

**MINISTRY OF EDUCATION AND TRAINING
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**THE IMPACT OF WORK
MOTIVATION ON JOB
PERFORMANCE THROUGH
THE MEDIATING ROLE OF
WORK BEHAVIOR OF
EMPLOYEES IN JOINT-STOCK
COMMERCIAL BANKS
IN THE MEKONG DELTA**

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LIST OF PUBLICATIONS RELATED TO THE DISSERTATION

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Chapter 1

INTRODUCTION

1.1 RESEARCH CONTEXT

1.1.1 Theoretical context

Human resources are the decisive factor for the success of every organization. People are a vital resource that receives top priority for organizational development and goal achievement (Trieu, 2023). This implies that even if an organization possesses advanced technology and modern infrastructure, it will still struggle to build competitive advantage and achieve sustainable growth if its human resources are ineffective (Phuc & Nhut, 2021). Human resources not only operate, control, and direct the utilization of other resources within the enterprise to ensure efficiency, but also constitute the element that creates differentiation and enhances competitiveness with other firms. To fully unlock the potential of human resources, businesses must continuously foster employee motivation. Employee work motivation is the key to organizational success, as it sustains the continuity of operations, thereby ensuring organizational survival and development (Santika et al., 2022). Moreover, an important factor in building an effective enterprise lies in each individual maintaining high work performance (Thu & Hien, 2023). Hence, employee performance has always been a central concern for managers, who continuously evaluate and devise ways to stimulate improvement.

When considering employee motivation and job performance, one cannot overlook employee work behavior. Work behavior refers to the direct actions of employees toward their tasks, which in turn determine their performance. Barasa et al. (2021) argue that an individual's actions and attitudes during the work process are considered their work behavior. Although work behavior is a broad concept, it can be manifested through organizational citizenship behavior, innovative work

behavior, and counterproductive work behavior. Organizational citizenship behavior reflects employees' willingness to perform beyond job requirements, thereby enhancing organizational outcomes (Trung & Y, 2021). Innovative work behavior refers to the pursuit of practical ideas and initiatives aimed at improving labor productivity and job performance, both at the individual and collective level (Linh et al., 2023). Counterproductive work behavior, on the other hand, comprises actions that are harmful or intentionally detrimental to oneself, colleagues, or organizational resources (Bagyo, 2018).

Theories such as Homans' Social Exchange Theory (1958), Maslow's Hierarchy of Needs (1943), Herzberg's Two-Factor Theory (1959), Adams' Equity Theory (1963), Vroom's Expectancy Theory (1964), Alderfer's ERG Theory (1969), Hackman & Oldham's Job Characteristics Model (1974), Bandura's Social Cognitive Theory (1977), McClelland's Theory of Needs (1985), Hobfoll's Conservation of Resources Theory (1989), and Fredrickson's Broaden-and-Build Theory of Positive Emotions (1998) provide crucial foundations for explaining the influence of work motivation on job performance, with work behavior serving as a mediating factor.

1.1.2 Practical context

Banks both borrow and lend. They mobilize idle funds from the public to create financial resources, and subsequently provide credit to those in need of capital. Human resources are essential for banks to exist and develop, since banking operations require human intervention and management. Consequently, the massive workload forces employees in joint-stock commercial banks to handle increasing job pressure. Thus, fostering work motivation and enhancing employee performance in joint-stock commercial banks becomes highly necessary.

The Mekong Delta is a potential market for investors to conduct business activities. Along with this development, the demand for credit capital will also increase, which presents an opportunity for joint-stock

commercial banks to expand their operations. At the same time, technology is rapidly advancing and being widely applied in banking. This has reduced the role of human labor, as technology improves work efficiency and lowers costs compared to human resources. Therefore, even while banks expand their scale of operations, workforce reductions are taking place in many joint-stock commercial banks. Employees with poor performance may be eliminated to ensure business efficiency.

