

Bricolage and Employee Innovative Behavior in Banking: The Roles of Work Life Balance and Entrepreneurial Resilience

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Bricolage and Employee Innovative Behavior in Banking: The Roles of Work Life Balance and Entrepreneurial Resilience

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ABSTRACT

Drawing on Job Demands–Resources (JD–R) theory, this study investigates how bricolage influences employee inventive behavior among intrapreneurs in the banking industry, with work-life balance functioning as a mediator and entrepreneurial resilience as a moderating personal resource. Data were acquired through a cross-sectional survey of 300 intrapreneurs working in Pakistani commercial banks. Bricolage, work-life balance, entrepreneurial resilience, and employee inventive behavior were all measured using validated scales. Smart PLS 4 was used for the analysis, which employed partial least squares structural equation modeling (PLS-SEM). According to the findings, bricolage has a favorable influence on employee innovative behavior, work-life balance considerably mediates the bricolage-innovation relationship, and entrepreneurial resilience strengthens bricolage's impact on work-life balance. These findings highlight the significance of work and personal resources in promoting innovation in highly regulated service industries.

Keywords: Bricolage, Work–life balance, Employee innovative behavior, Entrepreneurial resilience.

JEL Classification Codes: M12, M54, O31, G21

1. INTRODUCTION

In highly regulated and resource-constrained service sectors such as banking, intrapreneurship has emerged as a critical driver of organizational innovation and competitiveness (Farukh & Ghazzawi, 2025). Intrapreneurs, employees who initiate and champion entrepreneurial activities within established organizations, play a central role in developing innovative processes, services, and solutions that enable firms to adapt to dynamic market and regulatory environments (Orozco *et al.*, 2026). However, banking professionals often operate under intense job demands, including strict regulatory requirements, heavy workloads,

and sustained performance pressures, which can constrain their ability to engage in innovative behavior (Al Issa & Omar, 2024).

Drawing on the Job Demands–Resources (JD-R) framework, employee innovative behavior can be understood as an outcome of the interaction between job demands and the availability of job and personal resources (Koroglu & Ozmen, 2022). JD-R theory suggests that while excessive job demands may exhaust employees' physical and psychological resources, job and personal resources help individuals manage these demands, maintain well-being, and achieve positive performance outcomes such as creativity and innovation (Shujahat *et al.*, 2025).

Within this framework, bricolage, defined as the creative recombination and use of existing resources, represents a proactive job resource that enables employees to overcome constraints and generate novel solutions in resource-limited contexts (Shen & Chen, 2025). Prior research indicates that bricolage supports experimentation, adaptability, and problem-solving, thereby facilitating innovative outcomes in both entrepreneurial and intrapreneurial settings (Bhardwaj *et al.*, 2024). In highly regulated environments such as banking, where access to new resources is often limited, bricolage may be particularly important for sustaining employee innovation.

However, the effectiveness of bricolage in fostering sustained innovative behavior may depend on employees' ability to maintain a healthy work life balance. High job demands can deplete cognitive and emotional resources, reducing employees' capacity to translate resourcefulness into long-term innovation (Bakker & De Vries, 2021). Within the JD-R framework, work life balance functions as a recovery and well-being mechanism that allows employees to replenish depleted resources and sustain creative effort over time (Russo *et al.*, 2025). Employees who successfully balance work and non-work roles are more likely to remain engaged, motivated, and capable of innovative performance under demanding conditions (Sitompul *et al.*, 2024). Accordingly, this study proposes that work life balance mediates the relationship between bricolage and employee innovative behavior.

In addition to recovery resources, personal resources play an important role in shaping how employees leverage job resources under pressure. Entrepreneurial resilience, defined as the capacity to adapt, persist, and recover from setbacks, has been identified as a key personal resource that buffers the negative effects of high job demands and enhances individuals' ability to use available resources effectively (Mady & Battour, 2025). Resilient intrapreneurs are better equipped to cope with stress, maintain work life balance, and sustain innovative effort in challenging environments (Souto *et al.*, 2022). As a result, entrepreneurial

resilience may strengthen the relationship between bricolage and work life balance by enabling employees to convert resourcefulness into effective coping and recovery strategies.

Although prior studies have examined bricolage, work life balance, and innovative behavior independently, empirical research integrating these constructs within the JD-R framework remains limited, particularly in the banking sector (Ndengu & Leka, 2022). Little is known about how work life balance functions as a mediating recovery mechanism or how entrepreneurial resilience operates as a boundary condition in intrapreneurial innovation processes. Addressing this gap, the present study develops and empirically tests a moderated mediation model to explain how and under what conditions bricolage fosters employee innovative behavior among banking intrapreneurs.

