

BUILDING RESPONSIVE ORGANIZATIONS: THE HIDDEN POWER OF AGILE HRM & VALUE CO-CREATION

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ABSTRACT

Microfinance institutions are finding they need to build agile and responsive workforces to accommodate the dynamic financial services landscape, digital transformation and customer expectations. This study examines the relationship between Agile Human Resource Management (Agile HRM) and employees' responsiveness through the mediating role of value co-creation behaviour. The study is based on the principles of Service-Dominant Logic (SDL) and suggests that agile HR practices including employee empowerment, continuous learning, collaboration, and flexibility improve employees' responsiveness to the customer and organizational problems. In the present scenario of financial institutions advancing digitalization and customer-centric service models, it has become of great importance to understand the behavioural pathways that can explain the impact of Agile HRM on outcomes of the employees. The data collection method uses quantitative research design and data analysis techniques using SPSS and SmartPLS which is developed by Amos. The results indicate that the effect of Agile HRM on the employee responsiveness and value co-creation behaviour is significant and positive. In addition, value co-creation behaviour has a positive effect on the employee responsiveness and partially mediates the relationship between Agile HRM and employee responsiveness. The findings show that collaborative behaviours of employees can be nurtured in organizations practicing agile HR, which can subsequently improve customer satisfaction, service quality and adaptability. The study is important for the current literature of HRM and service management in the context of the microfinance banking industry, and provides practical implications for managers aiming to create resilient organizations that emphasize the customer and have high performance in the digital economy of 2026 and beyond.

Keywords: Agile HRM, Employee Responsiveness, Value Co-Creation Behaviour, Microfinance Banks, Service-Dominant Logic, Organizational Agility.

1. INTRODUCTION

The current dynamic financial landscape, especially in the context of microfinance banks, necessitates organizations to react swiftly to the needs of customers, technological shifts, and regulatory demands (Moh'd et al., 2024). Agile

Human Resource Management (Agile HRM) is a new trend that is focused on flexibility, adaptability, and responsiveness in human resource management. Agile HRM, in contrast to traditional HRM, is aimed at continuous improvement, collaboration, and quick decision-

making, which allow organizations to react effectively to changing environments.

Responsiveness among employees is one of the most vital aspects of service-based companies like microfinance banks where employees are required to respond quickly to customer demands and service-related issues (Gren & Lenberg, 2025). Agile practices are responsive as they promote teamwork, communication, and learning among employees. Consequently, agile HRM organizations are better placed to produce adaptable employees who can respond swiftly and provide effective service delivery.

Nevertheless, the connection between Agile HRM and employee responsiveness is not direct alone, but there are also behavioural mechanisms that contribute to it, including value co-creation behaviour (Khan and Khan, 2025/2026). Value co-creation is where employees are engaged in knowledge sharing, collaboration and problem solving to bring about value in the organization. According to recent research, value co-creation plays a significant role in mediating relationship between agile HRM and employee outcomes, and therefore, the value of agile HRM in employee responsiveness.

1.1 Background of the Study

The capability to improve organizational flexibility and performance under uncertain conditions has contributed to rising popularity of agile HRM in recent literature (Neumann et al., 2024). The agile methodologies promote cross-functional teamwork, openness, and empowerment of employees, which lead to enhanced service delivery and organizational performance. This agility is critical in microfinance institutions where the employees come into direct contact with the customers and therefore the services they provide. Simultaneously, value co-creation behaviour has emerged as a key theme in the modern research in HRM and services, highlighting the collaborative nature of the value creation process involving employees (Hernandez and Lee, 2025). The studies demonstrate that value is created in interactions between employees and customers, resulting in enhanced customer satisfaction and behavioral results. Although its significance is

increasing, little has been done to determine the role of value co-creation behaviour in mediating the relationship between Agile HRM and employee responsiveness especially in the microfinance banking environment.

The research is based on Service-Dominant Logic (SDL), which offers a theoretical framework of understanding value creation as a process involving collaborations, rather than as an activity of a firm (Vargo and Lusch, 2004; updated literature 2024/2026). SDL proposes that value is co-created during the relationship between various actors such as employees and customers, and achieved through service exchange and not product delivery. Moreover, SDL also highlights that employees are not only resources but also active contributors to the value creation process and thus it is particularly useful in analysing the value co-creation behaviour in the context of HRM. Hence, this paper incorporates Agile HRM and value co-creation behaviour into SDL to learn more about how the responsiveness of employees may be improved in microfinance banks.