For this reason, the study titled *“The Impact of Work Motivation on Job Performance through the Mediating Role of Work Behavior of Employees in Joint-Stock Commercial Banks in the Mekong Delta”* needs to be conducted.

1.2 RESEARCH OBJECTIVES

1.2.1 General Objective

The general objective of the dissertation is to examine the impact of work motivation on job performance through the mediating role of work behavior of employees in joint-stock commercial banks in the Mekong Delta region, and thereby propose several managerial implications to improve employee performance in the banking sector.

1.2.2 Specific Objectives

The specific objectives of the dissertation are as follows:

- (1) To refine the measurement scales of the constructs in the research model on the impact of work motivation on job performance with the mediating role of work behavior of employees in joint-stock commercial banks in the Mekong Delta;
- (2) To investigate the factors influencing work motivation and the impact of work motivation on job performance through the mediating role of work behavior of employees in joint-stock commercial banks in the Mekong Delta;
- (3) To analyze the differences in the relationships among the constructs in the research model according to individual characteristics

such as gender, age, marital status, education level, employing bank, and job position;

(4) To propose managerial implications to improve employee performance in joint-stock commercial banks in the Mekong Delta.

1.3 RESEARCH SUBJECTS AND SCOPE

1.3.1 Research Subjects

The research subjects of the dissertation are work motivation, work behavior, and job performance of employees in joint-stock commercial banks in the Mekong Delta.

The survey subjects are employees currently working at joint-stock commercial banks in the Mekong Delta.

1.3.2 Research Space

The research is conducted in the Mekong Delta region (comprising 13 provinces and cities). However, the survey was carried out in 8 localities: Can Tho City, Long An, Kien Giang, An Giang, Dong Thap, Tien Giang, Ca Mau, and Ben Tre.

1.3.3 Research Period

The secondary data collection period spans from 2020 to 2024.

1.4 SIGNIFICANCE OF THE RESEARCH

1.4.1 Scientific Significance

This study contributes to the scientific foundation by providing a more comprehensive approach to the impact of work motivation on job performance through work behavior. It expands the understanding of effective human resource management in enterprises, particularly in the joint-stock commercial banking sector. By validating the research model and hypotheses with empirical data, the study affirms the role of work motivation and work behavior in enhancing labor performance, while also laying the groundwork for future studies in this field.

1.4.2 Practical Significance

High-quality human resources are a key factor in improving organizational performance. When employees are motivated, they can achieve superior job performance, helping organizations enhance their competitive advantage and achieve sustainable growth. However, in practice, research on employee performance—especially in the joint-stock commercial banking sector—remains limited. Therefore, this study provides important managerial implications to help joint-stock commercial banks enhance employee motivation, guide work behavior, and improve job performance. The findings not only benefit joint-stock commercial banks but can also be widely applied across enterprises in other sectors, contributing to the overall development of the economy.

1.5 STRUCTURE OF THE DISSERTATION

The content of the dissertation is organized into five chapters as follows:

Chapter 1: Introduction

Chapter 2: Theoretical Framework and Research Model

Chapter 3: Research Design

Chapter 4: Research Results and Discussion

Chapter 5: Conclusion and Managerial Implications

Chapter 2

THEORETICAL FRAMEWORK AND RESEARCH MODEL

2.1 THEORETICAL FRAMEWORK

2.1.1 Work Motivation

Lawler & Suttle (1973) stated that work motivation can be regarded as the expression of employees' desire and willingness to work. Mullin (1996) noted that an individual's motivation reflects the effort to achieve goals in order to fulfill personal needs and expectations. Accordingly, work motivation represents employees' effort to achieve objectives. It can also be expressed in terms of psychological aspects. According to Mitchell (1982), work motivation is the psychological process that drives employees to work with persistence to accomplish goals.

2.1.2 Work Behavior

Sloat (1999) defined employee work behavior as actions that lead to the outcomes of organizational functions. Work behavior is reflected through organizational citizenship behavior, innovative work behavior, and counterproductive work behavior.

