to leadership and emotional factors that support empowerment and authenticity.

Based on prior research, there has been no study investigating factors influencing creative performance among Millennial employees in digital banking sector in Jakarta, Indonesia. Therefore, this study proposes a new research model adapted from existing models involving humble leadership, intrinsic motivation, and employee positive affect, mediated by work engagement among Millennial employees.

The exploratory study conducted across 30 employees from three digital banking in Jakarta provides an overview of how Millennial employees perceive leadership, motivation, emotional experience, engagement and creativity in their work environment. The findings show that 90% of respondents recognize their leaders as humble, suggesting that humility in leadership is already practiced in these organizations. Meanwhile, 57% respondents reported being motivated by the work itself rather than external rewards, indicating a moderate level of intrinsic motivation among Millennials. Additionally, 93% of respondents frequently experience positive emotions at work, reflecting a strong level of positive affect. However, only 60% reported feeling fully engaged cognitively, emotionally and physically in their daily work, and the same percentage expressed confidence in their creative abilities.

Given these findings, this study contributes to the existing literature in several ways. First, it expands previous studies on humble leadership and creative performance by combining intrinsic motivation and employee positive affect within the Job Demands-Resources (JD-R) framework. This approach helps explain how motivational, emotional, and psychological factors work together on influencing employee

creativity. Second, unlike many earlier studies that mainly focused on direct relationships, this study highlights the important role of work engagement as a mediating factor between leadership, individual factors, and creative performance.

Third, this research found that humble leadership does not directly influence creative performance, suggesting that its effect may occur indirectly through work engagement. This finding provides a broader understanding of how leadership humility functions in the workplace. Lastly, this study adds to the limited research on Millennial employees in the digital banking industry, which is known for its fast-changing and innovation-driven environment, and therefore, helps extend the application of existing theories in a new context.

2. Method

2.1. Type of Research

The approach used in this research is a quantitative approach. The quantitative approach views human behavior as predictable and social reality, objective, and measurable. This quantitative research uses a survey approach. Survey is a quantitative study used to examine the symptoms of a group of individual behavior. In general, surveys use questionnaires as data collection tools.

2.2. Place and Time Research

The research was conducted with Millennial employees who voluntarily participated as respondents and are currently working in fully digital-based banks located in Jakarta. The participants were specifically selected from digital banks that operate independently and are not subsidiaries/divisions of conventional banks. Data collection took place from September to October 2025, ensuring that responses reflected the current conditions within the digital banking industry.

2.3. Types and Sources of Data

This study used both primary and secondary data. The primary data were collected through a structured questionnaire distributed via Google Form to millennial employees who had been working for more than one year in digital banks located in Jakarta. The use of primary data allowed for direct insights into employee perceptions and behaviors relevant to the research variables. In addition, secondary data were obtained from books, academic literature, previous studies, and verified documents to strengthen the theoretical foundation of the research.

2.4. Measurement Instruments

The measurement items used in this study were adapted from previously validated scales in the literature to ensure content validity. Humble leadership was measured using items adapted from [27] using 7 items, intrinsic motivation from [5] using 8 items, employee positive affect from [11] using 9 items, work engagement from [27] using 3 items for vigor, 3 items

for dedication 3 items for absorption, and creative performance from [16] using 8 items. All variables were measured using a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree. This scale was selected because it is commonly used in behavioral and organizational research and allows respondents to express their level of agreement clearly and consistently.

All items were slightly modified to fit the digital banking context while maintaining their original meaning. A data screening procedure was conducted with a small group of respondents consisting of 30 millennial, digital banking employees to ensure clarity and relevance.

2.5. Population and Sample

The population of this study is millennial employees (born between 1981-1996) working at digital banks located in Jakarta. The sample was determined using purposive sampling technique to ensure that participants met the required criteria, including being millennial employees with at least one year of tenure and employed in independent digital banks rather than subsidiaries of conventional banks. The number of samples used in this study were 207 digital banks employees in Jakarta. In the sample that was drawn, the researcher determined several criteria so that the sample used as the object of the study could provide appropriate answers and become a valid source of data. The criteria determined in drawing the sample were:

- a. Millennial employees who agreed to participate as respondents and are currently employed as full-time and permanent staff in digital banks located in Jakarta.
- b. Millennial employees who do not work in digital banks that operate as subsidiaries or divisions of conventional banks.
- c. Millennial employees working in digital banks whose primary target market consists of Millennial and Gen Z customers, who are digitally savvy.
- d. Millennial employees working in digital banks that focus on serving underbank customers and micro, small and medium enterprises (MSMEs)

The selection of three independent digital banks was intentional, as these organizations operate fully digitally and are structurally different from conventional banks or digital units within conventional banks. This allows for a more homogeneous context where digital innovation and agile work practices are central; therefore, it is possible to increase internal validity.

