

The Impact of Product Knowledge Skills and Creativity Skills Towards Employees' Intention to Remain in the Banking Sector

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ABSTRACT

Intention to remain is a multi-layered phenomenon shaped by individual characteristics, skills, uncertain external market situations and organisational environment. Organisations need to embrace better systems to enable employees to face these changes and developing towards a more robust business environment. Today's market is highly competitive and rapidly developing, thus organisations are striving towards achieving outstanding levels of productivity and performance with lesser levels of absenteeism and employee turnover. This study intent to validate the effect of product knowledge skills and creativity skills towards employees' intention to remain in the banking sector. A survey method was employed by distributing a set of questionnaires to 200 selected employees in the banking sector. Based on the objective, hypotheses and research questions, descriptive statistics (frequency distributions) and inferential statistics (correlation analysis) with SPSS Version 30 are being used to interpret the data. Findings showed that product knowledge skills and creativity skills have significant effect on employees' intention to remain which aligns with the Herzberg (1959) Theory. Future studies can be done on other independent variables such as rewards, training or benefits or by using other dependent variables such as job satisfaction or training effectiveness to overcome human resource challenges while increasing the organisational performance and productivity.

Keywords: product knowledge skills, creativity skills, employees' intention to remain, banking sector

INTRODUCTION

Employee turnover has been a major issue for many organisations worldwide and management teams are quite concerned regarding their employees' intentions to stay since staff turnover has a detrimental impact on an organisation's performance and profitability (Heath et al. 2024). It has grown to be major issues for businesses with employee retention currently a pressing issue for organisations (Slatten et al. 2021; Lu et al. 2023; Veglio et al. 2024). Retaining newcomers is particularly challenging, as turnover is often highest in the first year of working in an organisation (Sharma & Stol 2020), possibly because newcomers have more opportunities to leave and less to lose than senior employees (Cai et al. 2021). Thus, top management should look for ways to enhance employees job satisfaction, maybe through better training, better compensation, better benefits, rewards or environment enhancement. Recently, the Malaysian banking sector has met a significant increase in employees' turnover, thus presenting extensive challenges for financial institutions (Falahat, Gee & Liew, 2019). Turnover rates elevated to 17.4 percent in 2020, driven mostly by employees' concerns regarding the country's economic stability within worldwide uncertainties (The Star, 2021). Therefore, turnover are critical matters for organisations, since due to high employees' turnover, organisations are unable to achieve their organisational mission, vision or objectives.

In addition, the current working situation encompassing workplace features and general conditions has a profound effect on employees' work stress and their commitment levels (Sidhu et al., 2020). The existence of

enjoyable and engaging events within the workplace has been recognised as key factors that improves job satisfaction and influences employees' decisions to stay longer with their current employer (Bhardwaj, Mishra & Jain, 2021). Therefore, employers are encouraged to further motivate their employees by understanding their work-life balance, their emotional and social needs so that both parties can achieve their accomplishment.

The purpose of this study is to examine the relationship of product knowledge skills and creativity skills towards employees' intention to remain in the banking sector through the lens of Herzberg theory. Thus, it is proposed that essential skills of banking employees can ensure to achieve the desired level of intention to remain longer in the organisation. Organisations could be able to lower down employees' turnover with the supporting role of motivation, guidance, appropriate Human Resource practices, policies and training effectiveness.

LITERATURE REVIEW

Employees' intention to remain for many years, Malaysian workforces have experienced high employee turnover, with staff voluntary turnover rising yearly and placing businesses in precarious situations (Sija, 2021). In all important industries, Malaysia's employee unemployment rate has risen dramatically, standing now at 3.3% (Department of Statistics, 2023). The likelihood of real turnover is the result of the discrepancy between the working settings and the rationality of motivation, and the intention of employees to stay (Ponomariov, 2020). Therefore, organisations need to evaluate their employees' intention to stay due to its impact towards the organisational productivity and performance.