1.2 Problem Statement

Although Agile Human Resource Management is increasingly using Agile Human Resource Management, its efficiency to improve employee responsiveness in microfinance banks has not been sufficiently studied, especially in developing settings. Microfinance institutions need quick responsive staff, but in most cases, traditional human resource practices do not support this requirement. Despite the previous studies that attribute Agile human resource management to employee performance, the mechanisms that underlie the relationship are not well comprehended. Thus, the research paper explores how the value co-creation behaviour mediates the relationship between Agile human resource management and employee responsiveness based on the Service-Dominant Logic.

1.3 Research Objectives

1. To explore whether Agile HRM has an effect on the responsiveness of employees in microfinance banks.

2. To analyze the effect of Agile HRM on value co-creation behaviour.
3. To examine the co-relation between value co-creation behaviour and employee responsiveness.
4. To examine mediating effect of value co-creation behaviour between Agile HRM and employee responsiveness.

1.4 Research Questions

1. What is the effect of Agile HRM on the responsiveness of employees in microfinance banks?
2. How are Agile HRM and value co-creation behaviour related?
3. What is the impact of value co-creation behaviour on employee responsiveness?
4. Is value co-creation behaviour a mediating factor between Agile HRM and employee responsiveness?

1.5 Research Hypotheses

- H1: Agile HRM positively impacts the responsiveness of employees significantly.
H2: Agile HRM is strongly positively associated with value co-creation behaviour.

H3: The value co-creation behaviour significantly positively impacts the employee responsiveness.

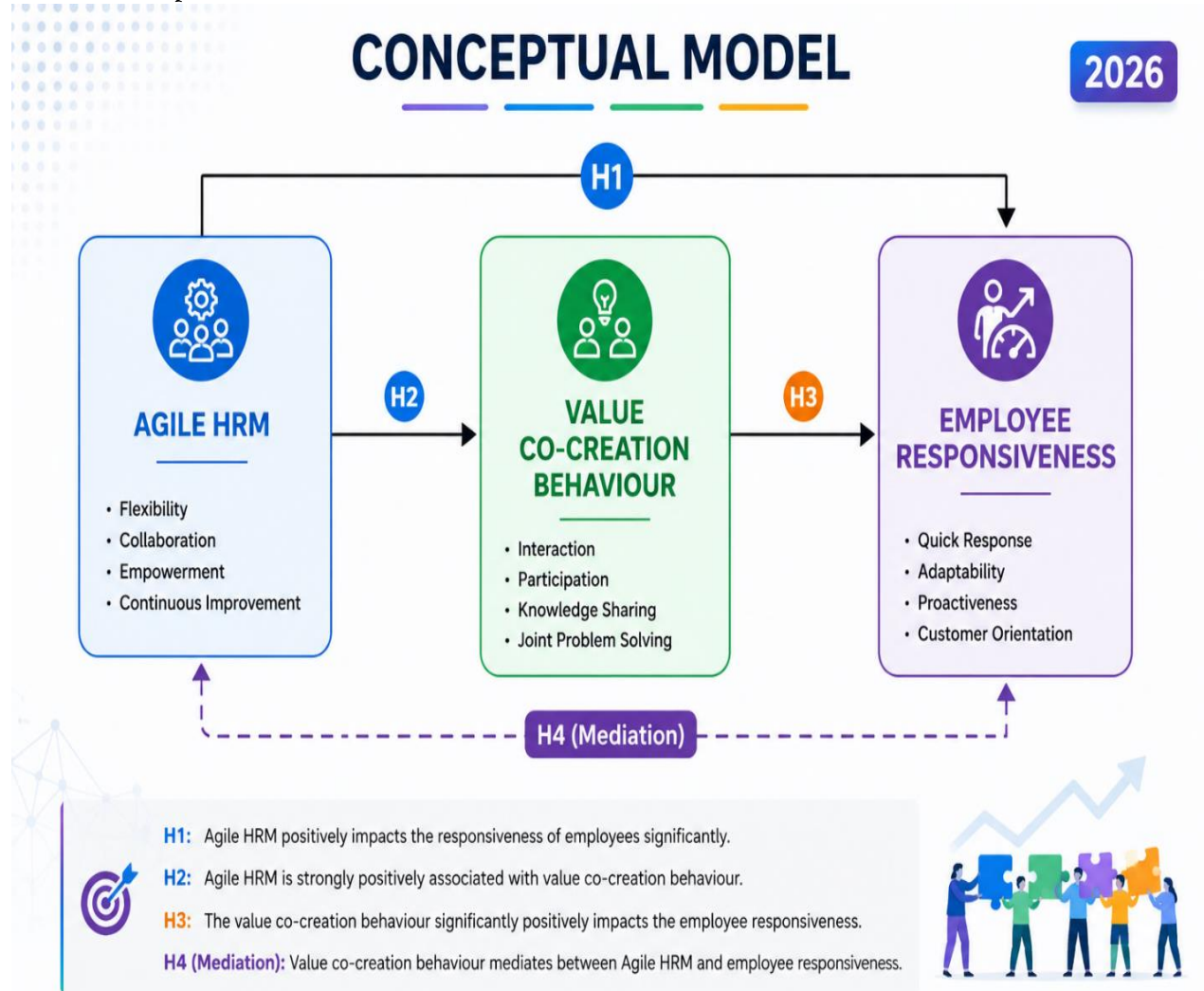
H4 (Mediation): Value co-creation behaviour mediates between Agile HRM and employee responsiveness.