This study discusses the challenges and opportunities faced by employees in the banking industry amid rapid digitalization, regulatory constraints, and rising customer expectations. It emphasizes that in such a highly regulated and resource-constrained environment, innovation depends more on employees creatively utilizing existing resources referred to as bricolage, rather than acquiring new ones. Despite the importance of this adaptive approach, there has been limited empirical research on how intrapreneurs maintain innovative behavior while managing work-related stress and personal well-being.

The study introduces an integrated framework combining bricolage, work life balance, and entrepreneurial resilience within the Job Demands–Resources (JD–R) model. This approach offers valuable insights into how banking organizations can foster sustained innovation without increasing burnout or work life conflicts. The findings are especially relevant for managers, HR professionals, and policymakers striving to promote sustainable innovation in highly regulated financial institutions over the coming five years.

The objectives of this study are:

- To examine the direct effect of bricolage on employee innovative behavior among banking intrapreneurs.
- To investigate the mediating role of work life balance in the relationship between bricolage and employee innovative behavior.
- To examine the moderating role of entrepreneurial resilience in the relationship between bricolage and work–life balance.
- To extend the Job Demands Resources (JD–R) framework by integrating job resources, recovery mechanisms, and personal resources to better explain sustained employee innovation within the banking sector.

Accordingly, this study advances understanding of intrapreneurial innovation in banking by explaining how bricolage, work–life balance, and entrepreneurial resilience interact within the Job Demands–Resources (JD–R) framework to sustain employee innovative behavior under demanding conditions.

2. LITERATURE REVIEW

2.1. Employee Innovative Behavior

Employee innovative behavior refers to employees' intentional efforts to generate, promote, and implement new ideas in their work roles (Ali Ababneh, 2025). In service-oriented and highly regulated sectors such as banking, employee innovative behavior is particularly important for improving service quality, operational efficiency, and organizational adaptability. Because banks operate under strict regulatory frameworks and resource constraints, innovation often depends less on formal R&D investments and more on employees' ability to creatively use available resources and processes.

Prior research indicates that employee innovative behavior is shaped by both organizational and individual factors, including job design, leadership support, and the availability of job and personal resources (Zia *et al.*, 2025). From a Job Demands Resources perspective, innovative behavior is more likely to emerge when employees have sufficient resources to cope with job demands and maintain psychological energy over time (Demerouti & Bakker, 2023; Koroglu & Ozmen, 2022).

2.2. Bricolage as a Job Resource

Bricolage refers to the creative recombination and use of existing resources to address new problems and opportunities (Mateus & Sarkar, 2024; Santos *et al.*, 2022). Rather than relying on acquiring new resources, individuals engaging in bricolage “make do” with what is already available, enabling action under conditions of scarcity and constraint. In organizational contexts, bricolage has been shown to facilitate experimentation, adaptability, and innovative outcomes, particularly in environments characterized by limited slack resources and high uncertainty (Santos *et al.*, 2022; Xu *et al.*, 2024).

Within the Job Demands–Resources framework, bricolage can be conceptualized as a proactive job resource that helps employees manage job demands and sustain performance. By creatively leveraging existing tools, knowledge, and relationships, employees can reduce perceived constraints and maintain momentum in their work, even under pressure (Enstroem & Schmaltz, 2023; Jeong *et al.*, 2023). Empirical evidence from entrepreneurial and intrapreneurial settings suggests that bricolage is positively associated with innovative

outcomes, as it encourages problem-solving, flexibility, and initiative-taking behavior.

In the banking sector, where formal procedures and regulatory requirements often limit experimentation, bricolage may play a critical role in enabling intrapreneurs to develop innovative solutions without violating institutional constraints. Accordingly, bricolage is expected to have a positive influence on employee innovative behavior.

2.3. The Mediating Role of Work Life Balance

Work life balance reflects the extent to which individuals are able to effectively manage the demands of work and non-work roles in a way that supports well-being and sustained performance (Bezuidenhout *et al.*, 2026; Nabawanuka & Ekmekcioglu, 2022). Within the Job Demands–Resources framework, work life balance functions as a recovery and well-being mechanism that enables employees to replenish depleted cognitive and emotional resources (Li *et al.*, 2025).

High job demands, which are common in banking environments, can lead to resource depletion, fatigue, and reduced creative capacity if not offset by adequate recovery (Jefferson *et al.*, 2025). Employees who maintain a healthy work life balance are better positioned to conserve energy, sustain motivation, and engage in complex cognitive processes required for innovation (Mattarelli *et al.*, 2024). Empirical studies consistently show that work life balance is positively related to creativity, engagement, and innovative work behavior, particularly in high-pressure service contexts.