The study focused specifically on digital banks located in Jakarta because Jakarta represents Indonesia's primary financial and digital business hub, where digital banking adoption and innovation activities are highly concentrated. In addition, independent digital banks were selected to ensure a more consistent organizational

and operational environment compared to conventional banks with digital division. This purposive sampling approach allowed the study to capture respondents who were considered most relevant to the research objectives.

However, the focus on three digital banks in Jakarta may limit the generalizability of findings in other regions, industries, or organizational structures. Future studies are encouraged to include a broader range of financial institutions and geographic areas to enhance external validity.

2.6. Data Analysis Technique

The analysis technique used in this research is Partial Least Square-Structural Equation Modeling (PLS-SEM) with SmartPLS. PLS-SEM is a set of statistical testing techniques that can test a series of relatively complex relationships between variables. The advantage of this analytical technique is its ability to simultaneously test the structural model and measurement model.

This study employs the Two-Stage Approach, also known as the Disjoint Approach. The Two-Stage Approach is one of the most recommended methods for testing higher-order constructs (HOCs) in PLS-SEM analysis. This method provides an alternative solution to the limitations of other approaches, such as the Repeated Indicator Approach, which commonly faces issues of multicollinearity and estimation bias [19, 20].

2.6.1. Indicator Reliability

Indicator reliability was assessed through the outer loadings of each measurement item. The loading factor value from 0.6-0.7 is considered sufficient for the research. If the loading factor value is more than 0.7, the indicator is very valid and suitable for use [19].

2.6.2. Convergent Validity

Convergent validity was evaluated using the Average Variance Extracted (AVE), and an indicator is considered valid when the indicator has an AVE value above 0.5. The AVE value is the average percentage of variance scores extracted from a set of latent variables estimated through the Standardized loading of their indicators in the process of iterating the algorithm in PLS.

2.6.3. Internal Consistency Reliability

Internal Consistency Reliability is an index that shows the extent to which a measuring device can be trusted to be relied upon. The tool used is to know the value of composite reliability, namely the construction is considered reliable if the composite reliability value is >0.7 .

2.6.4. Variance Inflation Factor (VIF)

To detect multicollinearity, the Variance Inflation Factor (VIF) was examined. The VIF values for all constructs were below the recommended threshold of 5.0 [19], indicating no multicollinearity issues. This ensures that the predictor variables do not overlap

excessively and that the model estimates are stable and reliable.

2.6.5. Coefficient of Determination (R^2)

The structural model (inner model) is evaluated by looking at the percentage of variance explained, namely by looking at R^2 which a way to assess how much endogenous construction can be explained by exogenous construction. SmartPLS presents the results of calculating the coefficient of determination (R^2) value, which is expected to be between 0 and 1. Based on [19, 20], the criteria for $R^2 > 0.9$ are referred as overfit, $R^2 > 0.75$ (0.75 to 0.89) are referred as substantial or strong construction, $R^2 > 0.50$ (0.50 to 0.74) as moderate, and $R^2 > 0.25$ (0.25 to 0.49) as weak.

2.6.6. Effect Size (F^2)

In the context of analysis using SmartPLS, the level of influence between variables is represented by the F^2 value. The interpretation of the F^2 is as follows: $F^2 = 0.02$; indicates a small effect, $F^2 = 0.15$; indicates a moderate effect, and $F^2 = 0.35$; indicates a large effect. In addition, adds that F^2 values less than 0.02, can be ignored or considered to have no significant effect [19]. Thus, analyzing the F^2 value provides a clearer picture of the strength of the relationship between variables in the model under study.

2.6.7. Goodness of Fit

The model's overall fit was evaluated using the Standardized Root Mean Square Residual (SRMR) as an indicator of model goodness of fit. The SRMR measures the difference between the observed and predicted correlation, smaller values indicate a better model fit. An SRMR value below 0.08 indicates an acceptable fit [23].