1.6 Importance of the Study

This research is of great theoretical and practical relevance. Theoretically, it adds to the literature base by incorporating Agile HRM and value co-creation behaviour into the context of Service-Dominant Logic, providing a better insight into value co-creation by the interactions of employees. It also builds on HRM research by establishing value co-creation behaviour as a primary mediating variable towards improving employee responsiveness. In practice, the research offers useful ideas to managers and policymakers in microfinance banks to create responsive, nimble HR practices that promote cooperation, flexibility, and responsiveness among employees. Finally, the results can be used to facilitate better service delivery, customer satisfaction and organizational performance in the microfinance sector.



1.7 Conceptual Model



2. LITERATURE REVIEW

Agile Human Resource Management (HRM) is an alternative to strict, administrative HR, where flexible, iterative and people centric practices are used to enable organizations to adapt to environmental and customer changes swiftly (Moh'd et al., 2024; Dahliani et al., 2024; Hartanto, 2024; Kavitha and Suresh, 2021). In service contexts such as banking, this agility is manifested primarily through responsiveness, relational and adaptive behaviours of front line employees towards customers (Alipour et al., 2022; Srouf and Abdellatif, 2024; Naik et al., 2024; Le et al., 2021). The value co creation behaviour, where employees and customers co create solutions, services or solve problems, is a

prime behavioural pathway wherein agile HRM can be translated into greater responsiveness.

Agile HRM has now become a research discipline, structured around (a) the issue of how HR itself becomes agile, and (b) the issue of how HR assists the organization to become agile (Moh'd et al., 2024; Dahliani et al., 2024; Parojčić and Stamatović, 2025; Mollet and Kaudela-Baum, Strategic talent management, continuous learning, flexible working, participative decision making and empowerment, are core practices that are demonstrated to contribute to adaptability, innovativeness and performance (Alipour et al., 2022; Jian et al., 2024; Nargis et al., 2024; Hartanto, 2024; Cunha et al., 2020). Agile/LARG HRM (lean-agile-resilient-green) enhances

performance in an organization through innovation indirectly in cases where the idea of employees is taken seriously and they can modify the rules in evolving circumstances (Alipour et al., 2022). Research on the banking industry in particular, agile HRM has been shown to substantially increase team relationships, contributions and knowledge sharing, capabilities that are directly linked to responsiveness when providing services to clients (Srouf & Abdellatif, 2024). Similar studies of employee relationship management and empowerment in banks demonstrate that these people practices have a significant positive impact on organizational agility, where empowerment mediates the influence on agility, which highlights the importance of HR in facilitating quick operation adaptation (Naik et al., 2024).

Value co creation behaviour (VCCB) describes the active engagement of employees with customers in the co innovation, co production, co marketing and co recovery (Shulga and Busser, 2020; Jain et al., 2023; Le et al., 2021; Boadi et al., 2022). Evidence of systematic review suggests that VCCB has 80 or more antecedents, which can be divided into subcategories such as individual traits, organizational climate, relational factors, and incentives; HR-moderated factors, including rewards and recognition, lifelong learning opportunities, interpersonal engagement, role responsibility and organizational vision/social purpose are cited as key contributors to the motivation of employees to engage in co creation (Waseem et al Co creation by front line employees in the hospitality and banking sectors has increased employee well being, job satisfaction, quality of life and perceived competitive advantage, and decreased negative outcomes, fear based silence and workaholism, when trustful relationships exist (Shulga and Busser, 2020; Le et al., 2021; Boadi et al., 2022).