Bricolage may contribute indirectly to innovative behavior by supporting work life balance. By enabling employees to solve problems creatively using existing resources, bricolage can reduce frustration, perceived overload, and inefficiencies associated with resource scarcity. However, sustained engagement in bricolage without adequate recovery may also increase strain if employees continuously compensate for structural limitations. Therefore, work life balance plays a critical mediating role by allowing employees to transform the benefits of bricolage into sustained innovative behavior over time.

2.4. The Moderating Role of Entrepreneurial Resilience

Entrepreneurial resilience refers to an individual's capacity to adapt, persist, and recover from setbacks in challenging work situations (Hartmann *et al.*, 2022; Kromidha & Bachtiar, 2024). Within the Job Demands–Resources framework, resilience is considered a personal resource that buffers the negative effects of

high job demands and enhances individuals' ability to utilize job resources effectively (Bakker & De Vries, 2021; Mazzetti *et al.*, 2025).

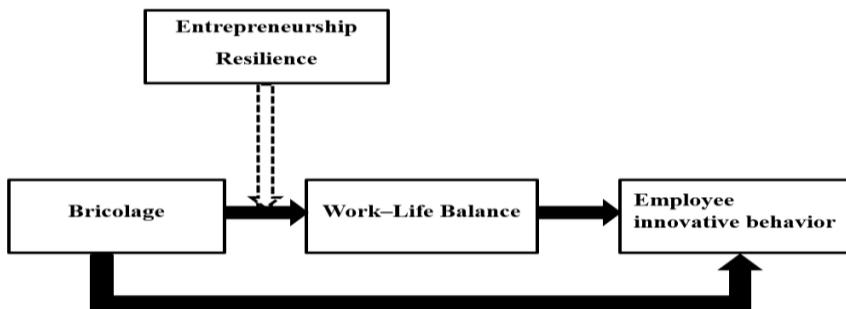
In demanding environments such as banking, intrapreneurs frequently encounter regulatory constraints, performance pressure, and workload intensity. Resilient employees are more capable of coping with stress, maintaining emotional stability, and sustaining effort under such conditions (Phina *et al.*, 2022; Rose & Palattiyil, 2020). As a result, resilience may strengthen the extent to which employees can benefit from bricolage without experiencing excessive strain or work life imbalance.

When entrepreneurial resilience is high, employees are more likely to convert resourcefulness into adaptive coping strategies and recovery behaviors, thereby maintaining work life balance even when engaging in intensive problem-solving activities. Conversely, when resilience is low, the positive effects of bricolage on work life balance may be weakened, as employees struggle to cope with ongoing demands. Thus, entrepreneurial resilience is expected to moderate the relationship between bricolage and work life balance.

2.5. Hypothesis Development

Taken together, prior literature suggests that bricolage functions as a valuable job resource that can enhance employee innovative behavior, particularly in resource-constrained and highly regulated environments. Work life balance plays a critical mediating role by supporting recovery and sustained creative engagement, while entrepreneurial resilience serves as a key personal resource that shapes how effectively employees leverage bricolage under pressure (Chen *et al.*, 2025). Integrating these mechanisms within the Job Demands–Resources framework provides a comprehensive explanation of how and under what conditions intrapreneurs sustain innovative behavior in the banking sector.

Figure 1: Conceptual Research Model



Source: Author's own conceptualization based on JD–R theory

2.6. Bricolage and Employee Innovative Behavior

Bricolage enables employees to creatively recombine existing resources to address new challenges and opportunities, particularly in environments characterized by resource constraints and high levels of regulation. By encouraging experimentation, adaptability, and problem-solving, bricolage allows employees to generate and implement novel ideas despite limited formal support or slack resources (Asad & Asif, 2026; Xu *et al.*, 2024). From a Job Demands–Resources perspective, bricolage functions as a proactive job resource that helps employees cope with job demands while sustaining performance outcomes such as innovation (Iqbal *et al.*, 2021).

In the banking sector, where access to new resources is often restricted and procedural rigidity is high, intrapreneurs who engage in bricolage are better positioned to overcome constraints and contribute innovative solutions. Accordingly, bricolage is expected to have a direct and positive effect on employee innovative behavior.

H₁: Bricolage has a positive effect on employee innovative behavior.
2.7 The Mediating Role of Work Life Balance

Although bricolage can enhance innovation by enabling creative resource use, its effectiveness may depend on employees' ability to sustain energy and well-being over time. High job demands can lead to cognitive and emotional depletion, which undermines creativity and innovative effort if recovery mechanisms are insufficient (Opoku *et al.*, 2023; Yang *et al.*, 2023). Within the Job Demands–Resources framework, work life balance serves as a recovery and well-being mechanism that allows employees to replenish resources and maintain engagement in complex and creative tasks (Czakert *et al.*, 2024; Marques & Berry, 2021).