2.6.8. Hypothesis Testing

Hypothesis testing is a procedure that uses evidence from a sample to determine the feasibility of the hypothesis. Through this process, we can decide whether the hypothesis is plausible enough to be accepted or too implausible to be rejected. Atwo-stage approach was applied to the analysis. In simple terms, it shows whether the independent variables have a significant influence on the dependent variable being studied [19]. This hypothesis is tested at a significant level of 0.05 (95% confidence level). To determine the decision to test the hypothesis, it is done by comparing the significant level and alpha (0.05) with the following conditions: If the probability ≤ 0.05 (P-value) or t count (t Statistic) $\geq t$ table, then the null hypothesis (H_0) is rejected and the alternative hypothesis (H_1) is accepted. This means that the independent variable partially has a significant effect on the dependent variable at 5% error ($\alpha = 0.05$). However, if the probability ≥ 0.05 (P-value) or t count (t Statistic) $\leq t$ table, then the null hypothesis (H_0) is accepted and the alternative hypothesis (H_1) is rejected, meaning that the independent variable partially has no significant effect on the dependent variable at 5% error ($\alpha = 0.05$).

3. Results

3.1. Respondent Profile

The respondent profile data used in this study are as follows:

Table 1. Respondent Profile

Profile	N	Percentage
Gender		
Male	106	51
Female	101	49
Age		
28-32	78	38
33-37	74	36
38-44	55	27
Tenure		
1-2 years	54	26
3-5 years	114	55
>5 years	39	19
Marital status		
Single	86	42
Married	99	48
Divorced/Widowed	22	10
Last Education		
Undergraduate Degree (D3/S1)	164	79
Postgraduate Degree (S2/S3)	43	21

Source: Developed by the Authors

3.2. Indicator Reliability and Convergent Validity

Construct reliability is used to assess the extent to which measurement results remain stable when the measurement is conducted more than once under similar conditions. In this analysis, reliability testing was carried out by examining Cronbach's alpha and composite reliability. According to [19], the loading factor value from 0.6-0.7 is considered sufficient for the research. If the loading factor value is more than 0.7, the indicator is very valid and suitable for use. A Cronbach's alpha value ranging from 0.6 to 0.7 is still considered acceptable, while a value of 0.8 or higher indicates a good level of reliability [21, 22]. And in order to assess Internal Consistency Reliability, the composite reliability value was determined. And a construct was considered reliable if the composite reliability value was greater than 0.7. The following are the results of outer loading, construct reliability and validity for second-stage [19].

Table 2. Indicator Reliability and Convergent Validity Second-Stage

Variable/ Item	Loadings	Cronbach's Alpha (α)	Composite Reliability	AVE
Humble Leadership		0.923	0.938	0.683
HL1	0.846			
HL2	0.844			
HL3	0.891			
HL4	0.803			
HL5	0.834			
HL6	0.819			
HL7	0.743			
Intrinsic Motivation				
IM1	0.832	0.922	0.936	0.648
IM2	0.820			
IM3	0.821			
IM4	0.852			
IM5	0.804			
IM6	0.763			
IM7	0.821			
IM8	0.717			
Employee Positive Affect		0.897	0.917	0.550
EPA1	0.694			
EPA2	0.790			
EPA3	0.720			
EPA4	0.717			
EPA5	0.754			
EPA6	0.744			
EPA7	0.705			
EPA8	0.749			
EPA9	0.795			
Work Engagement		0.936	0.959	0.886
LV scores - Absorption	0.947			
LV scores - Dedication	0.944			
LV scores - Vigor	0.932			
Creative Performance		0.934	0.946	0.685
CP1	0.798			
CP2	0.819			

CP3	0.852			
CP4	0.847			
CP5	0.816			
CP6	0.821			
CP7	0.864			
CP8	0.804			

Source: SmartPLS 4 (Prepared by the Authors)

The second-stage measurement model demonstrates strong indicator reliability and convergent validity for all constructs. Cronbach's alpha values for Humble Leadership (0.923), Intrinsic Motivation (0.922), Employee Positive Affect (0.897), Work Engagement (0.936), and Creative Performance (0.934) exceed conventional thresholds, indicating excellent internal consistency. Composite reliability likewise surpasses the 0.70 criterion for these constructs, with Humble Leadership (0.938), Intrinsic Motivation (0.936), Employee Positive Affect (0.917), Work Engagement (0.959), and Creative Performance (0.946), supporting reliability per [19].