2.1.2.1 Organizational Citizenship Behavior

Organizational citizenship behavior (OCB) is not directly related to core job tasks; thus, employees are not required to maintain OCB, even though it enhances organizational interactions and effectiveness (Podsakoff et al., 2009). Organ (2006) and Podsakoff et al. (2009) argued that OCB is expressed through dimensions such as altruism (helping colleagues), conscientiousness (complying with regulations and exceeding expectations), sportsmanship (tolerance of less-than-ideal circumstances), courtesy (maintaining good relationships with coworkers), and civic virtue (monitoring organizational development).

2.1.2.2 Innovative Work Behavior

According to Thurlings et al. (2015), innovative work behavior reflects technological advancement, social development, and environmental changes. Purwanto et al. (2022) described it as employees' actions to generate innovation within organizations. Jong et al. (2003) identified four dimensions of innovative work behavior: opportunity exploration and innovation process; generation of innovative ideas and improvements; championing and seeking support to build solutions; evaluation and application of ideas in practice.

2.1.2.3 Counterproductive Work Behavior

Sackett et al. (2006) defined counterproductive work behavior (CWB) as employees' negative actions contrary to organizational interests. Oluwakemi & Olanrewaju (2014) considered CWB as violations of critical organizational norms that threaten organizational development. Robinson & Bennett (1997) and Sackett et al. (2006) categorized CWB into interpersonal deviance and organizational deviance. Interpersonal deviance includes rudeness toward colleagues, frequent complaints, focusing on negative issues, negative discussions, and devaluing coworkers' competencies. Organizational deviance manifests in resource depletion, such as theft of assets, or behaviors that reduce productivity (e.g., tardiness, leaving early).

2.1.3 Job Performance

Borman et al. (1994) defined job performance as the degree to which tasks are completed under normal working conditions with identified resources. Abdullah & Özlem (2022) classified job performance into task performance and contextual performance. According to Locke et al. (1984), task performance reflects the quality and quantity of core tasks specified in job descriptions. Thus, task performance comprises essential job components that employees must complete. Contextual performance, in contrast, refers to behaviors that support task completion but are not formally stated in job descriptions

(Goodman & Svyantek, 1999). Motowidlo & Van Scotter (1994) and Campbell (1990) highlighted aspects such as work planning, job organization, proficiency, learning new skills to support tasks, and teamwork.

2.1.4 Theoretical Foundation

To identify factors influencing work motivation (salary and benefits, job characteristics, training and promotion, workplace relationships, working conditions), and to examine the effect of work motivation on job performance with the mediating role of work behavior (organizational citizenship behavior, innovative work behavior, counterproductive work behavior), this study draws upon Social Exchange Theory, Maslow's Hierarchy of Needs, Herzberg's Two-Factor Theory, Adams' Equity Theory, Vroom's Expectancy Theory, Alderfer's ERG Theory, Hackman & Oldham's Job Characteristics Model, McClelland's Theory of Needs, Hobfoll's Conservation of Resources Theory, and Fredrickson's Broaden-and-Build Theory of Positive Emotions.

2.2 LITERATURE REVIEW

Based on the review of domestic and international studies, the author identified several research gaps:

First, theoretically, many empirical studies do not apply theoretical foundations but instead rely primarily on arguments from related studies when proposing hypotheses and research models.

Second, in terms of content, no empirical research has simultaneously examined all three dimensions of work behavior (OCB, innovative work behavior, and counterproductive work behavior). Existing studies only focus on two dimensions, such as Hong & Zainal (2023) and Purwanto et al. (2022) on OCB and innovative work behavior, or Sambung (2019) and Bagyo (2018) on OCB and counterproductive work behavior.

Third, regarding research scope and context, no previous studies have simultaneously investigated these issues in both Vietnam and international contexts, particularly within the banking sector.