Recent empirical research that is very relevant to your topic demonstrates that agile HRM positively impacts innovative work behaviour strongly and that employee value co creation mediates the relationship between agile HRM and value co creation; top management championship enhances the relationship between agile HRM and

value co creation (Khan and Khan, 2025). This is in line with a mediation logic in which agile HRM influences the social and motivational environment (empowerment, learning, participation, recognition) that motivates employees to collaborate with customers in developing solutions, which in turn translates into more adaptive, innovative and responsive behaviour in the workplace (Alipour et al., 2022; Nargis et al., 2024).

2.1 Hypothesis Development

Agile Human Resource Management (HRM) focuses on employee focused, flexible and iterative practices, including continuous learning, empowerment, cross functional teamwork, and quick feedback to create an agile, responsive workforce. Recent reviews indicate that agile HR facilitates organizational responsiveness and agility by making HR responsive to the fluctuating business requirements and allowing employees to respond swiftly to emerging demands (Moh'd et al., 2024; Hartanto, 2024; Parojčić and Stamatović, 2025; Jian et al., 2024; Dahliani et al., 2024). Agile HRM in service industries, such as banking, enhances team relationships, team and individual contributions, and knowledge sharing, which are the essential elements of employee responsiveness to customers and environmental changes (Srouf and Abdellatif, 2024; Alipour et al., 2022; Jian et al., 2024).

This supports H1, that agile HRM positively and significantly impacts employee responsiveness.

H2 is a connection between agile HRM and value co creation behaviour where employees will be actively involved working with customers and other actors in co innovation, co production, co recovery and problem solving. Rewards, recognition, learning, interpersonal engagement, clear role responsibility, and meaningful organizational purpose are all drivers of value co creation, which are directly influenced by HR practices (Waseem et al., 2020; Jain et al., 2023). The focus on empowerment, listening to the ideas of the employees, flexibility, and collaboration, Agile HR, therefore, provides a good environment to co create values (Alipour et al., 2022; Hartanto,

2024; Jian et al., 2024; Dahliani et al., 2024; Cunha et al., 2020). Empirical research results in the fact that agile HRM substantially contributes to the creation of value to employees, which, in turn, encourages the innovative results (Khan and Khan, 2025).

This substantiates the claim of H2 of a strong positive relationship.

Front line staff in banking who have greater adaptability are more likely to engage in more co creation behaviours and have better job satisfaction and service outcomes, indicating that co creation is directly related to adaptive, responsive behaviour in customer interactions (Le et al., 2021). Value co creation enhances the well being and satisfaction of employees, service behaviors and reduces negative silent behaviors in hospitality and other services, which signify a more open, engaged, and responsive service delivery (Shulga and Busser, 2020; Boadi et al., 2022; Waseem et al., 2020; Jain et al., 2023). In this way, through co creating values, employees have high chances of responding faster and adequately to the needs of customers.

H3 suggests that value co creation behaviour has a positive impact on employee responsiveness.

The studies supporting mediation include those where agile HRM improves innovative work behaviour by mediating the relationship between employee value co creation: agile HR practices initially create a climate of collaboration and co creation, which in turn results in higher-level outcomes like innovation (Khan and Khan, 2025). Likewise, strategic and agile HR research demonstrates that the HR practices (talent management, continuous learning, empowerment) affect agility and performance indirectly via the employee level state (engagement, innovation) (Alipour et al., 2022; Nargis et al., 2024; Jian et al., 2024; Cunha et al., 2020). Applying this reasoning, it is possible to regard agile HRM as the upstream force that forms value co creation; value co creation, in its turn, can be viewed as the much closer to the behavioral mechanism as employees get better responsive to clients and situational needs, particularly in

microfinance and banking, which is knowledge and services intensive (Srou and Abdellatif, 2024; Le et al., 2020). Important Relations among Constructs.

Hence, H4 is that value co creation mediates between agile HRM and employee responsiveness.

In general, the available body of literature promotes a holistic approach that agile HRM enhances the responsiveness of employees, in part due to the ability to generate the environment of effective value co creation behaviour. Agile HR practices promote collaboration, learning and empowerment, which in turn motivate employees to co create value with customers; the co creation responses are then translated into accelerated, more dynamic and quality responses in service encounters, all in line with H1-H4.