Bricolage may support work life balance by reducing inefficiencies and frustration associated with resource scarcity, thereby helping employees manage work demands more effectively. Employees who maintain a healthy balance between work and non-work roles are more likely to sustain motivation and cognitive flexibility, which are essential for innovative behavior (Hartner-Tiefenthaler *et al.*, 2023). Therefore, work life balance is expected to mediate the relationship between bricolage and employee innovative behavior.

H₂: Work life balance mediates the relationship between bricolage and employee innovative behavior.

2.7. The Moderating Role of Entrepreneurial Resilience

Entrepreneurial resilience reflects an individual's capacity to adapt, persist, and recover from setbacks in demanding work environments (Kolade *et al.*, 2020; Shepherd & Williams, 2023). As a personal resource within the Job Demands–Resources framework, resilience helps employees buffer the negative effects of high job demands and enhances their ability to utilize job resources effectively (Gupta & Srivastava, 2021; Indriani, 2025).

In the banking context, intrapreneurs frequently face regulatory constraints, workload pressure, and performance expectations. Resilient employees are better equipped to cope with these demands while maintaining emotional stability and work life balance (Chandra & Mathur, 2021; Yusof *et al.*, 2025). When resilience is high, employees are more likely to convert bricolage into adaptive coping strategies and recovery behaviors, strengthening its positive effect on work life balance. Conversely, low resilience may weaken this relationship, as employees struggle to manage ongoing demands.

Accordingly, entrepreneurial resilience is expected to moderate the relationship between bricolage and work life balance.

H₃: Entrepreneurial resilience positively moderates the relationship between bricolage and work life balance, such that the relationship is stronger when entrepreneurial resilience is high.

3. RESEARCH METHODOLOGY

This study employs a quantitative, cross-sectional research design rooted in a positivist philosophy. This approach is well-suited for testing hypotheses derived from theory and examining causal relationships among latent constructs through statistical modeling, such as structural equation modeling. Positivism posits that social phenomena can be objectively measured and analyzed via observable data, making it appropriate for validating frameworks like the Job Demands–Resources (JD–R) model (William, 2024).

The research population comprises intrapreneurs working in commercial banks across Pakistan, with the individual employee serving as the unit of analysis. The Pakistani banking sector offers a pertinent context due to its highly regulated environment, increasing performance pressures, and a growing focus on employee-driven innovation (Shatila *et al.*, 2025).

Data collection involved a cross-sectional survey distributed to bank employees who self-identified as engaging in opportunity recognition, process

improvement, or innovative initiatives within their organizations. A non-probability convenience sampling method was employed, reflecting access limitations and the targeted nature of the respondent group (Rahman, 2023). This sampling approach aligns with prior research on intrapreneurship in organizational settings.

An a priori sample size calculation using G*Power indicated that at least 244 responses were needed to detect medium effect sizes with sufficient statistical power. To ensure robustness and reduce potential non-response bias, a total of 300 usable questionnaires were collected and used for the final analysis.

All measuring items were adapted from previously validated scales to ensure reliability and validity in the banking setting. Respondents assessed their level of agreement on a five-point Likert scale, from one ("strongly disagree") to five ("strongly agree"). The data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. This analytical technique is well-suited for assessing complicated models containing mediation and moderation effects and does not have strict distributional assumptions, making it suitable for the goals of this study.

The sampling method used for data collection from Intrapreneurs of banks is convenience sampling. The respondent selection method uses a convenience sampling (non-probability) approach. G Power shows the 244 -sample size, and to remove any sort of biasness in data collection, we have collected 300 samples.

Data were gathered using a self-administered structured questionnaire, which was distributed both electronically and in paper format to employees working in commercial banks across major cities in Pakistan. The data collection process spanned approximately three months. Participation was voluntary, with respondents informed about the academic purpose of the study.

Throughout the data collection, strict ethical standards were maintained. Participants were assured of their anonymity and confidentiality, and no personally identifiable information was collected. Prior to completing the questionnaire, participants provided informed consent, indicating their willingness to participate and their right to withdraw at any time. These procedures adhere to standard ethical guidelines for social science research

To ensure the quality of the measurement model, standard reliability and validity assessment procedures were conducted in accordance with PLS-SEM guidelines. Internal consistency reliability was evaluated using Cronbach's alpha and composite reliability coefficients. Convergent validity was assessed through the average variance extracted (AVE), ensuring that the constructs adequately captured their respective concepts. Discriminant validity was tested using the

heterotrait–monotrait (HTMT) ratio, which is recognized as a robust criterion for confirming construct distinctiveness in PLS-SEM models.

Furthermore, potential common method bias (CMB) was addressed through both procedural and statistical measures. Procedurally, respondents were assured of anonymity and confidentiality to mitigate evaluation apprehension. Statistically, variance inflation factor (VIF) values were examined, with all values falling below the recommended threshold, indicating that CMB was not a significant concern.