The Average Variance Extracted (AVE) values for all constructs demonstrated satisfactory convergent validity, as each exceeded the recommended threshold of [19]. Specifically, Humble Leadership showed an AVE of 0.683, Intrinsic Motivation was 0.684, Employee Positive Affect in 0.550, Work Engagement achieved the highest value at 0.886, and Creative Performance recorded an AVE of 0.685. These results confirm that the measurement model adequately captures the underlying variance of each construct, supporting the validity of the reflective indicators used in the study.

3.3. Variance Inflation Factors (VIF)

The VIF values for all constructs were below the recommended threshold of 5.0 [19]. The following are the results of the test conducted:

Table 3. Variance Inflation Factors (VIF) Second-Stage

Variable	Creative Performance	Work Engagement
Humble Leadership	1.538	1.389
Intrinsic Motivation	1.438	1.306
Employee Positive Affect	1.349	1.260
Work Engagement	1.688	

Source: SmartPLS 4 (Prepared by the Authors)

The Variance Inflation Factors (VIF) values for all variables were below the critical value of 5.0, indicating no multicollinearity concerns among the predictors. The absence of multicollinearity issue is

important to ensure the accurate estimation of regression coefficients, maintain a reliable model structure, and allow clear evaluation of each independent variable's effect. As a result, the statistical findings remain valid and are not biased caused by excessive variable correlations.

3.4. Coefficient of Determination (R²)

An R² value above 0.9 indicates an overfitted model, values between 0.75 and 0.89 represent a strong or substantial model, values between 0.50 and 0.74 are considered moderate, and values between 0.25 and 0.49 indicate a weak model [19, 20].

Table 4. R Square and Adjusted R Square Second-Stage

	R-square	R-square adjusted
Creative Performance	0.396	0.384
Work Engagement	0.400	0.391

Source: SmartPLS 4 (Prepared by the Authors)

R² values indicate moderate explanatory power for both second-stage outcomes, with Creative Performance at 0.396 (adjusted 0.384) and Work Engagement at 0.400 (adjusted 0.391). These figures align with the guidelines that values between 0.25 and 0.49 reflect weak model. Overall, the findings indicate that the model is reliable in predicting the results and support the proposed relationship in this study [19, 20].

3.5. Effect Size (F²)

The interpretation of F² value was reported as follows F²= 0.02, 0.15, and 0.35 showing small, moderate, and large effect respectively.

Table 5. Effect Size (F²) Second-Stage

Variable	Creative Performance	Effect Size	Work Engagement	Effect Size
Humble Leadership	0.001	Small Effect	0.107	Small Effect
Intrinsic Motivation	0.090	Small Effect	0.101	Small Effect
Employee Positive Affect	0.047	Small Effect	0.070	Small Effect
Work Engagement	0.086	Small Effect		

Source: SmartPLS 4 (Prepared by the Authors)

The effect size (F²) values are interpreted based on established criteria where values of 0.02, 0.15, and 0.35 represent small, moderate, and large effects, respectively. In this study, all variables showed small effect sizes in the second-stage model. Specifically, Humble Leadership exhibited an F² of 0.001 on Creative Performance and 0.107 on Work Engagement, both indicating small effects. Intrinsic Motivation had small

effects on both Creative Performance (F² = 0.090) and Work Engagement (F² = 0.101). Employee Positive Affect demonstrated small effect sizes as well, with 0.047 on Creative Performance and 0.070 on Work Engagement. Lastly, Work Engagement's effect on Creative Performance was also small with an F² of 0.086. These findings suggest that while the predictors contribute significantly, their practical impact on Creative Performance and Work Engagement remains modest in the current model.

3.6. Goodness of Fit

Table 6. Model Fit Second-Stage

	Saturated model	Estimated model
SRMR	0.049	0.049
Criteria	Model Fit	Model Fit

Source: SmartPLS 4 (Prepared by the Authors)

Model fit indicators show that the estimated second-stage model matches the saturated model, with SRMR values of 0.049, indicating an excellent fit to the data. This low SRMR supports the adequacy of the specified structural relations in the second stage. The replication of fit between the saturated and estimated models suggests that the hypothesized paths account for the observed covariance structure without overfitting. An SRMR of 0.049 falls well below common thresholds (e.g., 0.08), reinforcing confidence in the model specification. The result aligns with [23] guidance that low SRMR values indicate good fit in PLS-SEM contexts and corroborates the sufficiency of the second-stage model to capture the relationships among Creative Performance, Work Engagement, Humble Leadership, Intrinsic Motivation, and Employee Positive Affect.