In addition, intention to stay refers to the desire of employees to remain employed by their current company (Ryu, 2021). Individual attitudes and behaviours have a big impact on how employees view their workplace and manage work-related problems (Wen, 2020). Employee turnover has an impact on recruiting, training, and screening costs, thus by examining the specifics to increase the likelihood that employees will stay, corporate costs can be lessened (Lin, 2021). Thus, high turnover will really affect organisational decisions towards its objective and vision, so organisations need to fully understand what makes the employees stay and likewise what triggers employees' intention to quit from that organisation.

Employee turnover intention is affected by various demographic, workplace, and organisational elements as mentioned by Boon (2020). The emotional linkages between an employee and their organisation, or an employee identifying with their organisations, directly and apparently affects the employees' intention to stay (Valéau et al. 2019). Employees with high mental resilience can cope with job demands, adapt to challenges, and persevere through difficulties. This increases their chances of receiving recognition and support, ultimately advancing their career and creating a mutually reinforcing and positive association (Yuan et al., 2022). Either individuals choose to remain or quit, perform or not perform a behavioural act, their intention plays an essential part in shaping their actions (Shahid, 2018). Thus, by accumulating essential skills such as the product knowledge and creativity skills to perform their banking task, hopefully the employees can achieve their job satisfaction which in turn will strengthen their intention to remain longer in that organisation.

High turnover rate can weaken the institutional knowledge, an increase in the price of recruiting and training new employees, disrupt organisational performance and lower current staff's morale (Taye & Getnet, 2020). Malaysian bank employees' intentions to stay are significantly influenced by compensation, training and development as mentioned by Roy and Aimi Anuar (2024). According to Wuttikoon (2023), trust in supervisor, perceived organisational support, and work experience predicted employees' intention to stay in the university hospitals.

Many elements are known to have impacted employees' intention to stay, thus this study hope to see the linkages between these essential skills towards employees' intention to remain working longer in the organisations.

Product knowledge skills

Knowledge is defined as information attained by someone in the form of knowledge that can be deposited as

memory. Knowledge is a collection of concepts, principles, or data gained through learning or experience (Arte, 2017). Product knowledge is embedded in customers' experiences through different forms of understanding, interpretation, and awareness. Well-informed customers make more rational decisions when selecting products and services that meet their needs. The more effectively sales personnel convey product knowledge, the greater the customer's confidence and ability to make informed choices (Bysella, 2018). Thus, product knowledge skills are essential especially in the banking sector since their competitor offering similar products, and well knowledgeable employees will win their customers desire to choose their products.

A salesperson's actions affect customers' attitudes towards the salesperson and the organisation (Ferguson et al., 2021). A salesperson's level of technical knowledge can drive higher sales performance and focus effort on suitable activities and customers as mentioned by Peesker et al., (2022). According to Pousa et al. (2020), sales performance can be boosted when customers receive offers better suited to their needs and perceive that salespeople are genuinely concerned about them. In addition, strong customer loyalty and faithfulness have a positive effect on the customer's opinions regarding the enterprise and on passing them to the other groups of stakeholders, which creates positive reputation (O'zkan et al., 2020). Thus, by having employees with excellent product knowledge, it will affect the customers perception towards the products, which in turn will enhance the sales performance of the organisations.

By having product knowledge skills, it ensures that a person could identify all the features of the product or services the company is offering. This includes features of the product, its application, installation, and price range. Product knowledge is shaped by the company so that it can be offered to get customers attention towards satisfying their needs and requirements (Gok, 2019). Furthermore, the banking industry requires employees to have better problem-solving skills and to provide quality-oriented service as stated by Tseng, (2019). In addition, banks need to strengthen personnel capability and have more trained staff, as frontline employees are critical players in obtaining and retaining customers (Bhat, 2018), strategical to balance customer cost acquisition (van der Borgh et al., 2019). Thus, organisations need to enhance employees' product knowledge skills and creativity skills so that employees can do better marketing to achieve the organisational objectives, as well as achieving employees' achievement in terms of gaining better knowledge needed to perform their duties.