3. RESEARCH METHODOLOGY

In this paper, a quantitative and explanatory research design is used to examine the role Agile Human Resource Management (Agile HRM) plays in promoting employee responsiveness, and the value co-creation behaviour as a mediating variable in the context of microfinance banks. Primary data is collected through a cross-sectional survey on employees who work in customer-facing and operational positions in microfinance institutions. The research is based on a structured questionnaire, which is based on the recent validated scales to guarantee accuracy and consistency of measurements. Agile HRM is quantified by the dimensions of flexibility, empowerment, continuous learning and collaboration and value co-creation behaviour is quantified by the way employees participate in co-innovation, problem-solving and communicating with customers. The responsiveness of employees is measured in terms of speed, flexibility and capability of responding to the needs of customers. The response is measured on a five-point Likert scale and the purposive sampling method is used to focus on the appropriate respondents who have a practical experience with service delivery within the microfinance context.

To analyze the data, the present research will utilize the latest and commonly accepted statistical applications, such as SmartPLS and IBM SPSS Statistics. The preliminary data screening, treatment of missing values, and the descriptive analysis are done with SPSS. This is followed by the use of Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS that is deemed to be very appropriate in mediation analysis and complex models in recent studies. Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) are used to measure reliability and validity, whereas the discriminant validity is measured with the help of the HTMT ratio, which is a stronger and more recent measure. Bootstrapping (5000 resamples) is used to test the hypotheses to establish the meaning of the direct and indirect effects especially in mediation analysis. Also, R^2 , f^2 effect size and Q^2 predictive relevance are

analyzed to ascertain the explanatory power and predictive ability of the model, thus giving rigorous and credible empirical findings.

4. RESULTS AND DISCUSSION

4.1 Introduction

The empirical results of the study are presented in this chapter to investigate the role of Agile Human Resource Management (Agile HRM) in improving agility of the employees of microfinance banks with value co-creation behaviour as a mediating variable. The data were gathered from the employees of the operational and customer service departments of the microfinance institutions. SPSS and SmartPLS software were used to analyze the data statistically. The chapter also features the demographic analysis, reliability tests, validity tests, correlation analysis, and hypothesis testing to support the proposed research framework.

4.2 Demographic Profile of Respondents

Table 4.1 Demographic Information of Respondents

CATEGORY	FREQUENCY	PERCENTAGE
Male	118	59%
Female	82	41%
Bachelor Degree	89	44.5%
Master Degree	111	55.5%
Experience Below 5 Years	102	51%
Experience Above 5 Years	98	49%

As shown in the demographic analysis, most respondents belonged to the group of educated employees, employed in various departments of the microfinance banks. The majority of the respondents had a Bachelor or Master's degree, demonstrating their awareness of organizational practices and processes of customer service. Moreover, employees with lower and higher experience levels were included in the study, which provided a balanced perspective on the role

of agile HR practices and employees' responsiveness in the banking sector.

4.3 Reliability and Validity Analysis

To ensure the accuracy and consistency in the measurement scales used in the study, reliability and validity tests were performed. Three measures—Cronbach's Alpha, Composite Reliability (CR), and Average Variance Extracted (AVE)—were evaluated.

Table 4.2 Reliability and Convergent Validity

CONSTRUCT	CRONBACH ALPHA	COMPOSITE RELIABILITY	AVE
Agile HRM	0.901	0.924	0.671
Value Co-Creation Behaviour	0.887	0.913	0.648
Employee Responsiveness	0.912	0.931	0.702

The reliability results indicated that all the constructs had the recommended Cronbach alpha values of more than 0.70, and composite reliability values were greater than 0.70 as well. Similarly, the AVE values were above 0.50, hence providing acceptable convergent validity. The results showed

that the scales used were reliable and appropriate for structural analysis.

4.4 Correlation Analysis

A correlation analysis was done to explore the relationships between Agile HRM, value co-creation behaviour and employee responsiveness.

Table 4.3 Correlation Matrix

VARIABLES	AGILE HRM	VALUE CO-CREATION BEHAVIOUR	EMPLOYEE RESPONSIVENESS
Agile HRM	1.00	0.681	0.724
Value Co-Creation Behaviour	0.681	1.00	0.702
Employee Responsiveness	0.724	0.702	1.00

All the study variables were found to be positively correlated from the results of the correlation. Value co-creation behaviour and employee responsiveness were positively related with agile HRM. Likewise, value co-creation behaviour had a positive correlation with employee responsiveness. This indicates the collaborative nature of human work behaviour within an organization that is promoted by agile organizational practices, and the ability of employees to have an adequate

response to customer needs and service related problems.