3.7. Direct and Indirect Effect Analysis

In statistical analysis, the significance level is usually set at 5% (α = 0.05). When the P-value is equal to or less than 0.05, it means the independent variable has a statistically significant effect on the dependent variable. However, if the P-value is higher than 0.05, it indicates that the independent variable does not have a statistically significant effect on the dependent variable at the 5% level.

Table 7. Direct and Indirect Effect Second-Stage

	Original sample (O)	Sample mean (M)	P values	Result
Humble Leadership - > Work Engagement	0.299	0.3	0	Positive Significant

Intrinsic Motivation -> Work Engagement	0.282	0.282	0	Positive Significant
Employee Positive Affect -> Work Engagement	0.231	0.236	0	Positive Significant
Humble Leadership -> Creative Performance	0.027	0.026	0.713	Not Significant
Intrinsic Motivation -> Creative Performance	0.28	0.282	0	Positive Significant
Employee Positive Affect -> Creative Performance	0.196	0.199	0.011	Positive Significant
Work Engagement -> Creative Performance	0.294	0.292	0	Positive Significant
Humble Leadership -> Work Engagement -> Creative Performance	0.088	0.088	0.013	Positive Significant
Intrinsic Motivation -> Work Engagement -> Creative Performance	0.083	0.082	0.005	Positive Significant
Employee Positive Affect -> Work Engagement -> Creative Performance	0.068	0.069	0.009	Positive Significant

Source: SmartPLS 4 (Prepared by the Authors)

The table shows that most of the relationships examined in the model are statistically significant, as indicated by their P-values being less than 0.05. This suggests that the effects observed are unlikely to be due to random chance and can be considered reliable. For example, Humble Leadership and Intrinsic Motivation

both have significant effects on Work Engagement, and Work Engagement significantly affects Creative Performance. However, the direct effect of Humble Leadership on Creative Performance stands out as not significant, with a p-value of 0.713. This means that the relationship between Humble Leadership and Creative Performance in this study is rejected. Overall, the results emphasize the strength and reliability of most pathways in the model, except for the direct effect from Humble Leadership to Creative Performance, which lacks statistical support.

3.8. Research Model

The framework for the research model is shown in the following figures:

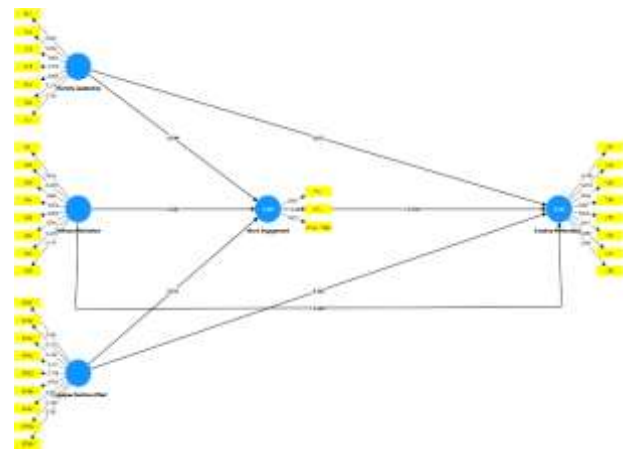


Figure 1. Research Model
Source: Developed by the Authors

4. Discussion

4.1. Humble Leadership to Work Engagement

Results of the study reveal that humble leadership has a significant positive influence on work engagement. This result is consistent with previous studies which found that humble leaders promote the development of psychologically safe environments that encourage employees to engage more deeply in their work. Leaders who show humility through open communication, respecting others, and willingness to learn are more likely to gain the trust and respect of their subordinates. In the context of digital banking sector in Jakarta, where collaboration and innovation are highly valued, leading with humility help employees to feel recognized and empowered. This sense of appreciation and inclusion strengthens their emotional and cognitive engagement, leading to higher dedication and enthusiasm at work [3, 4, 5].

4.2. Intrinsic Motivation to Work Engagement

Intrinsic motivation is proven to have a positive relationship with work engagement. This finding aligned with previous studies, which where autonomy, competence and relatedness motivate employees to be more involved in their jobs. Employees who find

personal meaning and satisfaction in their work are more energetic, dedicated, and absorbed in their tasks. Especially in the setting of digital banking, where millennial employees expect purpose and flexibility in their work, intrinsic motivation becomes a strong internal driver that drives engagement beyond the external rewards [5, 9].