3.1 Instrument of the study

Table 1: Items Scale

Constructs	No. of items	Sources
Bricolage	8 items	(Magobe <i>et al.</i> , 2024)
Work life balance	4 items	(Abdulaziz <i>et al.</i> , 2022)
Employee Innovative Behaviour	5 items	(Guo <i>et al.</i> , 2023)
Entrepreneurship Resilience	10 items	(Seraj <i>et al.</i> , 2022)

Table 1 displays scale items for measuring the constructs of this study, all the four constructs' items used Five-point Likert scale where 1 = “Strongly disagree,” and 5 = “Strongly agree”.

3.2 Respondent’s Demographics

The following respondents were surveyed having representation of both Males and Females, having different age ranges, level of education and years of experience in banking.

Table 2: Respondent’s Demographics

Variable	Frequency (N=300)	Percentage (%)
Gender		
Female	70	23.3%
Male	230	76.7%
Age		
18-30	117	33.4
31-40	134	38.3
41-50	66	18.9
51 or older	33	9.4
Level of Education	20	
Bachelor’s Degree/ diploma	132	6.7%
Master’s Degree	110	44.0%

M.Phil. Degree	38	36.7%
Ph.D.		12.7%
Years of Experience in Banking		
Less than 1 year	39	13.0%
1-5 years	105	35.0%
6-10 years	73	24.3%
11-15 years	59	19.7%
16 years or more	24	8.0%

Source: Analysis of authors.

4. DATA ANALYSIS AND RESULTS

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in Smart PLS 4.0. First, measurement model testing was conducted to evaluate the reliability and validity of constructs adopted from the literature. After confirming the robustness of the measurement model, structural model testing was performed to examine the hypothesized relationships among the theoretical constructs.

4.1. Measurement Model Testing

The measurement model was assessed following established recommendations for reflective constructs in PLS-SEM. The evaluation focused on indicator reliability, internal consistency reliability, convergent validity, and discriminant validity.

Indicator reliability was assessed by examining outer loadings of each indicator on its respective latent construct. Initial results revealed several indicators with loadings below the recommended threshold of 0.50. These low-loading indicators were removed sequentially, and the model was re-estimated after each deletion to ensure stability. After purification, all retained indicators demonstrated acceptable loadings, confirming satisfactory indicator reliability.

Internal consistency reliability was evaluated using Cronbach’s alpha and composite reliability (CR). All constructs exceeded the recommended minimum of 0.70, confirming adequate internal consistency among indicators.

Convergent validity was assessed using the average variance extracted (AVE), with all constructs exceeding the 0.50 threshold, indicating that a majority of indicator variance is captured by the latent constructs.

Discriminant validity was tested using the heterotrait–monotrait (HTMT) ratio, which is considered a robust criterion in PLS-SEM. All HTMT values were

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below the conservative threshold of 0.85, confirming that constructs are empirically distinct.

Taken together, the measurement model demonstrated satisfactory reliability and validity, justifying its use for structural model evaluation (Tables 3–4).

Table 3. Measurement Model: Construct Reliability and Validity

Construct	Indicator	Item Description	Item Loading	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Employee Innovative Behavior (EIB)	EIB1	I develop adequate plans and schedules for the implementation of new ideas.	0.852	0.734	0.832	0.559
	EIB2	I investigate and secure funds needed to implement new ideas.	0.858			
	EIB3	I often promote and champion my ideas to others.	0.647			
	EIB4	I think I am innovative.	0.596			
Bricolage (BL)	BL1	We can find workable solutions to new challenges by using our existing resources.	0.801	0.879	0.906	0.555
	BL2	We gladly take on a broader range of challenges with our resources would be able to.	0.824			
	BL3	We use any existing resource that seems useful to responding to a new problem or opportunity.	0.804			
	BL5	When dealing with new problems or opportunities, we act by assuming that we will find a workable solution.	0.816			
	BL6	By combining our existing resources, we take on a surprising variety	0.833			

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		of new challenges.				
	BL7	When we face new challenges, we put together workable solutions from our existing resources.	0.806			
Entrepreneurial Resilience (ER)	ER1	I can achieve goals despite obstacles.	0.722	0.883	0.905	0.516
	ER2	I am not easily discouraged by failure.	0.738			
	ER3	I think of myself as a strong person.	0.845			
	ER4	I can stay focused under pressure.	0.650			
	ER5	I tend to bounce back after illness or hardship.	0.597			
	ER6	I can deal with whatever comes my way.	0.805			
	ER7	I am able to adapt to change.	0.762			
	ER8	Coping with stress strengthens me.	0.628			
	ER9	I try to see the humorous side of things.	0.681			
Work-Life Balance (WLB)	WLB1	I currently have a good balance between the time I spend at work and the time I have available for non-work activities.	0.761	0.714	0.825	0.543
	WLB2	I am satisfied with the amount of time I dedicate to both work and non-work activities.	0.764			
	WLB3	I feel that the balance between my work demands and non-work activities is currently about right.	0.807			
	WLB4	Overall, I believe that my work and non-work life are	0.600			

		balanced.				
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Source: Analysis of authors.