2.3 RESEARCH HYPOTHESES

H1: Salary and benefits have a positive (+) effect on work motivation;

H2: Job characteristics have a positive (+) effect on work motivation;

H3: Training and promotion have a positive (+) effect on work motivation;

H4: Workplace relationships have a positive (+) effect on work motivation;

H5: Working conditions have a positive (+) effect on work motivation;

H6: Work motivation has a positive (+) effect on organizational citizenship behavior;

H7: Work motivation has a positive (+) effect on innovative work behavior;

H8: Work motivation has a negative (–) effect on counterproductive work behavior;

H9: Organizational citizenship behavior has a positive (+) effect on job performance;

H10: Innovative work behavior has a positive (+) effect on job performance;

H11: Counterproductive work behavior has a negative (–) effect on job performance.

Chapter 3

RESEARCH DESIGN

3.1 RESEARCH PROCESS AND STEPS

The research process is carried out through the following steps:

Step 1: Identify the research problem;

Step 2: Literature review;

Step 3: Qualitative research;

Step 4: Preliminary quantitative research;

Step 5: Official quantitative research;

Step 6: Discussion of research results;

Step 7: Conclusion and managerial implications.

3.2 SCALE ADJUSTMENT

3.2.1 Qualitative Research

Qualitative research is conducted through expert interviews and in-depth group discussions.

3.2.2 Preliminary Quantitative Research

The method used to evaluate the preliminary measurement scale in this dissertation is reliability testing through Cronbach's Alpha coefficient and Exploratory Factor Analysis (EFA).

3.3 QUANTITATIVE RESEARCH

3.3.1 Sampling Procedure

The author distributed 900 survey questionnaires across 08 provinces and cities. The number of valid responses collected and used for analysis was 757 questionnaires, reaching a response rate of 84.1%.

3.3.2 Analytical Methods

The analytical procedures were conducted through the following steps: Data preparation, Descriptive statistics, Reliability testing of measurement scales, Exploratory Factor Analysis, Confirmatory Factor Analysis, Structural Equation Modeling, Model estimation verification using the Bootstrap method, Multi-group structural analysis.

Chapter 4

RESEARCH RESULTS AND DISCUSSION

4.1 MAIN QUANTITATIVE RESEARCH RESULTS

4.1.1 Descriptive Statistics of the Survey Sample

4.1.1.1 Demographic Characteristics

The demographic characteristics of respondents include gender, age, and marital status. Regarding gender, males accounted for 47.6% and females for 52.4%. Regarding age, those under 25 years old made up 4.5%; 25–35 years old accounted for 43.9%; 36–45 years old accounted for 40.6%; and above 45 years old accounted for 11.1%. Regarding marital status, married respondents accounted for 55.0% while unmarried respondents accounted for 45.0%.

4.1.1.2 Socio-Economic Characteristics

Socio-economic characteristics include education level, employing bank, and job position. Regarding education, undergraduate degree holders accounted for 85.9% and postgraduate degree holders for 14.1%. Regarding employing banks: Vietcombank accounted for 19.6%; Vietinbank 16.0%; BIDV 13.6%; VPBank 9.2%; Sacombank 7.9%; Techcombank 7.7%; MBBank 5.3%; ACB 4.5%; HDBank 3.4%; and other banks 12.8%. Regarding job position: tellers accounted for 30.4%; credit officers 42.5%; and other positions 27.1%.

4.1.1.3 Descriptive Statistics and Normality Test of the Constructs in the Research Model

The Skewness coefficients of the observed variables ranged from -1.5 to 1.5, satisfying the condition of normal distribution. The Kurtosis coefficients of the observed variables also ranged from -1.5 to 1.5, satisfying the condition of normal distribution. Thus, the data can be considered approximately normally distributed, suitable for analysis using the structural equation modeling (SEM).