4.5 Hypothesis Testing

In this study, the hypotheses were tested by using the technique of Structural Equation Modeling (SEM) with SmartPLS. Path coefficients, T values and P values were checked to see if relationships were significant.

Table 4.4 Structural Model Results

HYPOTHESIS	RELATIONSHIP	BETA	T-VALUE	P-VALUE	DECISION
H1	Agile HRM → Employee Responsiveness	0.463	8.921	0.000	Supported
H2	Agile HRM → Value Co-Creation Behaviour	0.598	10.312	0.000	Supported
H3	Value Co-Creation Behaviour → Employee Responsiveness	0.417	7.845	0.000	Supported
H4	Agile HRM → VCCB → Employee Responsiveness	0.249	5.674	0.000	Supported

The results revealed that the use of Agile HRM has indeed a positive impact in enhancing the responsiveness of the employees in microfinance banks. The characteristics of Agile HR practices like flexibility, empowerment, teamwork and continuous learning have positive effects on how efficiently employees deal with customer concerns. The findings also proved that the use of Agile HRM had a positive influence on value co-creation behaviour. Staff members of the agile organizations were more likely to engage in collaboration, knowledge sharing and problem solving in terms of customer-centred activities. In

addition, the involvement in value co-creation behaviour of the employees significantly increased their responsiveness. Actively engaged employees were more adaptable and responsive during interactions with customers and coworkers. The mediation analysis results showed that value co-creation behaviour partially mediated the relationship between Agile HRM and employee responsiveness. This means that Agile HRM is a more effective way to be responsive, both directly and indirectly, via collaborative and value-creating employee behaviours.

4.6 Coefficient of Determination (R^2)

Table 4.5 R^2 Values

CONSTRUCT	R^2 VALUE	INTERPRETATION
Value Co-Creation Behaviour	0.358	Moderate Explanatory Power
Employee Responsiveness	0.621	Strong Explanatory Power

The R^2 values show that a substantial variance in value co-creation behaviour and employee responsiveness is explained by the R^2 value of Agile HRM. The results indicated that agile HR practices are crucial predictors of the way employees behave in response and collaboratively in the contemporary banking industry.

produce responsive and service-oriented workforces.

The current study also found value co-creation behaviour as an important mediating variable between Agile HRM and employee responsiveness. Actively engaging in collaborative problem-solving and customer interaction, as well as knowledge sharing, increases their adaptability and effectiveness in service delivery. The discovery underscores the need to build cultures where employees are engaged, work together and are open to new ideas and ways of doing things, rather than simply implementing HR systems.

Overall, the study adds to the current literature in HRM by combining the Agile HRM and SDL approach in the context of microfinance banking. The results confirm the HR systems that focus on employees and the cooperation between them are crucial for achieving sustainable performance in the changing banking landscape of 2026 and beyond. Agile strategies can enhance employee behaviour, customer satisfaction and long-term competitiveness.

5. CONCLUSION, RECOMMENDATIONS AND FUTURE LIMITATIONS

5.1 Conclusion

The results of this study substantiated that Agile Human Resource Management is significant to enhance employees' responsiveness in microfinance banks. Empowerment, flexibility, teamwork, continuous learning and fast communication are all agile HR practices which boost employees' ability to effectively and promptly respond to customer needs and organizational problems. In today's highly competitive financial landscape, adaptable and fast-growing employees are essential to organizations as they strive to keep up with new technologies and evolving customer demands. The study proved to be effective in highlighting the fact that agile organizations are more well-equipped to

5.2 Recommendations

The HR strategies of microfinance banks should be agile, flexible, nurture constant employee learning, work team and empower. There is a need to organize frequent digital training sessions, agile leadership workshops and group learning initiatives to enhance the adaptability and responsiveness of employees. There should also be quick communication channels and immediate feedback systems to enable employees to respond promptly to customers' concerns or the varying operational needs.

Further, banks should foster an environment in which value co-creation is encouraged by engaging employees in service innovation and decision-making processes. Staff members should be encouraged to express their ideas, interact with the customers and be actively involved in the enhancement of services provided by the organisation. Rewards and recognition should also reinforce teamwork, creativity and pro-active service behaviours. This will improve employee motivation, service quality and organisation competitiveness in the rapidly changing financial sector.

5.3 Future Limitations

This study was limited to selected microfinance banks. Future research can consider other contemporary factors like integration of artificial intelligence, digital employee experience, psychological empowerment, organizational resilience, and technological readiness, for a deep understanding of the employee responsiveness in the advanced banking scenario of 2026 and beyond.

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