Salesforce performance is an achievement of all forms of energies made by salesperson in determining the correct choice and strategic directions especially through their product knowledge skills according to Inyang, (2018). Employee performance is measured as the ultimate objective of a sustainable approach between the company and employee as measured through specific indicators such as their product knowledge skills (Hapsari, 2017). Product knowledge skills is therefore the basic concept in consumer behaviour study, since it is vital to recognise how consumers appraise and choose their products (Rachmawati, 2022). Consumers with higher levels of product knowledge tend to make more informed purchasing choices, showing a preference for products that align with their detailed needs and preferences (Siyabi & Shekaili, 2021). The attainment of product knowledge skills can be influenced by multiple bases, including advertising, references, and previous experience, each of which impacts the complexity and accuracy of consumer understanding (Rose & Rodhiah, 2023). Additionally, research shows there is a positive correlation between product knowledge skills and brand loyalty, because consumers have a tendency to favour brands they are familiar and trusted (Rahman, 2015), knowledgeable salespeople are more skilled in managing and controlling the experience journey of each customer (Pen~alba Aguirrezabalaga et al., 2021). Thus, with better product knowledge, employees can offer their products since most customers need the vital information before deciding on their next actions.

Similar to other industries, digital transformation has affected the banking industry, which has driven changes in their customers' communication patterns by looking for more personalised, rapid information, with multi-channel sales and usage of various platforms (Giovannetti et al., 2022), especially in the younger segments. These changes require that organisations be able to recruit employees who have adaptive resources for each customer (e.g., technological knowledge, ability to deal with uncertainty and role conflict, confidence in technologies, and optimism (Guenzi & Nijssen, 2021). Therefore, organisations need to furnish employees with better learning landscape equipped with better information technological infrastructure for employees to enhance their product knowledge and creativity skills through motivational aids and digital training tools.

Creativity skills

Creativity is one of the keys determining factor of nationwide competitiveness and cultivation of talent for the future and has been ranked among the top ten skills required for future job accomplishment in the future of jobs reports (World Economic Forum, 2025). Creative thinking can be understood as an exclusively “human” skill that no artificial intelligence can exchange. Creativity skills are the originality of ideas that individual bring which differentiates products or services from the competition. Supporting and using creativity in the company is a huge challenge for managers at all levels (Kucharcikova et al., 2021). In addition, creativity skills are needed for employees especially in the banking sector to accomplish organisational sales in addition to achieve their own career objectives.

Organisations and societies globally are greatly dependent on innovation and creative talents to manage new encounters, making innovation and creative thinking skills more essential than ever (Foster & Schleicher, 2022). Creative skills helps professionals excel in complex problem-solving and decision-making while effectively adapting to everyday challenges (Morris & König, 2020). Creative skills not only lead societal progress through innovations and discoveries but also help individuals adapt by reshaping their interactions with the world, themselves and others, making them more flexible and responsive to changes (Glaveanu, 2020).

Creativity skills involve the ability to generate diverse ideas, explore concepts from different perspectives, and form unconventional connections to envision innovative possibilities that effectively fulfil specific requirements (Ramalingam, 2020). Creativity skills are associated with the improvement of one's problem-solving skills and career successes (Rosli & Phang, 2021). Creativity skills play an increasingly appropriate role towards personal development and problem solving. It also arises vital element in individuals' adaptation system, enabling technological and economic progress by providing apparatus to manage everyday hurdles (Carvalho, 2021). Success is often measured by individuals' growth in creativity, artistic skills, and their capability to communicate their ideas (Rong, 2022) especially vital in the banking sector. Applying common values, creative behaviour of employees especially the Generation Y and their willingness to share knowledge and new ideas are closely related to the chosen way of motivation ((Othman, 2019). The art of offering innovative products needs creative employees who are inspired to develop their creative potential and generating creative concepts (Jovčić et al., 2019). Lack of motivation (Hitka et al., 2021) can lead talented employees avoiding job prospects and make little effort to improve their productivity. Therefore, employees need to instil creative ideas especially in their normal job duties so they can achieve their own accomplishment as well as the organisational mission and vision. This will therefore enhance the employees' intention to remain working longer in that organisation.