4.3. Employee Positive Affect to Work Engagement

The results reveal that employee positive affect significantly enhances work engagement. The result is consistent with previous studies, [11, 12] who found that employees that have experienced positive emotions such as peace of mind, enthusiasm, pride, and optimism are more likely to be engaged at work. Positive affect enhances emotional stability and psychological capacities, which enables employees to stay focused and resilient even in high-demand environments like digital banking. When employees feel emotionally balanced and appreciated, they tend to deal with challenges with confidence and involvement, and it increases their overall engagement level.

4.4. Humble Leadership to Creative Performance

Unlike previous studies [1, 5, 25], this research found that humble leadership does not have a statistically significant direct effect on creative performance. This finding is noteworthy because prior literature has frequently suggested that humble leadership encourages employee creativity through openness, appreciation of others' contributions, and willingness to learn from subordinates. However, the absence of a direct relationship in this study indicates that the influence of humble leadership on creative performance may be more complex and conditional than previously assumed. Therefore, this result should not be interpreted as evidence that humble leadership is unimportant, but rather that its effect on creativity may operate indirectly or depend on other organizational and psychological mechanisms.

One theoretical explanation for this finding can be drawn from the Job Demands–Resources (JD-R) theory [33, 34], which proposes that leadership behaviors function primarily as contextual resources that influence employee attitudes and motivation rather than directly producing performance outcomes. According to the JD-R framework, job resources such as supportive leadership, autonomy, feedback, and social support tend to enhance motivational states, including work engagement, psychological safety, and intrinsic motivation. These motivational states then contribute to positive work outcomes, including innovative and creative behaviors. From this perspective, humble leadership may create favorable psychological conditions for creativity, but it may not directly translate into creative performance unless employees also experience sufficient motivational activation and organizational support. In other words, leadership humility alone may not be enough to generate creativity

if employees lack the necessary autonomy, resources, or innovation-oriented systems required to transform ideas into creative outputs.

This interpretation is also consistent with social exchange theory, which suggests that employees reciprocate supportive leadership through positive attitudes and behaviors. However, the form of reciprocity may not always emerge immediately as creative performance. Employees may respond to humble leadership through increased trust, engagement, organizational commitment, or collaborative behavior rather than through direct creative output. Creative performance itself is a complex construct that often requires cognitive flexibility, experimentation, and tolerance for risk, which may depend not only on interpersonal leadership dynamics but also on structural and environmental conditions within the organization.[36]

Furthermore, the nature of the digital banking industry may provide an important contextual explanation for the non-significant findings. Digital banking operates within a highly regulated environment characterized by strict compliance requirements, cybersecurity concerns, operational controls, and risk management procedures. In such settings, employees' opportunities to engage in creativity may be constrained by organizational procedures and regulatory limitations. Therefore, even when leaders demonstrate humility and supportive behaviors, employees may still face structural barriers that limit their ability to implement innovative ideas. This suggests that organizational systems, innovation climate, technological infrastructure, and decision-making autonomy may play a more dominant role in shaping creative performance than leadership style alone.

From the perspective of Amabile's Componential Theory of Creativity [35], creativity is influenced by several interrelated factors, including domain expertise, creative-thinking skills, intrinsic motivation, and the work environment. Humble leadership may contribute positively to the social environment by fostering psychological safety and openness, but these elements alone may not be sufficient to stimulate creativity if employees do not have adequate resources, time flexibility, innovation incentives, or opportunities for experimentation. Similarly, organizational creativity theories emphasize that creativity emerges not only from individual leadership interactions but also from broader organizational cultures that support innovation, learning, and calculated risk-taking.

Several qualitative insights obtained from interviews with digital banking employees provide preliminary contextual support for these theoretical interpretations. Participants generally described humble leaders as approachable, supportive, and willing to listen to employee opinions. However, respondents also indicated that these leadership characteristics did not

necessarily lead directly to higher levels of creativity in their daily work. One employee explained that creative performance in digital banking is often more dependent on available resources, project deadlines, and regulatory flexibility than on leadership style. Another participant suggested that humble leaders sometimes prioritize harmony, inclusiveness, and team consensus, which may unintentionally reduce constructive pressure or challenge that could stimulate breakthrough ideas and innovation. A third participant emphasized that organizational support systems, innovation culture, and recognition mechanisms were perceived as more influential drivers of creativity than interpersonal leadership behaviors alone.