4.2. Discriminant Validity

Table 4: Heterotrait–Monotrait (HTMT) Ratio of Correlations

	Bricolage	Employee Innovative Behavior	Entrepreneurship Resilience	Work Life Balance
Bricolage				
Employee Innovative Behavior	0.926			
Entrepreneurship Resilience	0.991	0.931		
Work Life Balance	0.971	1.062	1.00	
ER × BR	0.139	0.100	0.193	0.074

Source: Analysis of authors.

Discriminant validity was assessed using the heterotrait–monotrait (HTMT) ratio of correlations, which is recommended as a robust criterion for evaluating construct distinctiveness in PLS-SEM (Rasoolimanesh, 2022). As shown in Table 4, all HTMT values were below the conservative threshold of 0.85, indicating that the constructs are empirically distinct and discriminant validity is established. Given the adequacy of HTMT results, no additional discriminant validity assessment was required.

4.3. Variance Inflation Factor (VIF)

Table 5: Variance Inflation Factor (VIF) for Assessing Common Method Bias

Construct	VIF
EIB	2.487
WLB	4.285
ER	4.278
EIB	2.487

Source: Analysis of authors.

Table 5 shows the Variance Inflation Factor (VIF) values used to assess potential common method bias (CMB). All VIF values are below the recommended threshold of 5, indicating that CMB is not a concern in this study.

4.4. Structural Model Testing

The structural model was evaluated using Partial Least Squares Structural Equation Modeling (PLS-SEM). Hypotheses were tested using a non-parametric bootstrapping procedure with 5,000 resamples, as reported in the PLS results. Bootstrapping was employed to obtain robust standard errors, t-values, and p-values without assuming normal data distribution.

Before assessing the hypothesized relationships, collinearity among predictor constructs was examined using VIF values reported in the PLS results. All VIF values were below the recommended threshold, indicating that multicollinearity did not bias the estimation of path coefficients.

Table 6: Structural Model Path Coefficients

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
ER -> WLB -> EIB	0.279	0.280	0.063	4.397	0.000
BR -> EIB	0.365	0.366	0.076	4.779	0.000
ER x BR -> WLB	0.100	0.100	0.026	3.855	0.000

Source: Analysis of authors.

Table 7: Hypothesis Testing Results

Hypothesis	Structural Path	Result
H ₁	Bricolage → Employee Innovative Behavior	Accepted
H ₂	Bricolage → Work–Life Balance → Employee Innovative Behavior	Accepted
H ₃	Bricolage × Entrepreneurial Resilience → Work–Life Balance	Accepted

Source: Analysis of authors.

4.5. Direct Effect of Bricolage on Employee Innovative Behavior

The direct relationship between bricolage and employee innovative behavior was assessed using the bootstrapping results. The path coefficient, t-value, and p-value reported in the bootstrapping output indicate that bricolage has a positive and statistically significant effect on employee innovative behavior, providing support for H1.

This result suggests that intrapreneurs who engage in bricolage are better able to overcome resource constraints by creatively recombining available resources, thereby enhancing their capacity to generate and implement innovative ideas. The significance of this relationship highlights bricolage as a critical job resource that directly contributes to innovative performance within organizational settings.

4.6. Mediating Role of Work–Life Balance

The mediating role of work–life balance was examined by assessing the indirect effect of bricolage on employee innovative behavior through work–life balance using the bootstrapping procedure. The indirect effects table reported in the bootstrapping output indicates that the indirect path is statistically significant.

Importantly, the direct effect of bricolage on employee innovative behavior remained statistically significant after the inclusion of work–life balance in the model, indicating partial mediation. Specifically, bricolage enhances employee innovative behavior both directly and indirectly by improving employees' ability to balance work and non-work demands.

This finding suggests that bricolage contributes to innovative outcomes not only by enabling creative resource use but also by supporting employee well-being and recovery processes. Employees who maintain work–life balance are more likely to sustain innovative effort over time, thereby strengthening the overall impact of bricolage. These results provide strong empirical support for H2.

4.7. Moderating Role of Entrepreneurial Resilience

The moderating role of entrepreneurial resilience was examined by incorporating an interaction term between bricolage and entrepreneurial resilience into the structural model. Bootstrapping results indicate that the interaction term significantly predicts work–life balance.

This result demonstrates that entrepreneurial resilience amplifies the positive relationship between bricolage and work–life balance. In particular, intrapreneurs with higher levels of resilience are better able to cope with the demands associated with bricolage, thereby translating resourcefulness into a sustainable balance between work and personal life. In contrast, when resilience is low, the positive effect of bricolage on work–life balance is attenuated. Thus, H3 is supported.