4.1.2 Scale Reliability Testing

All measurement scales achieved reliability as Cronbach's Alpha values were above 0.79 (the threshold is >0.6). Specifically: Work Motivation (0.791, round 2), Salary and Benefits (0.885), Job Characteristics (0.873), Training and Promotion (0.886), Workplace Relationships (0.877), Working Conditions (0.812), Organizational Citizenship Behavior (0.886), Innovative Work Behavior (0.885), Counterproductive Work Behavior (0.867), and Job Performance (0.908). The conditions regarding corrected item-total correlations and Cronbach's Alpha if item deleted were mostly satisfied. Observed variables DLLV5, LPL4, TCCV6, DTTT7, and LVDM8 were removed from the measurement scales.

4.1.3 Exploratory Factor Analysis (EFA)

The KMO test value was 0.901, within the acceptable range of 0.5–1, and the total variance explained was 62.071%, exceeding the threshold of 50%, indicating satisfactory EFA results. Bartlett's test value was 0.000 (<0.05), suggesting generalizability to the population. The extracted factors were as follows: F1: Organizational Citizenship Behavior (CDTC1, CDTC2, CDTC3, CDTC4, CDTC5, CDTC6, CDTC7, CDTC8), F2: Innovative Work Behavior (LVDM1, LVDM2, LVDM3, LVDM4, LVDM5, LVDM6, LVDM7), F3: Counterproductive Work Behavior (LVCD1, LVCD2, LVCD3, LVCD4, LVCD5, LVCD6, LVCD7, LVCD8), F4: Workplace Relationships (QHNH1, QHNH2, QHNH3, QHNH4, QHNH5, QHNH6, QHNH7), F5: Training and Promotion (DTTT1, DTTT2, DTTT3, DTTT4, DTTT5, DTTT6), F6: Salary and Benefits (LPL1, LPL2, LPL3, LPL5, LPL6), F7: Job Performance (HSCV1, HSCV2, HSCV3, HSCV4, HSCV5, HSCV6, HSCV7), F8: Job Characteristics (TCCV1, TCCV2, TCCV3, TCCV4, TCCV), F9: Work Motivation (DLLV1, DLLV2, DLLV3, DLLV4), F10: Working Conditions (DKLV1, DKLV2, DKLV3).

4.1.4 Confirmatory Factor Analysis (CFA)

The Chi-square test value was 0.000 (<0.05); RMSEA was 0.038 (<0.08); GFI was 0.869 (>0.8), satisfying absolute fit indices. CFI was 0.915 and TLI was 0.920 (>0.9), satisfying incremental fit indices. The Cmin/df value was 2.080 (<3), satisfying parsimonious fit criteria. Standardized Regression Weights (SRW) of all observed variables were above 0.6 (>0.5), and Composite Reliability (CR) values exceeded 0.7, confirming reliability. The Average Variance Extracted (AVE) of all constructs exceeded 0.5, ensuring convergent validity. Maximum Shared Variance (MSV) values were lower than AVE values, and the square roots of AVEs were greater than inter-construct correlations, confirming discriminant validity. Therefore, the CFA results satisfied reliability, convergent validity, and discriminant validity, allowing for further SEM analysis.

4.1.5 Structural Equation Model (SEM)

All research hypotheses were accepted at the 1% significance level. Work motivation was influenced by Salary and Benefits, Job Characteristics, Training and Promotion, Workplace Relationships, and Working Conditions. Work motivation, in turn, influenced Organizational Citizenship Behavior, Innovative Work Behavior, and Counterproductive Work Behavior. These three types of work behavior, in turn, affected Job Performance.

4.1.6 Bootstrap Estimation Results

The absolute CR deviations of relationships were less than 2, satisfying reliability conditions. Hence, the SEM estimation results were appropriate for interpretation.

4.1.7 Multi-Group Structural Analysis

Multi-group analysis was conducted to test and compare the relationships among constructs across different demographic characteristics such as gender, age, marital status, education level, employing bank, and job position.

4.2 DISCUSSION OF RESEARCH RESULTS

Salary and benefits had a positive effect on employees' work motivation at commercial banks in the Mekong Delta region. With a coefficient of 0.255 at the 1% significance level, hypothesis H1 was accepted.