Theoretical Framework and Hypotheses Development

Herzberg's Motivation-Hygiene Theory suggests that job satisfaction is influenced by two separate sets of factors which are hygiene factors which prevent dissatisfaction if accessible, but do not motivate employees, and motivator factors which directly contribute to job satisfaction and motivation when available. There are separate sets of factors in the workplace that each contribute to either job satisfaction or dissatisfaction. Motivators truly initiate employees to perform tremendously, while hygiene factors are essential to evade dissatisfaction (Herzberg, 1959).

These factors encourage job satisfaction which linked to self-growth and self-actualisation. While motivators drive job satisfaction, the absence of hygiene factors leads to job dissatisfaction. Herzberg (1959) stated that satisfaction and dissatisfaction cannot be reliably measured on the same continuum. Through a series of studies, Herzberg identified factors in the workplace that contribute to either satisfaction or dissatisfaction. Additionally, Herzberg linked hygiene factors to an individual's need to avoid discomfort, while motivation factors were more directly associated with job satisfaction, driven by the need for self-growth and self-actualisation. These satisfiers (motivational factors) and dissatisfiers (lack of hygiene factors), are energetic, continuously interrelating, highly adapting to changes and comparative to the employee (Herzberg, 1959).

Proposed framework

Independent Variables

Dependent Variable

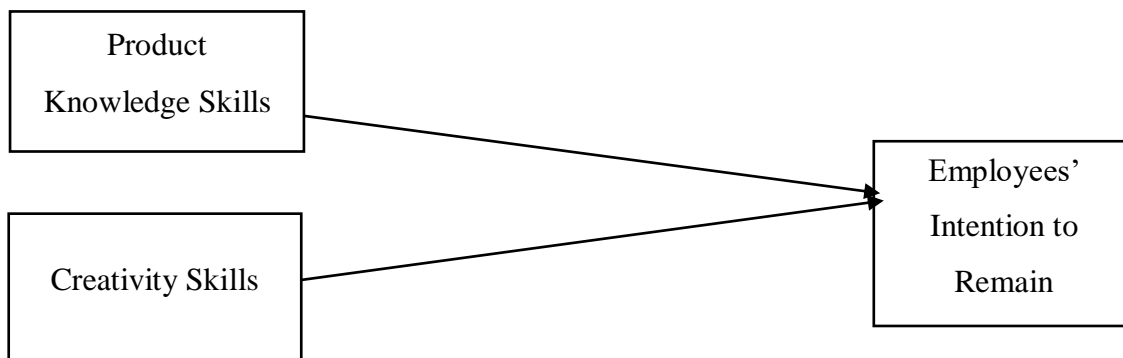


Figure 1: Proposed framework for the “The Impact of Product Knowledge Skills and Creativity Skills Towards Employees’ Intention to Remain in The Banking Sector”.

The proposed framework for this study is outlined in Figure 1.

Based on the framework, it was hypothesised that:

H1: There is a positive correlation between product knowledge skills and employees’ intention to remain in the banking sector.

H2: There is a positive correlation between creativity skills and employees’ intention to remain in the banking sector.

H3: There is an impact between product knowledge skills and creativity skills towards employees’ intention to remain in the banking sector.

METHODOLOGY

Research Design

A quantitative approach was used to examine the relationship between product knowledge skills and creativity skills towards employees’ intention to remain in the banking sector. These variables are measured on instruments, and the data are analysed by using the statistical procedures.

Population and Sampling

Convenience sampling was employed amongst 200 employees working in the banking sector in the Klang Valley, Malaysia.