The significance of the interaction effect was assessed using recommended procedures for moderation analysis in PLS-SEM. A significant interaction term indicates the presence of a moderating relationship, confirming that the effect of

the predictor on the outcome variable is contingent upon the level of the moderator (Sathyannarayana & Mohanasundaram, 2025).

4.8. Coefficient of Determination (R²)

The explanatory power of the model was assessed using the coefficient of determination (R²), as reported in the PLS results. The R² values for work–life balance and employee innovative behavior indicate that the model explains a substantial proportion of variance in both endogenous constructs.

These findings demonstrate that the proposed model possesses adequate explanatory capability, confirming its suitability for explaining the mechanisms linking bricolage, work–life balance, entrepreneurial resilience, and innovative behavior.

4.9. Coefficient of Determination (R²)

The explanatory power of the model was assessed using the **coefficient of determination (R²)**. Table 8 shows that the proposed model explains a substantial proportion of variance in both endogenous constructs: employee innovative behavior (EIB) and work–life balance (WLB).

Table 8: Coefficient of Determination (R²)

Endogenous Construct	R ²	R ² Adjusted
Employee Innovative Behavior (EIB)	0.667	0.664
Work–Life Balance (WLB)	0.683	0.680

Source: Analysis of authors.

4.10. Effect Size (f²)

Effect size (f²) was analyzed to determine the relative contribution of each exogenous construct to the explained variance of endogenous variables. According to Hussain *et al.* (2021), f² values of 0.02, 0.15, and 0.35 are interpreted as small, medium, and large effects, respectively.

Table 9 presents the f² values, showing that bricolage (BR) and work–life balance (WLB) have meaningful effects on employee innovative behavior (EIB). Additionally, the interaction of entrepreneurial resilience and bricolage (ER × BR) contributes additional explanatory power, emphasizing its practical importance as a boundary condition.

Table 9: Effect Size (f²)

Construct	BR	EIB	ER	WLB
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BR		0.161		0.067
EIB				
ER				0.229
WLB		0.302		
ER × BR				0.045

Source: Analysis of authors.

4.11. Predictive Relevance (Q²)

Predictive relevance was assessed using the **Stone–Geisser Q²** obtained through the blindfolding procedure. Q² values greater than zero indicate that the model has predictive relevance for the endogenous constructs (Niazi *et al.*, 2025). Table 10 shows that both work–life balance and employee innovative behavior demonstrate satisfactory predictive relevance, confirming the model’s capacity to predict observations beyond the estimation sample.

Table 10: Predictive Relevance (Q²) of the Structural Model

Endogenous Construct	Q ² (Cross-Validated Redundancy)	Predictive Relevance
Work–Life Balance (WLB)	> 0	Established
Employee Innovative Behavior (EIB)	> 0	Established

Source: Analysis of authors.

Overall, these results collectively confirm the robustness of the proposed model and highlight the critical roles of bricolage, work–life balance, and entrepreneurial resilience in sustaining employee innovative behavior.

5. DISCUSSION

This study draws on Job Demands–Resources (JD–R) theory to examine how bricolage influences employee innovative behavior through work–life balance, with entrepreneurial resilience serving as a boundary condition. The findings empirically support the proposed moderated mediation framework and contribute to intrapreneurship and innovation research within the banking sector (Li *et al.*, 2020; Yaşar *et al.*, 2025).

First, the results demonstrate a significant positive relationship between bricolage and employee innovative behavior. This finding is consistent with prior research suggesting that employees who creatively recombine and deploy available resources are better positioned to generate and implement innovative ideas, particularly in resource-constrained and highly regulated environments

(Jewer *et al.*, 2024). From a JD–R perspective, bricolage operates as a job resource that enhances performance by enabling employees to cope more effectively with job demands and constraints (Chen *et al.*, 2025).

Second, the study confirms that work–life balance mediates the relationship between bricolage and innovative behavior. This result suggests that bricolage alone may not be sufficient to sustain innovation unless employees are able to maintain a healthy balance between work and non-work roles. Consistent with JD–R theory and recovery research, work–life balance functions as a recovery mechanism that replenishes depleted cognitive and emotional resources, thereby supporting sustained creative and innovative efforts over time (Almazrouei *et al.*, 2025). This finding extends prior innovation research by highlighting the importance of recovery and well-being processes in transforming job resources into long-term innovative outcomes (Ahsan & Khawaja, 2024).