Nevertheless, these qualitative findings should be interpreted carefully and should not be overgeneralized, as they are based on a limited number of interview participants and were intended only to provide supplementary contextual understanding [28-32]. The interviews cannot be considered conclusive evidence regarding the relationship between humble leadership and creative performance. Instead, they serve as exploratory insights that help contextualize quantitative findings within the specific environment of digital banking organizations. Consequently, the explanation for the non-significant relationship should rely primarily on established theoretical perspectives and empirical evidence from the quantitative analysis, while the qualitative insights should be viewed as supportive observations rather than definitive conclusions.

Overall, the findings of this study suggest that the relationship between humble leadership and creative performance may be indirect, contingent, and context dependent. Humble leadership may contribute more effectively to creativity when supported by organizational conditions such as autonomy, innovation-oriented culture, resource availability, and psychological empowerment. Therefore, future research may benefit from examining additional mediating or moderating variables, such as work engagement, psychological safety, organizational innovation climate, or employee autonomy, to better understand the mechanisms through which humble leadership may influence creative performance in highly structured and regulated industries.

4.5. Intrinsic Motivation to Creative Performance

The findings confirm that intrinsic motivation positively influences creative performance. This supports studies by [8, 24], which suggest that individuals driven by internal satisfaction are more likely to think innovatively and take initiatives. At the same time, when individuals engage in work because of interest and enjoyment, they possess an increased state of psychological freedom and are more curious, in turn, it will increase their creativity. In the case of Millennial employees in the digital banking sector, intrinsic motivation is drivers for creative performance and

problem solving.

4.6. Employee Positive Affect to Creative Performance

Employee positive affect is found to have a significant positive effect on creative performance. This aligns with previous findings, which suggest that positive emotions broaden individuals' cognitive processes, making them more flexible and open to new ideas. When employees are happy, relaxed, and enthusiastic, they're more likely to come up with original and creative ideas that lead to useful innovations [11, 14]. In digital banking, which is characterized by dynamic, technology driven complexity, the development of employee positive affect has an immediate impact on creative thinking and performance.

4.7. Work Engagement to Creative Performance

The result indicates that work engagement significantly enhances creative performance. This finding is consistent with [5, 26] who argue that engaged employees demonstrate higher cognitive processing and show higher levels of energy, focus, and persistence, which are necessary for creativity. When employees are fully engaged in their tasks and emotionally connected to their work, they are more likely to explore innovative solutions and think outside the box. This engagement in a digital banking environment is demonstrated by the will to drive efficiency and customer experience through digital innovation.

4.8. Work Engagement as Mediated

The mediating analysis shows that work engagement significantly mediates the relationships between humble leadership, intrinsic motivation, and employee positive affect with creative performance. This finding previous findings, confirming that work engagement acts as a psychological bridge linking leadership and individual factors to creativity. Humble leadership, intrinsic motivation, and employee positive affect encourage employees to feel emotionally connected to their work, which in turn stimulates creative behaviors [5, 11]. These highlights that fostering engagement is essential for organizations aiming to enhance creativity, particularly among Millennial employees in the digital banking sector, who value meaningful work and collaborative culture.

5. Conclusion

This study examined the relationships among humble leadership, intrinsic motivation, employee positive affect, work engagement, and creative performance among Millennial employees in Jakarta's digital banking sector. The findings demonstrate that humble leadership, intrinsic motivation, and employee positive affect significantly enhance work engagement, while intrinsic motivation, employee positive affect, and work engagement positively influence creative performance. However, unlike several previous studies that identified a direct positive relationship between humble leadership

and employee creativity, this study found that humble leadership did not have a significant direct effect on creative performance. This finding suggests that the influence of humble leadership may operate indirectly through motivational and psychological mechanisms, particularly work engagement, rather than directly stimulating employees' creative outcomes.

The results both support and extend prior empirical research. Consistent with studies grounded in the Job Demands–Resources (JD-R) theory, humble leadership appears to function primarily as a contextual and relational resource that strengthens employees' psychological engagement with their work. However, the absence of a direct relationship between humble leadership and creative performance indicates that supportive leadership behaviors alone may not be sufficient to generate creativity in highly regulated industries such as digital banking. This differs from findings in less regulated and more innovation-driven sectors, where humble leadership has been shown to directly encourage experimentation and innovative behavior. Therefore, the present findings highlight the importance of organizational context in shaping leadership behaviors to influence employee creativity.