Data Collection Procedures

Survey instruments were employed to 200 employees working in the banking sector in Klang Valley, Malaysia. The instrument consists of statements for respondents ranging from: 1= strongly disagree, 2=disagree, 3= somewhat agree, 4= agree and 5=strongly agree.

Framework of questionnaire

The questions for product knowledge were adapted from Idrees et al. (2023) from the journal entitled “A systematic review of knowledge management and new product development projects: Trends, issues, and challenges and Siagian et al. (2020) journal entitled “The effect of product knowledge on salesperson

performance with the moderating role of attitude”. The questionnaire was designed to measure product knowledge skills amongst employees in the banking sector.

The questions for creativity were adapted from Gerhart and Fang (2015) from the journal entitled “Pay, intrinsic motivation, extrinsic motivation, performance, and creativity in the workplace” and Mazeh (2020) from the journal entitled “What is creativity and why it is so important?” The questionnaire was designed to measure creativity skills amongst employees in the banking sector.

The questions for intention to remain was adapted from Pillai et al. (2019) from the journal entitled “Footprints of human resources in the banking sector” and Awan et al. (2021) journal entitled “Impact of role conflict on intention to leave job with the moderating role of job embeddedness in banking sector employees. The questionnaire was designed to measure employees’ intention to remain in the banking sector.

Data Analysis and Results

Table 4.1: Demographics Analysis

Participant Characteristics	Sub-Profile	Percentage (%)
Gender	Male	48
	Female	52
Status	Single	29
	Married	71
Age	20 to 25 years	8
	26 to 29 years	45.5
	30 to 39 years	35.5
	40 to 49 years	9.5
	50 to 60 years	1.5
Department	Administrative	17.5
	Marketing	22
	Human Resource	23
	Finance	23
	Information Technology	14.5
Length of Service	1 to 5 years	17
	6 to 10 years	59
	11 to 20 years	21
	21 to 30 years	2.5
	31 years and above	0.5
Education	SPM/Certificate	2.5
	Diploma	33
	Degree	60.5
	Master	4.0

Notes

SPM = Sijil Pelajaran Malaysia

Malaysian Certificate of Education

According to Table 4.1, most of the respondents are female, married, from Human Resource and Finance departments, between the age of 26 to 29 years old, have been working for 6 to 10 years and having a Degree as their highest qualifications.

Table 4.2: Results of reliability analysis for the measurement scales.

Items	Cronbach's Alpha
Product Knowledge Skills	0.726
Creativity Skills	0.862
Intention to Remain	0.739

Result of the reliability analysis were shown in Table 4.2. All the items were having the correlation between 0.726. to 0.862 with the highest Cronbach's Alpha is for creativity skills.

Table 4.3: Correlation for Product Knowledge Skills and Intention to Remain

		PRODUCT	INTENTION
PRODUCT	Pearson Correlation	1	.843**
	Sig. (2-tailed)		.000
	N	200	200
INTENTION	Pearson Correlation	.843**	1
	Sig. (2-tailed)	.000	
	N	200	200

According to Table 4.3, the correlation for product knowledge skills and intention to remain is 0.843

Table 4.4: Correlation for Creativity Skills and Intention to Remain

		CREATIVITY	INTENTION
CREATIVITY	Pearson Correlation	1	.783**
	Sig. (2-tailed)		.000
	N	200	200
INTENTION	Pearson Correlation	.783**	1
	Sig. (2-tailed)	.000	
	N	200	200

According to Table 4.4, the correlation for creativity skills and intention to remain is 0.783, with the highest correlation is for product knowledge and intention to remain which stands at 0.843. This shows that it aligns with the Herzberg (1959) Theory which proves that employees are satisfied with their job when it is linked to their self-actualisation and career growth. However, the correlation for creativity skills is lower than the correlation for product knowledge skills. This is probably due to their banking duties that does not allow the employees to be too creative in their job, since most of the duties must follow strict banking rules and regulations governed by the Central Bank.