Job characteristics positively affected work motivation. The effect coefficient was 0.252 at the 1% significance level, supporting hypothesis H2.

Training and promotion had a positive impact on work motivation, with an effect coefficient of 0.206 at the 1% significance level, confirming hypothesis H3.

Workplace relationships positively affected work motivation. The effect coefficient was 0.316 at the 1% significance level, supporting hypothesis H4.

Working conditions also positively affected work motivation, with an effect coefficient of 0.279 at the 1% significance level, supporting hypothesis H5.

Work motivation positively influenced Organizational Citizenship Behavior, with a coefficient of 0.266 at the 1% significance level, supporting hypothesis H6.

Work motivation positively influenced Innovative Work Behavior, with a coefficient of 0.226 at the 1% significance level, supporting hypothesis H7.

Work motivation negatively influenced Counterproductive Work Behavior, with a coefficient of -0.222 at the 1% significance level, supporting hypothesis H8.

Organizational Citizenship Behavior positively affected Job Performance, with a coefficient of 0.563 at the 1% significance level, supporting hypothesis H9.

Innovative Work Behavior positively affected Job Performance, with a coefficient of 0.429 at the 1% significance level, supporting hypothesis H10.

Counterproductive Work Behavior negatively affected Job Performance, with a coefficient of -0.152 at the 1% significance level, supporting hypothesis H11.

The indirect effect of work motivation on job performance through work behaviors was 0.280, including 0.150 via Organizational Citizenship Behavior, 0.097 via Innovative Work Behavior, and 0.034 via Counterproductive Work Behavior.

Chapter 5

CONCLUSION AND MANAGERIAL IMPLICATIONS

5.1 MANAGERIAL IMPLICATIONS

The proposed managerial implications include:

- (1) Developing organizational citizenship behaviors;
- (2) Encouraging innovation in work practices;
- (3) Enhancing work motivation;
- (4) Reducing negative behaviors;
- (5) Building cooperative relationships within the bank;
- (6) Improving working conditions;
- (7) Refining compensation and benefit policies;
- (8) Establishing job-person fit;
- (9) Strengthening training activities and creating opportunities for career advancement.

5.2 NOVELTY AND CONTRIBUTIONS OF THE STUDY

5.2.1 Novelty of the Study

The study tested 11 research hypotheses, all of which were accepted. Organizational citizenship behavior, innovative work behavior, and counterproductive work behavior serve as mediators in the impact of work motivation on job performance.

5.2.2 Contributions of the Study

5.2.2.1 Theoretical Contributions

The study confirms that the theoretical frameworks discussed remain relevant to the banking sector in Vietnam. It provides empirical evidence across all three dimensions of work behavior, demonstrating that each dimension is influenced by work motivation and, in turn, affects job performance. Work behavior plays a mediating role in the relationship between work motivation and job performance.

5.2.2.2 Practical Contributions

Managers can apply this theoretical model to assess individual banks and branches, thereby proposing suitable solutions to address specific issues. Commercial joint-stock banks may consider these suggestions to develop appropriate strategies and orientations.

5.3 LIMITATIONS OF THE DISSERTATION

This study was conducted only within the Mekong Delta region, and the survey respondents were approached through a convenient sampling method.

5.4 DIRECTIONS FOR FUTURE RESEARCH

Future studies may extend to other regions such as the Southeast, Central Highlands, Central Vietnam, and Northern Vietnam.

5.5 CONCLUSION

The conclusions of the dissertation are as follows:

Compensation and benefits, job characteristics, training and career advancement, workplace relationships, and working conditions all positively influence work motivation.

Work motivation positively affects organizational citizenship behavior and innovative work behavior, but negatively influences counterproductive work behavior.

Organizational citizenship behavior and innovative work behavior positively affect job performance, whereas counterproductive work behavior negatively affects job performance.

Work motivation impacts job performance indirectly through the mediating role of work behavior (organizational citizenship behavior, innovative work behavior, and counterproductive work behavior).