One of the most significant findings of this study is the mediating role of work engagement. The results indicate that employees who experience supportive leadership, stronger intrinsic motivation, and positive emotional states are more likely to become cognitively, emotionally, and behaviorally engaged in their work, which subsequently enhances their creative performance. This finding supports the JD-R framework, which proposes that job and personal resources influence performance outcomes through motivational processes. In this study, work engagement serves as an important psychological mechanism that translates leadership and motivational factors into creative behavior.

From a theoretical perspective, this study contributes to literature in several ways. First, it extends the application of JD-R theory within the digital banking context by demonstrating that leadership may influence creativity indirectly through engagement-related processes rather than through direct behavioral effects. Second, the study contributes to humble leadership literature by suggesting that the effectiveness of humble leadership may depend on contextual and organizational conditions. In highly structured and regulated industries, employee creativity may rely more heavily on organizational systems, autonomy, innovation climate, and resource availability than solely on leadership style. Third, the findings reinforce the importance of affective and motivational factors, such as intrinsic motivation and positive affect, as strong predictors of creative performance.

Overall, this study highlights that fostering employee engagement is essential in transforming

positive leadership, motivation, and emotional experiences into higher creative performance. Leadership humility, intrinsic motivation, and positive affect collectively contribute to the development of a more energized, committed, and creative workforce. However, the findings also suggest that organizational and structural factors should not be overlooked, particularly in industries where innovation must operate within strict regulatory frameworks.

Limitations

Several limitations of this study should be acknowledged. First, the research focused only on Millennial employees from three digital banks in Jakarta, Indonesia. As a result, the findings may have limited generalizability to other generations, industries, organizational settings, or cultural contexts. Employee perceptions of leadership, engagement, and creativity may vary significantly across different environments and demographic groups.

Second, the study employed a cross-sectional research design, which captured data at a single point in time. This approach limits the ability to establish causal relationships among humble leadership, intrinsic motivation, employee positive affect, work engagement, and creative performance. Although the findings indicate significant associations among variables, future longitudinal research would provide stronger evidence regarding causal direction and changes over time.

Third, while this study focused on leadership and psychological variables, other contextual factors that may influence creative performance were not included in the model. Variables such as organizational culture, psychological safety, innovation climate, autonomy, workload, technological support, and reward systems may also play important roles in shaping employee creativity, particularly in highly regulated industries such as digital banking. Therefore, future studies are encouraged to incorporate additional organizational and environmental variables to provide a more comprehensive understanding of creative performance.

Fourth, the study relied on self-reported questionnaire data, which may introduce potential biases, including common method bias, social desirability bias, and subjective inaccuracies in self-assessment. Although procedural measures were implemented to minimize these risks, future studies could improve methodological rigor by incorporating supervisor assessments, peer evaluations, or mixed method approaches that combine quantitative and qualitative data.

In addition, the interpretation regarding the non-significant relationship between humble leadership and creative performance should be approached cautiously. Although limited qualitative insights from employee interviews provided contextual explanations, these findings were exploratory in nature and based on a small

number of participants. Therefore, they should not be considered conclusive evidence, but rather complementary insights that help contextualize the quantitative results. Future research with broader qualitative investigation may provide a deeper understanding regarding the conditions under which humble leadership may or may not contribute to employee creativity.

Despite these limitations, this study provides valuable theoretical and empirical insights into the mechanisms through which leadership, motivation, positive affect, and engagement influence creative performance within Indonesia's digital banking industry. Future research is encouraged to use larger and more diverse samples, longitudinal designs, and additional organizational variables to further strengthen understanding of creativity and employee engagement in dynamic and highly regulated work environments.

Declarations

Author Contributions

The following statements should be used:

Conceptualization, F.H. and T.A.; methodology, F.H.; software, F.H.; validation, F.H., T.A. and Y.F.; formal analysis, T.A.; investigation, T.A.; resources, T.A.; data curation, F.H.; writing—original draft preparation, F.H. and T.A.; writing—review and editing, F.H. and T.A.; visualization, T.A.; supervision, Y.F.; project administration, Y.F.; funding acquisition, F.H. and T.A. All authors have read and agreed to the published version of the manuscript.

Data Availability Statement

Data available on request due to restrictions, e.g., privacy or ethical: The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy and ethical considerations, as they contain personal information such as email addresses and phone numbers of the respondents.

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Conflicts of Interest

The authors declare that there is no conflict of interest regarding the publication of the manuscript.

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