Table 4.5: Multi-regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.146	3.794		3.201	.002
	PRODUCT	.038	.086	.019	.435	.664
	CREATIVIT Y	.708	.040	.781	17.515	.000
a. Dependent Variable: INTENTION						

The results based on Table 4.5 indicates that creativity skills with Beta coefficient of 0.781 is the strongest predictor of intention to remain which is significant at 0.05 level. This means that higher employees' intention to remain is linked with higher creativity skills. For example, by increasing one unit of creativity skills, it will increase the employees' intention to remain by 7.81 units. Therefore, the researcher concludes that with more creativity skills training given to the employee, there will be a likelihood that the employees intention to remain will be strengthened in the banking industry. The Beta value for product knowledge was slightly lower which indicates that it made less unique contribution to the prediction of the dependent variable which is the employees' intention to remain. For example, by increasing one unit of product knowledge, it will increase the employees' intention to remain in the banking industry by 0.19 units. As a conclusion, the banking industry should focus more on these independent variables, especially by providing creativity and product knowledge skills training and support from the management to strengthen their employees' commitment and gaining organisational productivity.

FINDINGS

The results showed that product knowledge skills (independent variable) have a significant effect on employees' intention to remain (dependent variable). The second results showed that creativity skills (independent variable) have a significant effect on employees' intention to remain (dependent variable). This study proves that product knowledge skills and creativity skills are the essential determinants of employees' intention to remain in the case study.

For this study, most of the employees perceived that they must have the right skills to develop their career progression which will reinforce their intention to remain. This further shows that it aligns with the Herzberg (1959) Motivation-Hygiene Theory that encourages job satisfaction which are linked to employees' self-growth and self-actualisation skills which are the product knowledge skills and the creativity skills. Thus, when employees are satisfied, their intention to remain in the organisation will be strengthened and this will enhance the organisation's productivity. This scenario explains that essential skills can be further developed for the employees, thus enhancing the stakeholders' performance and profitability.

CONCLUSION AND RECOMMENDATIONS

However, for this study the most obvious limitation was regarding small sample size, a limitation that prevented a clear generalized statement regarding the role played by product knowledge and creativity skills in the banking sector. The number of participants was small to adequately address the research questions or to generalize beyond the context of this study. With a larger sample, including a greater number of participants, hopefully, any real differences would emerge.

This study relied on data collected from employees of a limited number of banking institutions within a single geographic region which is Klang Valley, Kuala Lumpur. While this approach provided in-depth insights, the findings may not fully represent the diversity of customer bases, organisational cultures and management

practices across the wider banking sector. Future studies could expand the sample to include other banks from multiple regions or countries to enhance their external validity.

This study employed a cross-sectional survey design, which restricted the ability to draw causal inferences. Although statistical relationships were identified, it is not probable to determine the directionality of the linkages. Longitudinal research or experimental designs would be valuable in confirming causality, especially in examining how variations in training, product knowledge, creativity or service quality will influence employees and customers satisfaction and the employees' intention to stay in this sector.

The collection of data was primarily based on the survey measures, which may be subject to social desirability or recall bias. Employees might have over-stated or under-stated their experiences regarding their skills or their intention to remain working. To address this, future research could integrate objective performance data, customer feedback, or management evaluations as further sources of evidence.

Contextual factors unique to the banking sector such as the banking regulatory requirements, digital transformation pressures, and economic situations were not fully captured for this study. These external influences may affect employees' behaviour and organisational practices. Future studies should consider incorporating macro-level variables, such as regulatory shifts or industry competition, making better employee and customer experiences within the broader banking environment.

For future directions, future studies on this area should expand the scope across different banking contexts, employing other methods such as using the qualitative or mixed methods. Approaches with integrating longitudinal data would not only address these limitations but also providing richer insights into the complex banking dynamics towards shaping excellent employee and customer outcomes in the banking sector. It may be essential to include using other variables such as reward, organisational support or job satisfaction among others for future studies. Studies may also be conducted to include other professions, government agencies, industries or non-profit organisations as a comparison.

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