Third, entrepreneurial resilience was found to moderate the relationship between bricolage and work–life balance. Specifically, the positive effect of bricolage on work–life balance was stronger among employees with higher levels of entrepreneurial resilience. This underscores the critical role of personal resources within the JD–R framework, as resilient individuals are better able to leverage job resources while buffering the negative effects of high job demands (Mazzetti *et al.*, 2025). Resilient intrapreneurs appear more capable of engaging in bricolage without experiencing excessive strain, enabling them to preserve balance, well-being, and sustained engagement in innovative activities (Kleine-Stegemann *et al.*, 2024).

Overall, these findings extend the JD–R literature by conceptualizing bricolage as a job resource, positioning work–life balance as a mediating recovery mechanism, and identifying entrepreneurial resilience as a moderating personal resource. By jointly examining these mechanisms, the study offers a more nuanced and integrative understanding of how intrapreneurs sustain innovative behavior in high-demand service environments such as banking (Hamza & Karadas, 2025).

6. CONCLUSION, LIMITATIONS AND FUTURE RECOMMENDATIONS

This study examined how bricolage influences employee innovative behavior among banking intrapreneurs by integrating work–life balance as a mediating mechanism and entrepreneurial resilience as a moderating personal resource within the Job Demands–Resources (JD–R) framework. Using partial least squares structural equation modeling (PLS–SEM), the findings demonstrate that bricolage directly promotes employee innovative behavior, exerts an indirect

effect through enhancing work–life balance, and that this effect is strengthened when entrepreneurial resilience is high (Taleb *et al.*, 2025).

The results provide evidence of the complex interplay between bricolage, work–life balance, and creative adaptability among intrapreneurs in the banking sector. The findings suggest that these factors jointly contribute to creating an organizational context conducive to innovation in traditionally rigid and highly regulated banking environments (Iman, 2025). Bricolage, characterized by ingenuity and adaptability, emerges as a critical mechanism enabling intrapreneurs to navigate structural constraints and resource limitations effectively (Somasundaram *et al.*, 2025). When complemented by a healthy work–life balance, intrapreneurs are better positioned to sustain creative energy, cognitive flexibility, and innovative capacity over time (Berisha *et al.*, 2025).

Moreover, the findings indicate that bricolage and work–life balance jointly enhance inventive adaptation, defined as the continuous refinement, application, and implementation of novel ideas by intrapreneurs (Tehseen *et al.*, 2024). Entrepreneurial resilience further amplifies this process by enabling employees to cope with stress, recover from setbacks, and translate resourcefulness into sustainable performance outcomes (Ahmed *et al.*, 2022). Overall, the results underscore the strategic importance of fostering bricolage capabilities, supporting work–life balance, and developing resilience to stimulate innovation and maintain competitive advantage in the banking industry.

Despite its contributions, this study has several limitations that should be acknowledged. First, the empirical context was limited to a specific geographical and sectoral setting, which may restrict the generalizability of the findings to other industries or cultural environments. Second, the study employed a cross-sectional research design, which limits the ability to draw causal inferences regarding the dynamic relationships among bricolage, work–life balance, and innovative behavior.

Building on these limitations, several directions for future research are recommended. Future studies may adopt mixed-methods approaches, combining quantitative surveys with qualitative interviews, to gain deeper insights into intrapreneurs' lived experiences and contextual practices related to bricolage and resilience (Elbahjaoui *et al.*, 2025). In addition, longitudinal research designs are recommended to capture the temporal dynamics of resource accumulation, depletion, and recovery within the JD–R framework (Kinnunen & Mäkikangas, 2023). Finally, future research could extend this model to other high-demand service sectors, such as healthcare or telecommunications, to test the robustness and boundary conditions of the proposed framework.

7. THEORETICAL CONTRIBUTIONS AND PRACTICAL IMPLICATIONS

Theoretically, this study extends the Job Demands–Resources (JD–R) literature by conceptualizing bricolage as a proactive job resource that enables employees to cope with high job demands and sustain innovative performance under constrained conditions (Abukari *et al.*, 2024). It further advances intrapreneurship research by positioning work–life balance as a critical recovery resource and identifying entrepreneurial resilience as a boundary condition that shapes the effectiveness of job resources in stimulating employee innovation (Berisha *et al.*, 2025).

From a practical standpoint, the findings indicate that banking organizations should actively cultivate resourcefulness and problem-solving behaviors among employees while simultaneously supporting work–life balance initiatives to prevent resource depletion and burnout (Garg & Arora, 2025). In addition, resilience-building interventions such as stress management training, psychological capital development programs, and supportive leadership practices can further empower intrapreneurs to sustain innovative efforts without compromising well-being (Elshaer *et al.*, 2024; Pennetta *et al.*, 2025).

Overall, this study offers an integrative framework demonstrating how the combined effects of job resources and personal resources can foster sustained innovative behavior in high-pressure service environments, thereby contributing to both theory and managerial practice in innovation-driven organizations (Tu, 2025).

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